

 *FARM BUREAU BANK*SM



Reward
yourself
today

Welcome to Business Member Rewards

Redeeming points is easy!

Choose from a vast array of reward options, including gift cards, merchandise, experiences, green products, cash back, and charitable donations.

How to participate

- Just use your Farm Bureau Bank Premier Business Visa[®] credit card whenever you make a purchase.
- Earn one point for every qualifying dollar spent.
- Register and log into the Business Member Rewards site.

How to redeem your points

- Call customer service at 877.779.8915 - 24 hours a day, 7 days a week to place your order for travel, merchandise, or gift cards.
- OR**
- Visit farmbureaubank.com, click on Premier Business Card and select the Premier Card rewards link from the menu. Browse through the catalog or select a specific reward. Points can be redeemed anytime, day or night.

Every qualifying dollar spent earns you 1 point

Travel rewards

Your Farm Bureau Bank Premier Business Visa[®] credit card offers you the complete freedom to choose when and where you want to travel. Take a trip to the warm sandy beaches of Miami, visit the vineyards of Napa Valley, or see Broadway shows in New York City. We believe a valued member like you should be rewarded every time you use your Farm Bureau Bank Premier Business Visa credit card.

Airline tickets

Should you choose to use your points for airline tickets, you'll enjoy these great benefits:

- Round-trip flights
- No blackout dates
- Flights on major carriers
- No complicated frequent flyer programs to join

Travel redemption couldn't be easier. Book your travel reservations online. Simply select "Online reservations" from the reward category menu. Plus, you have the choice of discounted airfare or free airline tickets.

Cruises

Choose when and where you want to go. There are many options for your cruise. Enjoy a variety of clubs, lavish entertainment, with fine and casual dining. The reward is for two people sharing a stateroom.

Hotel & resort certificates

Enjoy great savings at hotels, resorts, and suites from top chains.

Experience rewards

From golf trips to white water rafting, Business Member Rewards offers the unique rewards you want and that fit your lifestyle. Sample experiences include:

Sports

- Round of golf
- In home session with a personal trainer
- White water rafting

Getaways

- Wine lover's getaway
- Luxury ski getaway
- Two-night stay in Las Vegas

Entertainment

- Ride shotgun in a Nascar
- Harley Davidson rental
- Private couples cooking class

Green product rewards

Choose from products that are energy saving, resource conserving, and made from recycled and natural materials.

Reduce your climate impact

Business Member Rewards makes it easy for you to save while reducing your carbon footprint. For greener living choose climate-friendly reward items that effectively power your home.

Charitable donations

Use your points for a greater good by selecting a CharityChoice gift card. You may designate the funds for up to three charities of your choice.

CharityChoice offers over 100 carefully selected major charitable causes, conveniently organized into 12 categories. These include: environment, hunger and poverty, disaster relief, health and disease, children, military charities, disabilities, the elderly and more.

Cash back

Sometimes cash is what you need most. Reward yourself with a lucrative cash-back option and enjoy a night on the town. The amount you select is credited to your account balance within two statement cycles.

Farm Bureau member dues

Reward yourself for paying your annual Farm Bureau membership dues. This unique feature allows you to redeem your points for a \$25 or \$50 reimbursement. The amount you select will be credited to your account balance within the next two billing statements.

Gift card rewards

Choose from your favorite restaurants
or retailers

LANDS' END

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Visit farmbureaubank.com
or call 877.779.8915 and redeem
your points 24/7/365

