ADVANCE PRODUCTS

FIXED RATE ADVANCES					
ADVANCE	**TERMS**	**MINIMUM**	**INTEREST ACCRUAL**	**PAYMENT**	**AVAILABILITY**
Daily Reset	1 day with outstanding balance renewing daily, up to 90 days	None	Actual/360 with daily rate resets	Interest paid daily	Immediate
Fixed-Rate	1 day - 30 years	$100,000	Actual/360	Principal and interest paid at maturity with terms of 30 days or less. Interest paid monthly, with principal paid at maturity for terms more than 30 days	Immediate
Long-term with symmetrical prepayment	1-10 years	$1 million	Actual/360	Interest paid monthly	Immediate
Forward Starting Long-term	Forward Starting: 6 calendar days to 2 years Maturity: Advance maturity plus forward starting period cannot exceed 30 years	$1 million	Actual/360	Interest paid monthly	Immediate
Amortizing with the following available options: • **Delayed amortization** • **Symmetrical prepayment***	1-30 years	$100,000 or $1 million with the symmetrical prepayment feature	Actual/360	Level payment or level principal payment	Immediate

* Symmetrical prepayment feature not available on Community Investment Advances (CIA); Forward Starting, Long-term, Fixed-rate Advances; or advances with delayed amortization or prepayment/call features

Maximum term to maturity of 10 years.

ADVANCE PRODUCTS

ADJUSTABLE RATE ADVANCES					
ADVANCE	**TERMS**	**MINIMUM**	**INTEREST ACCRUAL**	**PAYMENT**	**AVAILABILITY**
Member-Option Variable Rate	1-5 years Quarterly rate resets Volume premium >$20b	$500,000 with increments of $100,000	Actual/360	Interest paid at reset dates and maturity	Immediate
Secured Overnight Financing Rate (SOFR)	1 month to 10 years	$100,000	Actual/360	Interest paid monthly or quarterly based on the average SOFR during the Interest Period plus a spread	Immediate

STRUCTURED ADVANCES					
ADVANCE	**TERMS**	**MINIMUM**	**INTEREST ACCRUAL**	**PAYMENT**	**AVAILABILITY**
Member Option Fixed-Rate	1 - 10 years with: • Various lockout periods, 3 month minimum • European or Bermudan call options	$1 million with increments of $100,000	Actual/360	Interest paid monthly or quarterly	Immediate

FHLB DES MOINES