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TERMS AND CONDITIONS OF YOUR ACCOUNT

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 for you: When you open an account, we will ask for your name, address, date of birth (for individuals), and other information that will allow us to identify you. We may also ask to see your driver’s license (for individuals) or other identifying documents.

AGREEMENT

This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates and qualifications, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of Nevada and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. summarize some laws that apply to common transactions;
2. establish rules to cover transactions or events which the law does not regulate;
3. establish rules for certain transactions or events which the law regulates but does not permit variation by agreement; and
4. give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms “you” and “your” should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

LIABILITY

You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges from your account. We are not obligated to deduct these charges from your account in the same manner, or at the same time, as we charge them. This agreement gives us the right to charge your account for any amount you owe us.

As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms “you” and “your” should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

FB Member Money Market Account. 8

FB-Org Money Market Account. 8

Certificates of Deposit. 8

FB-Org Certificate of Deposit. 9

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addition, we may place limitations on the account until your identity is verified. An item may be returned when those funds will be available for withdrawal. An item may be returned after the funds of that item are available for withdrawal. An item may be returned after the funds of that item are available for withdrawal. In that case, it will remain in the account until the funds have been credited. We may be required to return the amount of available funds in your account for the purpose of deciding whether to return an item. The account balance at the subsequent time will determine whether there are insufficient available funds. 

A temporary debit authorization hold affects your account balance - even if we honor a nonconforming request, we are not required to do so later. So you can NOT rely on us to pay overdrafts on your account unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on behalf of the entity. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if it is not confirmed in writing or by another type of record (Generally, a “record” is information that is stored in such a way that it can be retrieved and can be heard or read and understood - you can ask us what type of stop-payment records you can give us). Your order will lapse after six months if it is not renewed before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if it is not confirmed in writing or by another type of record within that time period. We are not obligated to notify you when a stop-payment order expires. A release of the stop-payment request may be made only by the person who initiated the stop-payment order. If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys’ fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order. 

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item). 

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraft your account. However, the fact that we may honor withdrawal requests that overdraft the account balance does not obligate us to do so later. So you can not rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts in the past. We may not pay overdrafts on your account or not paying, discretionary overdrafts on your account without notice to you. You ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account to the credit card or line of credit. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees. 

Multiple signatures, electronic check conversion, and similar transactions - An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Funds Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures. 

Notice of withdrawal - We reserve the right to require not less than 7 days’ notice in writing before each withdrawal from an interest-bearing account other than a time deposit or demand deposit, or from any other savings account as defined in Regulation D, except that we may require written notice before each withdrawal from a time deposit or demand deposit. If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check. In any case when we receive a postdated check, we will have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the check. 

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check. In any case when we receive a postdated check, we will have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the check. 

Checks and withdrawal rules - If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check. In any case when we receive a postdated check, we will have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the check. 

If we are presented with an item drawn against your account that would be a nonconforming request, we are not required to do so later. So you can NOT rely on us to pay overdrafts on your account unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on behalf of the entity. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if it is not confirmed in writing or by another type of record within that time period. We are not obligated to notify you when a stop-payment order expires. A release of the stop-payment request may be made only by the person who initiated the stop-payment order. If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys’ fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order. 

Our stop-payment cutoff time is one hour after the opening of the next banking day after the banking day on which we receive the item. Additional limitations on our obligation to stop payment are provided by law (e.g., we paid the item in cash or we certified the item). 

TRANSFER LIMITATIONS - For savings and money market accounts you may make up to six transfers or withdrawals by means of a preauthorized, automatic, or oral withdrawal or similar transaction, including transfers from your account to another account of yours or to a third party by or on your request. (If you have an individual retirement account that is not other than a qualified retirement account, the limit is six transfers or withdrawals per calendar year). We may charge an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.
transfers to other accounts you have with us. Withdrawals by phone are also unlimited if you are requesting that a check be mailed to you.

AMENDMENTS AND TERMINATION - We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or in any other manner permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any pending or future checks or other items you have written or authorized. The loss will be entirely your liability.

whether we substantially contributed to the loss). The loss could be not only alterations or forgeries in your account within 60 days of when we first send or create by a consumer credit transaction under a credit card plan (but this does not depend on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately close or charge your account. Give us a signature. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

NOTICES - Any written notice you give us is effective when we actually receive it, and it must be given to us according to the specific delivery instructions provided elsewhere, if any. You must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice you give us is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries - If, in examining your statement of account with "reasonable promptness," you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between us and you, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you. You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or make available a statement of account, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. In addition, if you receive or we make available either your items or images of your items, you must examine them for any other error - such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we send or make available a statement of account, or from you asserting a claim against us for any errors on items identified in that statement and as between you and us the loss will be entirely yours.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.