Merchandise rewards



Emerilware 10 Pc. Cookware Set



Yamaha Home Theater System



Hitachi 10" Miter Saw



Apple 8GB iPod nano



Dooney & Bourke Slouch



Delsey 4 Pc. Luggage Set



JA Henckels 10 Pc. Set



Huffy Men's 26" Bike



Magellan Roadmate GPS



Netbook 8.9" Portable PC



JVC Camcorder



Toshiba 9" Portable DVD player



LG 42" LCD TV



Dunlop 11Pc. Set



Canon PowerShot Digital Camera



Cuisinart Coffeemaker

Terms and conditions

I. Description of the Program

- Cardholders will earn Business Member Rewards ("points") for purchases of all eligible goods and services using your Farm Bureau Bank Visa Business Card ("card"). Points will be accumulated at the rate of
- One point per each one (1) dollar charged on the cardholder's credit card in signature based transactions only. PIN-based transactions and convenience checks are not eligible to earn points.
 - Points accumulated for other banking relationships, products or services are determined at the sole discretion of Farm Bureau Bank.
 - If Farm Bureau Bank chooses to assess a program annual fee, it will be automatically charged to the cardholder's card account every year on the anniversary month of the card. To avoid being billed by the program, cardholders may opt out of the program prior to the anniversary month of the card. If a cardholder opts out of the program prior to redeeming their points, all unused points are immediately and irrevocably forfeited.
 - Accrual of points may begin on the date the card and the card agreement is received by the cardholder.
 - Point earnings are based on the new net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the card during each periodic billing cycle ("billing cycle") by the cardholder(s) ("net purchase(s)"). Net purchases are rounded to the nearest dollar and are subject to verification. If a transaction is subject to a billing dispute, the point value of the transaction will be deducted from the Point total during the dispute period. If the transaction is reinstated, points will be reinstated.
 - Points cannot be transferred from one account to another. Points, from multiple accounts cannot be added together. Points earned in integrated/custom programs can accumulate collectively to one account as permitted by Farm Bureau Bank.
 - Points may not be combined with any other loyalty/loyalty reward program.
 - Points will not be earned or accumulated for cash advances, convenience checks, traveler's check purchases, finance charges, balance transfers, late fees, annual fees, annual fees, over-limit fees or transaction fees. At Farm Bureau Bank's option, additional exclusions may be included in the rules governing the Business Member Rewards program.
 - Maximum accumulation of Points is 20,000 per month, not to exceed 240,000 in any consecutive 12-month period, starting the month the account was added to the Business Member Rewards program.
 - Farm Bureau Bank reserves the right to award bonus points to selected cardholders.
 - Points are not the property of the cardholder, and cannot be bought, sold or transferred in any way (including upon death or as part of a domestic relations matter).
 - Points are tracked and redeemable on a first-in, first-out basis. Points will expire three (3) years from the date of issuance.
 - To redeem points, cardholder's card account(s) must be open (meaning not voluntarily closed, canceled or terminated for any reason); current (meaning there are no past-due balances on the cardholder's card account(s)) at the time of redemption request; cardholder's outstanding balance must not be over the credit limit; account must not have a revoked, charged-off or bankruptcy status; and the card cannot have any other status preventing authorizations.
 - The cardholder agrees to release Farm Bureau Bank, the administrator, and its vendors from all liability for any injury, accident, loss, claim, expense or damages sustained by the cardholder, associated with an reward or use of rewards while participating in this program and in the case of a travel reward, anyone traveling with or without the cardholder, in connection with the receipt, ownership, or use of any reward. The foregoing entities shall not be liable for consequential damages, and the sole extent of liability, if at all, shall not exceed the actual value of the reward.
 - The cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax advisor concerning tax consequences.
 - Farm Bureau Bank and the administrator shall have no liability for disagreements between cardholders regarding points. Discrepancies about points earnings are not treated as cash billing disputes. Farm Bureau Bank's decisions regarding points discrepancies shall be final. Redeemed points are deducted from the cardholder's points balance as of the request date of a reward.
 - Points can only be redeemed based on the points available at the redemption center.
 - Points cannot be offset against the cardholder's obligation to Farm Bureau Bank.
 - Points must be redeemed by the cardholder and may be used for another person.
 - Farm Bureau Bank reserves the right to disqualify any cardholder from participation in the program and invalidate all points for abuse, fraud, or any violation of the program terms and conditions. Farm Bureau Bank may make such a determination in its sole discretion.
 - The Business Member Rewards program is void where prohibited by federal, state, or local law.
 - Farm Bureau Bank and the administrator are not responsible for typographical errors and/or omissions in any program document.
 - Farm Bureau Bank reserves the right to change the terms and conditions of the Business Member Rewards program. At Farm Bureau Bank's option, redemption of Points may be restricted, limited, expired or canceled at any time without prior notice.
 - The Business Member Rewards program is a service provided through Consumer Benefit Services, Inc., and Farm Bureau Bank. In the event of fraud, abuse of Program privileges or violation of the program rules (including any attempt to sell exchange or transfer Points or the instrument exchangeable for points), Farm Bureau Bank reserves the right to cancel cardholder's membership in the Business Member Rewards program.
 - Eligibility in the program is restricted to individuals who have a billing address within the 50 United States or the District of Columbia.

