

FARM BUREAU BANK CORPORATE VISA[®] CASH-BACK REWARDS PROGRAM RULES

Please read the following important information for a full understanding of this program as well as your rights and responsibilities:

1. Participation in the Farm Bureau Bank Corporate Visa[®] credit card cash-back rewards program (the "Program") is subject to the terms and conditions outlined below. Farm Bureau Bank (the "Bank") reserves the right to modify or amend the terms of the Program (including the right to terminate the Program, to charge participation fees, and to modify the accrual methodology) upon prior written notice to Program participants.
2. Eligibility is restricted to Farm Bureau entities or corporations who maintain and use a Farm Bureau Bank Corporate Visa credit card account issued by the Bank and a Farm Bureau Bank Business Checking account. The Bank reserves the right to approve, deny, or revoke participation in the Program to any individual or group of individuals for any reason. In order to earn cash-back rewards, Corporate Visa cardholder accounts must be open and not in default under the Cardmember Agreement.
3. The accumulation of cash-back rewards is subject to specific Program rules enacted by the Bank. Each cardholder, the Corporate Administrator or subaccount holder, shall be responsible for understanding the rules of the Program and the level of rewards in the account. The Bank shall attempt to transmit account summaries and other correspondence and materials to active cardholders to advise them of various matters of interest, but the Bank shall have no liability for any failure to do so. The Bank and all companies affiliated with the Program will not be responsible for correspondence lost or delayed in the mail. Each cardholder or account contact shall be responsible for advising the Bank of any change in contact information, and the Bank shall have no liability for misdirected mail, or any consequences.
4. Each cardholder using a Farm Bureau Bank Corporate Visa card may earn the standard 0.50% cash back for every qualifying net dollar (purchases less returns) spent, plus a bonus 0.50% if the total amount charged for one quarter is at least 15% higher than the same quarter from the previous year (e.g. first quarter current year versus first quarter previous year). The bonus 0.50% cash-back rewards offer expires after December 31 each calendar year.
5. Rewards earned or granted under the Program will be deposited into the Corporate control account's Farm Bureau Bank Business Checking account within 25 business days after each quarter end. Calendar quarters are: January 1 through March 31; April 1 through June 30; July 1 through September 30; and October 1 through December 31.
6. Earnings may not be transferred or assigned to any other person or entity. Any earnings or benefits transferred, assigned or sold in violation of the Program rules, in addition to exposing the cardholder to the penalties otherwise associated with violations, may be confiscated or cancelled.

7. Cash-back rewards will not be calculated on balance transfers, cash advances, finance charges, or any fees paid, including late, over limit, returned check, cash advance or transaction fees. From time to time; the Bank may offer special promotions to participants in the Program, and the Bank may exclude such promotions from the Program. Participants will be notified if a promotion is eligible for the Program.
8. Purchases are rounded to the nearest whole dollar. Non-qualifying purchases will be identified by the Bank. The Bank expressly reserves the right to establish additional means of accruing cash-back rewards, to delete any or all of the means currently recognized, or to exclude specific types of transactions from the accumulation of points.
9. Only the Corporate Administrator, or the contact(s) named on the control account, may access personal account information. Cardholders listed as a subaccount may only access their personal account information. Duplicate accounts will be subject to cancellation.
10. Earnings may be accrued on eligible transactions occurring after the cardholder's official registration date, and can be applied only to the control accountholder. The Bank will debit any earnings for returned items.
11. The Bank will deposit any accrued earnings for eligible transactions into a Farm Bureau Bank Business Checking account in the Corporate control account's name. However; the Corporate Administrator or control account's contact(s), has the responsibility to ensure that the earnings are properly credited. If a cardholder or control account contact contends that earnings have not been credited, the Bank reserves the right to require proof of accrual, including but not limited to copies of receipts or similar documentation verifying any transactions claimed to have been performed. Any such claims and proof of accrual must be received by the Bank within twelve (12) months after the date earnings were claimed to be made.
12. Any accrued but unclaimed funds will be forfeited upon cancellation of the account whether cancellation is initiated by the cardholder or the Bank. No retroactive cash-back rewards or credits will be given.
13. Cardholders are responsible for any and all personal tax liability that may result from participation in the Program. In the event of fraud, abuse of privileges, or violation of Program rules, the Bank reserves the right to deny benefits and/or terminate participation in the Program.