DIRECT DEPOSITS - if we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt any of you owe us now or in the future. If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt. If your debt arises from a promissory note, then the account of the payee and payor for the payment of the account is demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. For example, the right of setoff does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or the debtor’s right of withdrawal only arises in a representative capacity. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

RESTRICTIVE LEGENDS ENDORSEMENTS - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, restrictive endorsements or other special instructions on every check. For this reason, we are not required to honor any restrictive legend or endorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or instruction. We may change such agreements and must notify you of any change. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or instructions on your checks. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than $500.00" or "not negotiable" or "signature(s) required". A payee's signature accompanied by the words "for deposit only" is an example of a restrictive endorsement.

PAYMENT ORDER OF ITEMS - To assist you in handling your account with us, we are providing you with the following information regarding how we process items. An "item" includes a check, substitute check, purport substitute check, electronic item or transaction, draft, demand draft, remotely created item, image replacement document, indemnified copy, ATM withdrawal, point-of-sale transaction, pre authorized payment, automatic transfer, telephone-initiated transfer, ACH transaction, online banking transfer or bill payment instruction, withdrawal slip, deposit adjustment, any other instruction or order for the payment, transfer or withdrawal of funds, and an image or photocopy of any of the foregoing. The law permits us to pay items drawn on your account in any order. We currently process items according to certain categories and priorities. We may, in our sole discretion, change our priorities, categories, or orders at any time without notice to you. Within the check category, we generally process items by check serial number, when the check serial number is presented to us. Within categories, we generally process items by highest dollar amount to the greatest expense of the sales dollar amount. We do not necessarily process transactions in the order in which they occurred. Even if we provisionally post items to your account during the day, we may treat them as if we received all of them at the end of the day and process them in any order we choose.

If there are not enough available funds to cover the items processed on any given day, the categories, priorities, and processing orders may result in more insufficient funds items and more fees than may have resulted if we had used another processing order. There is no policy that is favorable in every instance. We think our policy attains a reasonable balance between minimizing additional costs to you and the necessity of making important items.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

CHECK PROCESSING - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of the checks. It is not practical for us to individually examine all of the checks. Rather, we process items according to categories and priorities. We do not necessarily process the items in the order in which they occurred. Even if we provisionally post items to your account during the day, we may treat them as if we received all of them at the end of the day and process them in any order we choose.

Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of endorsements unless you notify us in writing that the check requires multiple endorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee unless we have agreed in writing to the restriction or instruction that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

ENDORSEMENTS - We may accept for deposit any item payable to you or your order even if they are not endorsed by you. We may supply any missing endorsement(s) for any item we accept for deposit or collection, and you warrant that all endorsements are genuine. To ensure that your check or share draft is processed without delay, you must endorse it (sign it on the back) in a specific area. Your entire endorsement must include the words "for deposit only" and thepayee's name. We are not responsible for any unauthorized signature or alteration placed on checks. Any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of endorsements unless you notify us in writing that the check requires multiple endorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the precise date of the check, amount, check number and payee unless we have agreed in writing to the restriction or instruction that would not be identified by a reasonable inspection of the item. Using an automated process helps us keep costs down for you and all account holders.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all endorsement information within 1 1/2" of that edge.
We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds out of the account until a final court determination regarding the legal action.

We will attempt to communicate with you only by use of the procedure that you have selected.

You consent and further agree that: (1) these telephone calls, from us or on our behalf, may be made: (a) to the telephone number(s) that you provided on the Account application, (b) to any other telephone number(s) that you later properly furnish to us or (c) to any telephone number(s) that we are permitted by law to use to contact you; (2) these calls may be sent using automatic dialing equipment and/or include prerecorded messages; (3) other communications, including mobile text messages, may be sent to the same telephone number(s) (technology permitting); (4) you may be charged by your service provider for these calls in accordance with your service plan between you and your current telephone provider; (5) these calls and/or messages are not “unsolicited” calls for purposes of applicable law; and (6) except to the extent prohibited by applicable law, other communications, including, but not limited to, fax, Internet, U.S. mail, and non-mobile email messages, may be sent to you.

CLAIM OF LOSS - If you claim a credit or refund because a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction in question, and any circumstances surrounding the claim. We will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys’ fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, arrange for us to so that we may pursue them. Our liability will be reduced by any amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you do not initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalties for early withdrawal for additional information.

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Information of you or of anyone who signs as a co-signer on a check or credit card must be sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on your account (refuse payment of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising from any other account(s) dies or is adjudicated incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.