II. Travel Rewards

- Call the administrator's travel redemption center for all your travel needs. They are a full service agency that can assist you with air rewards, hotel, auto, vacation and cruise reservations.
- All travel must be redeemed through administrator's fully licensed redemption reservation center. Cardholders must have a valid card at the time of redemption.
 - All airline tickets issued in exchange for Points are non-refundable and non-changeable after ticket issuance, without paying the standard fees charged by each airline. Changes are subject to authorization by the airline and subject to add-collects and fees charged by the airline and redemption center.
 - Lost, stolen or otherwise destroyed airline tickets will not be replaced, without the cardholder paying the standard fees charged by each airline. Cardholders may make additional travel reservations with the administrator's travel agency using your Farm Bureau Bank card. The travel agency's normal and customary fees are billed to your card for any additional services required by the cardholder.
 - All travel documents will be issued the same day the reservation is made.
 - Airfares are not guaranteed if not ticketed immediately. All reservations will receive a fax or email the same day the ticket is issued. The cardholder must call in any corrections or discrepancies by 9:00 p.m. CST Monday through Friday and by 5:00 p.m. CST on Saturday and 2:00 p.m. CST on Sunday. The cardholder must call in by 9:00 p.m. CST, if the email or fax is not received the same day the ticket is ordered. Any changes or corrections done the following day or thereafter are subject to all airline airfare changes, exchange fees and processing fees and processing charges.
 - Paper airline tickets are subject to the individual airline paper ticket fees.
 - If a paper ticket is issued, the cardholder has two options for delivery. The cardholder can sign a waiver stating that they accept responsibility for a lost ticket, and then the ticket will be sent via US Mail. The second option is to pay a shipping fee for the ticket to be sent via overnight delivery. Priority, Saturday and outside the 48 contiguous states,

- deliveries will be subject to additional shipping charges.
- The cardholder is responsible for payment of any excess baggage charges, departure taxes or other charges that may have been assessed by governmental entities as a result of travel under the Business Member Rewards program.
- Administrator's normal and customary fees associated with processing travel related services are billed to your Farm Bureau Bank Visa Business card.
- Farm Bureau Bank and Consumer Benefit Services, Inc. are not responsible for the performance by the airlines of the ticketed transportation. All reservations are made subject to the conditions of carriage, supply or business of the party providing the service, which include exclusions and limitations of liability. The airline industry is in constant flux and changes brought down through this industry are done quickly and without notice, and therefore, reward redemption rules for air travel are subject to change without notice.
- Specific restrictions may apply to certain travel rewards.
- A valid government ID must be presented at the airport and it must match the traveler's complete name as listed on the airline ticket.
- Travel insurance: For added protection, it is highly recommended that all travelers consider purchasing travel insurance at the time of ticketing to cover airline bankruptcy, trip cancellation & interruption, baggage delays and lost baggage, medical expense, emergency medical transportation, and vehicle rental collision insurance.

Ticket credit

Cardholders may redeem points for a travel rebate on any scheduled major international or domestic airline. The total ticket cost will be billed to the cardholder's reward card with a credit that shall appear within the next two billing statements.

Airline ticket

Cardholders may redeem points for a single lowest published airfare as follows:

- Each free ticket must be ordered through administrator for one round trip coach class airline ticket on a scheduled U.S. or International carrier.
- All free tickets must be for round-trip travel on the same airlines or code share airline.
- En-route stopovers are not permitted unless they are to make direct connections.
- Reservations for tickets also include the usage of charters.
- Reservations and ticketing must be made at least twenty-one (21) days prior to actual departure date.
- Actual travel may occur any time within three hundred and thirty (330) days after the reservation conditions in this agreement are met.
- For domestic travel a Saturday night stay must be included in the travel itinerary.
- Reservations shall also be subject to airline seat availability on travel dates specified by the traveler.
- Administrator reserves the right to choose a major airline of their choice on which to reserve and ticket cardholders for free tickets.
- The travel agency has the right to book your reservation within 2 hours of your requested travel times for departures and returns.
- Each free ticket may not exceed the ticket cap.

III. Non-travel rewards

Merchandise

- When necessary, the Business Member Rewards program administrator may substitute a reward with an updated model of equal or greater value without advance notice. Cardholders will be notified of any change when ordering. The Business Member Rewards administrator may remove certain items and may replace or remove certain sections within any Business Member Rewards program literature or website. All rewards are subject to availability.
- Merchandise rewards will take four to six weeks to arrive from the time of order. Multiple rewards may arrive at different times from different vendors.
- Merchandise cannot be shipped to an APO/FPO or PO Box address.
- Merchandise that can be shipped by UPS will be available to all US territories. Items being shipped to Alaska, Hawaii, Puerto Rico, Guam and the US Virgin Islands may have an additional freight charge billed to your Farm Bureau Bank Visa Business card.
- Merchandise pictured in any program catalog or website may not necessarily reflect exact colors or models of actual rewards due to printing variations and/or manufacturers' updates. Information is accurate to the very best of our knowledge. Farm Bureau Bank and the administrator are not responsible for errors or omissions.
- Points required for reward items are subject to change.
- Cardholders may exchange merchandise only in the event of merchandise defects or damage in shipment. Any exceptions, damages, or shortages must be noted on the delivery receipt before the cardholder signs to accept shipment of merchandise.
- All merchandise is covered by manufacturer's warranties. Any such defect should be handled through the standard manufacturer repair facility as noted with product.

