

Farm Bureau Bank Simple Solution Line of Credit

Terms and Conditions

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Cash Advances	25.00%
Paying Interest	We will begin charging interest on cash advances on the transaction date.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

Fees	
Annual Fee	None
Penalty Fee <ul style="list-style-type: none">Returned Payment	Up to \$29

How We Will Calculate Your Balance: The balance will be calculated based on the “daily balance method (including current transactions)” on the daily outstanding balance. See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

Fixed APR: The APR on this account will not vary in concert with changes to an index, such as the U.S. Prime Rate. The APR is current as of 7/1/2011.

Issuer: This Line of Credit is issued by Farm Bureau Bank FSB. The information about rates, fees, and other costs disclosed is accurate as of July 1, 2011. This information may have changed after that date. To find out any changes, write Farm Bureau Bank, PO Box 33427, San Antonio, TX 78265-3427, call toll free at 1-800-497-FARM (3276), or visit farmbureaubank.com.

About Your Credit Report: You agree that Farm Bureau Bank has the right to obtain a current credit report in connection with our review of your application and for the sole purpose of an update, extension of credit, review, or collection of this account. Upon your request, we will tell you the name and address of each consumer reporting agency from which we obtained a consumer report about you.

Important Information about Procedures for Opening a New Account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to You: When you apply for an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Notice to Married Wisconsin Residents: No provision of a marital property agreement, unilateral statement under Section 766.59 Wisconsin Statutes or a court decree under Section 766.70 Wisconsin Statutes, adversely affects the interest of the creditor, unless the Bank, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.