If any at any time you provide a mobile telephone number which you may be contacted, you consent to receive calls (including autodialed calls and prerecorded messages) at that mobile number from us, our successors and assigns, and our affiliates, agents and independent contractors, including servicers and collection agents, regarding the Account or your related financial obligations.

You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or is adjudicated incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or adjudication of incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or adjudication of incompetence for up to ten (10) days after your death or adjudication of incompetence unless ordered to stop payment by someone claiming an interest in the account.
by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

WAIVER OF NOTICES - To the extent permitted by law, you waive any notice of nonpayment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit a check and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you of the return of the check until you have been given a reasonable opportunity to deposit the check. If you are an authorized user, however, even if you are a consumer, this section will apply to that part of any funds transfer that is conducted by Fedwire. This section is subject to UCC 4A as adopted in the state in which you have your deposit with us. This agreement is also subject to all clearing house association rules, rules of the Board of Governors of the Federal Reserve System and their operating circulars. If any part of this agreement is determined to be unenforceable, the rest of the agreement remains effective. This agreement controls funds transfers unless supplemental or amended in a separate written agreement signed by us. This agreement does not apply to a funds transfer if any part of the transfer is governed by the Electronic Fund Transfer Act (EFTA) except that this agreement does apply to a funds transfer that is a remittance transfer as defined in EFTA unless the remittance transfer is an electronic fund transfer as defined in EFTA.

Funds transfer - A funds transfer is the transaction or series of transactions that begin with the originator’s payment order, made for the purpose of making payment to the beneficiary of the order. A funds transfer is completed by the acceptance by the beneficiary’s bank of a payment order for the benefit of the beneficiary of the originator’s order. You may give us a payment order orally, electronically, or in writing, but your order cannot state any condition to payment to the beneficiary other than the time of payment. Credit entries may be made by ACH.

Authorized account - An authorized account is a deposit account that you have with us that you have designated as a source of payment of payment orders you give us. If you have authorized an account to us, all payment orders that you have with us is an authorized account to the extent that payment of the payment order is not inconsistent with the use of the account.

Acceptance of your payment order - We are not obligated to accept any payment order that you give us, although we accept your payment order if you have a withdrawable credit in an authorized account sufficient to cover the order. If we do not execute your payment order, but give you notice of our rejection of your payment order after the execution date or give you notice, we are not liable to pay you as restitution any interest on a withdrawable credit in a non-interest-bearing account.

Cutoff time - If we do not receive your payment order or communication canceling or amending a payment order before our cutoff time on a funds transfer day for that type of order or communication, the order or communication will be deemed to be received at the opening of our next funds transfer business day.

Payment of your order - If we accept a payment order you give us, we may pay payment by automatically deducting from any authorized account the amount of the payment order plus the amount of any expenses and charges for our services in execution of your payment order. We are entitled to payment on the payment or execution date. Unless your payment order specifies otherwise, the payment or execution date is the funds transfer date we receive the payment order. The funds transfer is completed upon acceptance by the beneficiary’s bank. Your obligation to pay your payment order is excused if the funds transfer is not completed, but you may still be liable to pay us for our services, including your expenses and charges for our services. However, if you told us to route the funds transfer through an intermediate bank, and we are unable to obtain a refund because the intermediate bank that you designated has suspended payments, then you are still obligated to pay us for the payment order. You will not be entitled to interest on any refund you receive because the beneficiary’s bank does not accept the payment order.

Security procedure - As described more fully in a separate writing, the authenticity of a payment order or communication canceling or amending a payment order issued in your name as sender may be verified by a security procedure. You affirm that you have no circumstances which are relevant to the determination of a commercially reasonable security procedure unless those circumstances are expressly contained in a separate writing signed by us. You may choose from one or more security procedures that we have developed, or you may develop your own security procedure if it is acceptable to us. If you refuse a commercially reasonable security procedure that we have offered you, you agree that you will be bound by any payment order issued in your name, whether or not authorized, that we accept in good faith and in compliance with the security procedure you have chosen.

Duty to report unauthorized or erroneous payment - You must exercise ordinary care to determine that all payment orders or amendments to payment orders that we accept that are issued in your name are authorized, enforceable, in the correct amount, to the correct beneficiary, and not otherwise erroneous. If you develop your own security procedure (without our prior written approval) and are unauthorized, unenforceable, or erroneously executed payment order or amendment, you must exercise ordinary care to notify us of the relevant facts. The time you have to notify us will depend on the circumstances, but that time will not in any circumstance exceed 14 days from when you are notified of our acceptance of or execution of the payment order or amendment that your account was debited with respect to the order or amendment. If you do not provide us with timely notice you will not be entitled to interest on any refundable amount. If we can prove that you failed to perform either of these duties with respect to an erroneous payment and that we incurred a loss as a result of your failure.
result of the failure, you are liable to us for the amount of the loss not exceeding the amount of your order.