Cash back rewards

The cash back reward(s) will appear as a credit on the cardholder's reward card within the next two billing statements. The cardholder is responsible for any outstanding balance owed on the account after the credit is applied. Cash back reward(s) can not be applied toward the payment amount owed to a cardholder's reward card.

Gift cards and gift certificates

- Points may be redeemed for gift cards or gift certificates from select merchants. Most gift cards or gift certificates are delivered within 7-10 business days to the address specified on the order file with the administrator as long as it is within the United States and its territories.
- Gift cards or gift certificates cannot be returned, and are not redeemable for cash or credit.
- All other sales and/or use taxes including shipping and handling charges of items purchased using a gift card or gift certificate are the responsibility of the cardholder and are subject to the merchants' policies in effect at the time of redemption. Purchases in excess of the amount of the gift cards are at the cardholder's expense.
- Gift cards and gift certificates may also be subject to other restrictions imposed by the merchant. Gift cards and gift certificates purchased to provide services are subject to the terms and conditions of the vendor providing the services.
- Additional terms and conditions may be specified on the gift card or gift certificate.
- A gift card is a type of card that is designed to be purchased by one consumer and given to another consumer as a present or an expression of appreciation. The gift card is typically issued by a merchant, or by a card program sponsor or service provider working with a merchant. A gift certificate is a paper certificate that is designed to be purchased by one consumer and given to another consumer as a present or an expression of appreciation. The gift certificate is typically issued by a merchant.
- If a merchant declares bankruptcy the administrator is not liable for the underlying funds on the gift card or gift certificate.
- No dormancy or service fees will be charged by this administrator on the underlying funds of the selected reward gift card or gift certificate.
- Once the gift cards or gift certificates are redeemed and/or used, the cards are not returnable, exchangeable or replaceable.
- Each merchant sets a policy in regards to lost or stolen gift cards or gift certificates. We (the administrator) abide by the merchant's policy. If a gift card or gift certificate is lost or stolen, once received by you, you must report the occurrence to us (the administrator) immediately. We reserve the right to decline to replace lost or stolen gift cards or gift certificates.
- If gift cards or gift certificates have been ordered by the cardholder and not received by the cardholder (addressee), the cardholder must notify the administrator using the provided customer service number. The cardholder must notify the administrator no earlier than fifteen (15) days after the expected receipt date and no later than sixty (60) days from the

expected ship date. Upon receipt of such notification, the administrator will investigate. The administrator with its sole discretion may replace any non-received shipment, in which a full balance remains on a gift card or gift certificate.

- l) The administrator is not responsible if a recipient or cardholder defaces, damages or otherwise renders unsuitable for redemption a gift card or gift certificate that was received from this reward site.

Prepaid cards

- a) Points may be redeemed for prepaid cards. The prepaid cards, issued by Visa® and MasterCard®, may take up to 4-6 weeks for delivery and can only be shipped within the United States.
- b) All other sales and/or use taxes including shipping and handling charges of items purchased using a prepaid card are the responsibility of the cardholder and are subject to the merchants' policies in effect at the time of redemption. Purchases in excess of the amount of the prepaid card are at the cardholder's expense.
- c) Prepaid cards may be subject to other restrictions imposed by the merchant. Prepaid cards purchased to provide services are subject to the terms and conditions of the vendor providing the services.
- d) If a prepaid card has been ordered by the cardholder and not received by the cardholder (addressee), the cardholder must notify the administrator using the provided customer service number. The cardholder must notify the administrator no earlier than fifteen (15) days after the expected receipt date and no later than sixty (60) days from the expected ship date. Upon receipt of such notification, the administrator will investigate. The administrator with its sole discretion may remove funds from the non-received card and issue credit to the account.
- e) If you have any questions regarding the prepaid card, or need to report a lost or stolen prepaid card, you may call the program headquarters toll free number 1.877.426.7768.
- f) A prepaid card can be used at a wide variety of merchants that honor the card network (Visa® or MasterCard®).
- g) Prepaid cards cannot be returned nor are they redeemable for cash or credit.
- h) It is cardholder's responsibility to know the balance on the prepaid card by accessing www.mychoicefundrewards.com.
- i) The prepaid Visa® and MasterCard® cards expire six (6) months from the date of issue. The expiration date is imprinted on the front of the prepaid card. Expired prepaid cards cannot be replaced.
- j) Visa is a trademark of Visa U.S.A. Inc.
Your card is issued by The Bankcorp Bank pursuant to a license from Visa U.S.A. Incorporated.
- k) MasterCard is a registered trademark of the MasterCard International Incorporated.
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