

# TEST YOUR LINE

SIMPLE. SECURE. EFFICIENT.

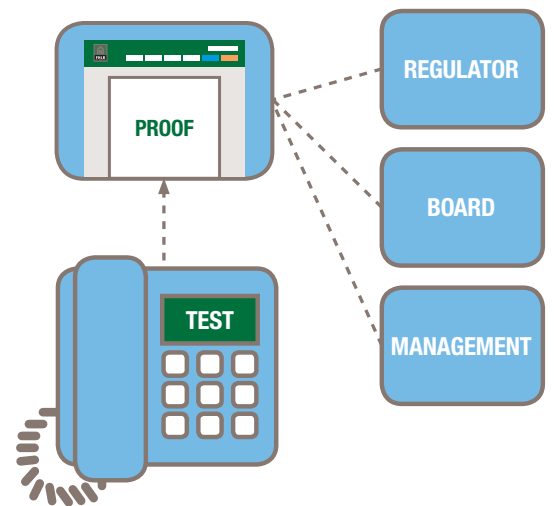


## LIQUIDITY AT A MOMENT'S NOTICE? PROVE IT BY TESTING YOUR LINE AT FHLB DES MOINES.

Give us a few minutes of your time and less than \$1.00 and we can make sure your institution has readily available access to the liquidity you need to combat rising interest rates.

## BENEFITS OF TESTING

- Document to your regulator, your board and your management that your line at FHLB Des Moines is active.
- Identify gaps in authority or understanding so your staff is ready if an emergency does occur.
- Discover the ease of working with FHLB Des Moines to secure low-cost funding.



## LET US GUIDE YOU THROUGH THE PROCESS

### STEP 1

Authorized individual calls the Money Desk at 800.544.3452, ext. 1013 to request a test. Test your line Monday – Thursday to avoid extra interest payments.

Not sure who is the designated authority?  
Call the Money Desk.

### STEP 2

The full advance amount is immediately available in your Demand Deposit Account (DDA).

Wondering how to access your DDA?  
Contact Customer Service at 800.544.3452, ext. 5415

### STEP 3

Contact Customer Service to wire the advance proceeds or generate a Fedwire drawdown request\*.

\*STANDARD FEES APPLY.

Need your credentials for wire transfers?  
Contact Customer Service at 800.544.3452, ext. 5415

### STEP 4

At the end of the day, your account will be debited for the stock purchase amount.

Activity stock requirement = 4% of the advance amount

### STEP 5

Pay off your advance the next day by contacting the Money Desk.

Contact the Money Desk at 800.544.3452, ext. 1013

### STEP 6

Log into eAdvantage to confirm your line is active.

<http://ebus.fhlbdm.com>