**Identifying number** - If your payment order identifies an intermediate bank, beneficiary bank, or beneficiary by name and number, we and every receiving or beneficiary bank may rely upon the identifying number rather than the name to make payment, even if the number does not identify an intermediate bank or person different than the bank or beneficiary identified by name. Neither we nor any receiving or beneficiary bank have any responsibility to determine whether the name and identifying number refer to the same financial institution or person.

**Record of oral or telephone orders** - You agree that we may, if we choose, record any oral or telephone payment order or communication of amendment or cancellation.

**Notice of credit** - If we receive a payment order to credit an account you have with us, we are not required to provide you with any notice of the payment order or credit.

**Provisional credit** - You agree to be bound by the automated clearing house association operating rules that provide that payments made to you or originated by you by funds transfer through the automated clearing house system are provisional until final settlement is made through a Federal Reserve Bank or otherwise payment is made as provided in Article 4A-403(a) of the Uniform Commercial Code.

**Refund of credit** - You agree that if we do not receive payment of an amount credited to your account, we are entitled to a refund from you in the amount credited and the party originating such payment will not be considered to have paid the amount so credited.

**Amendment of funds transfer agreement** - From time to time we may amend any term of this agreement by giving you reasonable notice in writing. We may give notice to anyone who is authorized to send payment orders to us in your name, or to anyone who is authorized to accept service.

**Cancellation of payment order** - If you cancel or amend a payment order you give us only if we can receive the communication of cancelation or amendment before our cutoff time and in time to have a reasonable opportunity to act on it before we accept the payment order. The communication of cancelation or amendment must be presented in conformity with the same security procedure that has been agreed to for payment orders.

**Intermediaries** - We are not liable for the actions of any intermediary, regardless of whether or not we selected the intermediary. We are not responsible for acts of God, outside agencies, or nonsalaried agents.

**Limit on liability** - You may not recover from us for consequential or special damages, including loss of profit arising out of a payment order or funds transfer, unless this waiver is prohibited by law. We are not responsible for attorney fees you might incur due to erroneous execution of payment order.

**Exoneration of responsibility** - If we receive an order to pay you, and we erroneously pay you more than the amount of the payment order, we are entitled to recover from you the amount in excess of the amount of the payment order, regardless of whether or not you have some claim to the excess amount against the originator of the order.

**Objection to payment** - If we give you a notice that reasonably identifies a payment order issued in your name as sender that we have accepted and received payment for, you cannot claim that we are not entitled to retain the payment unless you notify us of your objection to the payment within one year of our notice to you.

**PLEDGES** - Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective.

**POWER OF ATTORNEY** - You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign in that capacity by separate form, such as a power of attorney. A power of attorney continues until your death or the death of the person given the power. If the power of attorney is not “durable,” it is revoked when you become incompetent. We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the authority or the death of an owner, and (b) we have had a reasonable opportunity to act on that successor knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of the following instructions given by an agent acting under a valid power of attorney.

**STALE-DATED CHECKS** - We are not obligated to, but may at our option, pay a check, other than a check on a savings or money market account more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

**FDIC INSURANCE** - Funds in your account(s) with us are insured by the Federal Deposit Insurance Corporation (FDIC) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us that are of different “ownership.” An individual account is one unique form of “ownership”; a joint account, a pay-on-death account, and a self-directed retirement account (e.g., an IRA) are examples. If one of the others, Depositors Insurance Corporation, for a person’s self directed qualified retirement account is up to $250,000. (An IRA is a self directed qualified retirement account as is any account where the owner decides where and how to invest the balance.) Funds are insured to $250,000 per depositor for the total of funds combined in all of your other insured accounts with us. If you want a more detailed explanation or additional information, you may ask us or contact the FDIC. You can also visit the FDIC website at fdic.gov. The FDIC’s insurance can cover deposits of up to $250,000 and covers most deposits, except those of a type the FDIC does not insure. The list of accounts the FDIC insures includes detailed contact information as well as a deposit insurance estimator.

**UNCLAIMED PROPERTY** - The law establishes procedures under which unclaimed property must be surrendered to the state. (We may have our own rules regarding dormant accounts, and if we charge a fee for dormant accounts it will be credited to you at your option.) If you do not want to be considered unclaimed if you have not had any activity or communication with us regarding your account over a period of years. Ask us if you want further information about the period of time or type of activity that will prevent your account from being unclaimed. If your funds are surrendered to the state, you may not be able to reclaim these funds until they are presented to the state. Once your funds are surrendered, we no longer have any liability or responsibility with respect to the funds.

**BACKUP WITHHOLDING/TIN CERTIFICATION** - Federal tax law requires us to report payments made to you of $10 or more to the IRS. We must include your taxpayer identification number (TIN) on the report (the taxpayer identification number is your social security number if you are an individual). Interest includes dividends, interest and bonus payments for purposes of this rule. Therefore, we require you to provide us with your TIN to and certify that it is correct. In some circumstances, federal law requires us to withhold and pay to the IRS a percentage of the interest that is earned on funds in your accounts. This is known as backup withholding. We will not have to withhold interest payments when you open your account if you certify your TIN and certify that you are not subject to backup withholding due to underreporting of interest. (There are special rules if you do not have a U.S. social security number, if you are a foreign person, or if you are exempt from the reporting requirement.) We may subsequently be required to begin backup withholding if the IRS informs us that you supplied an incorrect TIN or that you underreported your interest income.

**LOST, DESTROYED, OR STOLEN CERTIFIED, CASHIER’S OR TELLER’S CHECKS** - Under some circumstances you may be able to assert a claim for the amount of a lost, destroyed, or stolen certified, cashier’s or teller’s check. To assert the claim: (a) you must be the remitter (or drawer of a certified check) or payee of the check, (b) you must receive notice from you describing the check with reasonable certainty and asking for payment of the amount of the check, (c) we must receive the notice in time for us to have a reasonable opportunity to act on it, and (d) you must give us a declaration (in a form we require) of your loss with respect to the check. You can ask us for a declaration form. Even if all of these conditions are met, we must determine that the claim is not enforceable. We may pay the check until the ninetieth day after the date of the check (or date of acceptance of a certified check). Therefore, your claim is not enforceable until the ninetieth day after the date of the check or date of acceptance, and the conditions listed above have been met. If we have not already paid the check, on the day your claim is enforceable we become obligated to pay you the amount of the check. We will pay you in cash or issue another certified check.

At our option, we may pay you the amount of the check before your claim becomes enforceable. However, we will require you to agree to indemnify us for any losses we might suffer. This means that if the check is presented after we pay your claim, and we pay the check, you are responsible to cover our losses. We may require you to provide a surety bond to assure that you can pay us if we suffer a loss.

**CHANGING ACCOUNT PRODUCTS** - We may change your account to another product offered by us at any time by giving you notice that your account will be changed to another product on a specified date. If your account is a time account, the change will not occur before the next maturity date of your account. If you do not close your account before the date specified in the notice, we may change your account to that other product on the date specified in the notice.

**TRANSACTIONS BY MAIL** - You may deposit checks by mail. You should endorse the check being sent through the mail with the words “For Deposit Only” and should include your account number underneath to ensure the check is credited to the correct account, or go to www.farmbureau.bank and print out a deposit slip. If you do not use your deposit slip or provide us with instructions indicating how or where the check should be credited, we may apply it to any account or any loan balance you have with us or we may retain the check to the receipt. Receipts for such transactions will be mailed to you only if a self-addressed stamped envelope is provided. Following your deposit, examine your statement carefully or call us to ensure that we received the item. Do not send cash through the mail for deposit.

**CHECK STICKERS AND ANTI-FORGERY** - You agree that you will not receive your canceled checks. We will store your canceled checks or copies of them for a reasonable retention period. You may request copies from us in the manner we require.

**INTEREST CHECKING ACCOUNT ORGANIZATION** - We have organized your interest checking account in a nontraditional way. Your interest checking account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings subaccount). You cannot directly access the nontransaction subaccount, but you agree that we
YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to deposit transaction accounts. The bank reserves the right to process holds on other types of accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash from an ATM and we will use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY

Case-by-case delays. In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $200 of your deposits, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

We believe a check you deposit will not be paid.
You deposit checks totaling more than $5,000 on any one day.
You redeposit a check that has been returned unpaid.
You have overdrawn your account repeatedly in the last six months.
You are a new customer and your new account is less than 30 days old.
There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first $5,000 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available on the eleventh business day after the day of your deposit.

SPECIFIC ACCOUNT DETAILS

BASIC BUSINESS CHECKING ACCOUNT

Minimum balance to open the account - You must deposit $50.00 to open this account.

E-Option: Select this option to receive your statements electronically.

BUSINESS CHECKING ACCOUNT

Minimum balance to open the account - You must deposit $50.00 to open this account.

Minimum balance to avoid imposition of fees – A Monthly Account fee of $10.00 will be imposed every statement cycle if the average daily balance for the cycle falls below $1,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Statements: You will receive your statements electronically. eStatements are free. You must contact us to opt-out of eStatements, there may be a fee for paper statements.

Fees: A Transaction fee of $0.50 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account, excluding debit card transactions) in excess of 200 during a monthly statement cycle.

BUSINESS ADVANTAGE CHECKING ACCOUNT

Minimum balance to open the account - You must deposit $50.00 to open this account.

Minimum balance to avoid imposition of fees – A Monthly Account fee of $20.00 will be imposed every statement cycle if the average daily balance for the cycle falls below $1,000.00. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Statements: You will receive your statements electronically. eStatements are free. You must contact us to opt-out of eStatements, there may be a fee for paper statements.

Fees: A Transaction fee of $0.50 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account, excluding debit card transactions) in excess of 500 during a monthly statement cycle.

Service Fees: A monthly Remote Check Deposit fee of $25.00 will be charged for the use of Remote Check Deposit services when using single-feed scanner. This fee can be waived if an average daily balance of $15,000.00 is maintained. A monthly Remote Check Deposit fee of $50.00 will be charged for the use of Remote Check Deposit services when using multi-feed scanner. A monthly Positive Pay fee of $40.00 will be charged for the use of Positive Pay services including Account Reconciliation. This monthly fee can be waived if an average daily balance of $20,000.00 is maintained. A monthly TMS Account Reconciliation fee of $20.00 will be charged for the use of the Account Reconciliation product. This monthly fee can be waived if an average daily balance of $15,000.00 is maintained.

Package Fees: If you choose to enroll in more than one of the above services, you will automatically be enrolled in one of the below packages and those fees and minimum balances will apply.

TMS Package A
- A monthly package fee of $65.00 will be charged for the use of two treasury management products/services (Remote Check Deposit and Positive Pay). This monthly fee can be waived if an average daily balance of $20,000.00 is maintained.

TMS Package B
- A monthly package fee of $45.00 will be charged for the use of two treasury management products/services (Remote Check Deposit and Account Reconciliation). This monthly fee can be waived if an average daily balance of $20,000.00 is maintained.

BUSINESS ANALYSIS CHECKING ACCOUNT

Earnings Credit - This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees but you will not be paid, carry forward or otherwise receive credit for any excess earnings credit.

Earnings Credit Calculation - The earnings credit will be calculated by applying the periodic earnings credit rate to the average daily balance in the account for the period. At our discretion, the periodic earnings credit rate may change at any time. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing by the number of days in the period. The period we use is the monthly statement cycle.

Minimum balance to open the account - You must deposit $50.00 to open this account.

Accrual of earnings credit on noncash deposits - Earnings credit begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks).

Fees: Please refer to the separate fee schedule for fees that apply to this account.
FB MEMBER MONEY MARKET ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded and credited every day. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit $25,000.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

- Transfers from a FB Member Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, or similar order to third parties are limited to six per statement cycle.

E-Option: You will receive your statements electronically. eStatements are free. You must contact us to opt-out of eStatements, this account may pay a higher rate than a non E-Option account.

Fees:

- An excessive withdrawal penalty fee of $5.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six during a statement cycle. If excessive withdrawals continue, account type may be changed.

PERFORMANCE MONEY MARKET ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit $100.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations:

- Transfers from a Performance Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, or similar order to third parties are limited to six per statement cycle.

E-Option: You will receive your statements electronically. eStatements are free. You must contact us to opt-out of eStatements, this account may pay a higher rate than a non E-Option account.

Fees:

- An excessive withdrawal penalty fee of $5.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six during a statement cycle. If excessive withdrawals continue, account type may be changed.

BUSINESS MONEY MARKET ACCOUNT

Rate Information - Your interest rate and annual percentage yield may change. Frequency of rate changes - We may change the interest rate on your account at any time.

Determination of rate - At our discretion, we may change the interest rate on your account.

Compounding and crediting frequency - Interest will be compounded every day. Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - There is no minimum to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

Statements - This is an E-Option account. You will receive your statements electronically. eStatements are free.

Transaction limitations:

- Transfers from a Business Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, or similar order to third parties are limited to six per statement cycle.

Fees:

- There is no monthly service fee for this account. An excessive withdrawal penalty fee of $5.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer or payment out of this account) in excess of six during a statement cycle. If excessive withdrawals continue, account type may be changed.

CERTIFICATES OF DEPOSIT

Rate Information (fixed rate account) - Refer to your New Account letter or your maturity notice. You will be paid this rate from account opening date until the first maturity date.

Step-up Option Plan and Rate Information: Refer to your New Account letter or your maturity notice. The interest rate and annual percentage yield may change. We will not change the rate on your account during the term of the certificate. However, you have the option to exchange this interest rate during the first term of this account if the term is one year or greater. The new interest rate will be the rate then being offered on time deposits equal to maturity as the original term of this certificate. This exchange will be at no cost to you. If you make an exchange, the maturity date of this account will remain the same as originally scheduled. You may exercise this exchange option once during the first term, but not during any renewal term.

Compounding frequency - Interest will be compounded every day.

Crediting frequency - Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit $1,000.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations: You may not make any deposits into your account before maturity.

Fees:

- You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty.

- You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature on the date reflected on your CD receipt.
Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The fee we may impose will equal at least 7 days simple interest and will vary based on the simple interest projected to be earned over the term of the time deposit as follows:

**CD Terms:**
- **Penalty:**
  - Less than 12 months                      3 months interest
  - 12 months to less than 24 months       6 months interest
  - 24 months to less than 48 months       9 months interest
  - 48 months and greater                   12 months interest

**FB-Org CD** (12 months)
- 6 months interest

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.

**Withdrawal of interest prior to maturity** - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity.

You may prevent renewal by telephone/electronic notice, you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will continue to accrue after final maturity for up to ten days. The interest rate will be the last rate in effect immediately before maturity.

Standard CDs - Each renewal term will be the same as the original term, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

CD Specials - Renewal terms for CD Specials will automatically renew beginning on the maturity date based on the following:
- If your term is less than 12 months it will renew for 6 months
- If your term is 12 months or more but less than 24 months it will renew for 12 months
- If your term is 24 months or more but less than 48 months it will renew for 36 months

If your term is 48 months or greater it will renew for 60 months

FB-Org CD has an original term of 12 months and it will renew for 12 months, beginning on the maturity date.

You will have ten calendar days after maturity to withdraw the funds without a penalty.

FB-Org Certificate of Deposit

Rate Information (fixed rate account) - Refer to your New Account letter or your maturity notice. You will be paid this rate from account opening date until the first maturity date.

Compounding frequency - Interest will be compounded every day.

Crediting frequency - Interest will be credited to your account every month.

Effect of closing an account - If you close your account before interest is credited, you will not receive the accrued interest.

Minimum balance to open the account - You must deposit $1,000.00 to open this account.

Daily balance computation method - We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Accrual of interest on noncash deposits - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Transaction limitations: You may not make any deposits into your account before maturity. You may make withdrawals of principal from your account before maturity only if we agree at the time you request the withdrawal. Principal withdrawn before maturity is included in the amount subject to early withdrawal penalty. You can only withdraw interest credited in the term before maturity of that term without penalty. You can withdraw interest any time during the term of crediting after it is credited to your account.

Time requirements - Your account will mature on the date reflected on your CD receipt.

Early withdrawal penalties (a penalty may be imposed for withdrawals before maturity) -

The fee we may impose will equal at least 7 days simple interest and will vary based on the simple interest projected to be earned over the term of the time deposit as follows:

The penalty imposed for the FB-Org CD will be 6 months interest.

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan.

For any time deposit which earns an interest rate that may vary from time to time during the term, the interest rate we will use to calculate this early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.

Withdrawal of interest prior to maturity - The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Automatically renewable time account - This account will automatically renew at maturity. You may prevent renewal by telephone/electronic notice, you withdraw the funds in the account at maturity (or within the grace period mentioned below, if any) or we receive written notice from you within the grace period mentioned below, if any. If you prevent renewal, interest will continue to accrue after final maturity for up to ten days. The interest rate will be the last rate in effect immediately before maturity.

The FB-Org CD has an original term of 12 months and it will renew for 12 months, beginning on the maturity date. The interest rate will be the same we offer on new time deposits on the maturity date which have the same term, minimum balance (if any) and other features as the original time deposit.

You will have ten calendar days after maturity to withdraw the funds without a penalty.
### Business Deposit Account Fee Schedule

Effective as of February 26, 2019

This Fee Schedule is part of the Farm Bureau Bank Terms and Conditions and Disclosures on your account.

#### Business Checking

<table>
<thead>
<tr>
<th>Service</th>
<th>Monthly Account Fee</th>
<th>Additional per Item Fee</th>
<th>Wire Transfer Services</th>
<th>Online Banking</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$10.00 / month per account</td>
<td>$0.50 each</td>
<td>$12.50 / transfer</td>
<td>Free</td>
</tr>
<tr>
<td>Includes 0 – 200 debit transactions per month.</td>
<td>Can be waived if you maintain an average daily balance of at least $2,000 within a monthly cycle.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$25.00 / transfer</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$40.00 / transfer</td>
<td></td>
</tr>
</tbody>
</table>

*FREE* Addl. Services: Tax Payments, Multi/User Administration, Online Bill Pay

#### Business Advantage Checking

<table>
<thead>
<tr>
<th>Service</th>
<th>Monthly Account Fee</th>
<th>Additional per Item Fee</th>
<th>Wire Transfer Services</th>
<th>Online Banking</th>
<th>Business Online Banking</th>
<th>Online Bill Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$20.00 / month per account</td>
<td>$0.50 each</td>
<td>Free</td>
<td>Free</td>
<td>Free</td>
<td></td>
</tr>
<tr>
<td>Includes 0 – 500 debit transactions per month.</td>
<td>Can be waived if you maintain an average daily balance of at least $10,000 within a monthly cycle.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$10.00 / transfer</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$25.00 / transfer</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$40.00 / transfer</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*FREE* Addl. Services: Tax Payments, Multi/User Administration, Access to Treasury Management Services

#### Treasury Management Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-feed Scanner</td>
<td>$25.00 / month per scanner</td>
</tr>
<tr>
<td>Multi-feed Scanner</td>
<td>$50.00 / month per scanner</td>
</tr>
<tr>
<td>Positive Pay + Account Reconciliation</td>
<td>$40.00 / month</td>
</tr>
<tr>
<td>Account Reconciliation (without Positive Pay)</td>
<td>$20.00 / month</td>
</tr>
<tr>
<td>Package A</td>
<td>$65.00 / month</td>
</tr>
<tr>
<td>Package B</td>
<td>$45.00 / month</td>
</tr>
</tbody>
</table>

The following services are optional and only available with Business Advantage Checking or Business Analysis Checking. All services are subject to approval; additional fees may apply.

#### Debit Card Fees & Limits

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card Replacement Fee</td>
<td>$5.00 / item</td>
</tr>
<tr>
<td>ATM Surcharge Rebate</td>
<td>Up to $15.00</td>
</tr>
</tbody>
</table>

Farm Bureau Bank refunds the first five (5) ATM usage fees each month for transactions (with a maximum up to $15) at ATMs in the United States.

#### Overdrafts & Returned Items

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Returned NSF Item Fee</td>
<td>$30.00 / item</td>
</tr>
<tr>
<td>Bill Pay NSF Item Fee</td>
<td>$25.00 / item</td>
</tr>
<tr>
<td>Paid Overdraft Item Fee</td>
<td>$30.00 / item</td>
</tr>
<tr>
<td>Returned Deposit Fee – Accountholder</td>
<td>$20.00 / item</td>
</tr>
<tr>
<td>Returned Deposit Fee – Third-Party</td>
<td>$5.00 / item</td>
</tr>
<tr>
<td>Account</td>
<td></td>
</tr>
<tr>
<td>Positive Pay Check Exception – Return Fee</td>
<td>$10.00 / item</td>
</tr>
</tbody>
</table>

#### Savings Accounts

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Money Market Account</td>
<td>$10.00 / month per account</td>
</tr>
<tr>
<td>FB-Org Money Market Account</td>
<td>Free</td>
</tr>
<tr>
<td>Excessive Withdrawal Penalty Fee</td>
<td>$5.00 / month</td>
</tr>
</tbody>
</table>

Transfers or withdrawals from your savings and money market accounts are limited to six (6) transactions per monthly statement cycle. Transfers or withdrawals over this limit may be subject to additional fees. Farm Bureau Bank will notify you of excessive withdrawals. Refer to your Deposit Terms and Conditions for limited transaction types.

#### Other Services & Maintenance Fees

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stop Payment</td>
<td>$25.00 / item</td>
</tr>
<tr>
<td>Cashier’s Check</td>
<td>$5.00 / item</td>
</tr>
<tr>
<td>Research</td>
<td>$15.00 / hour</td>
</tr>
<tr>
<td>Early Account Closing</td>
<td>$25.00</td>
</tr>
<tr>
<td>Copies</td>
<td>$5.00 / item</td>
</tr>
<tr>
<td>Statement</td>
<td>$5.00 / item</td>
</tr>
<tr>
<td>Account Activity</td>
<td>$5.00 / item</td>
</tr>
<tr>
<td>Check or Deposit Slip</td>
<td>$1.00 / item</td>
</tr>
</tbody>
</table>

Fees may be charged for additional services. The schedule of fees for such services will be made available to you in a separate disclosure or in the agreement for the additional service.

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1 Debit transactions include all debits (i.e., ACH, checks, withdrawals) except Farm Bureau Bank debit card transactions and internal transfers.
2 For debit transactions over 200 (excluding debit card transactions).
3 For all debit transactions over 500 (excluding debit card transactions).
4 Subject to approval; additional fees may apply for requested service(s).
5 Must maintain an average daily balance to waive monthly account fee plus an additional $5,000 average daily balance (or $15,000 total average daily balance).
6 Must maintain an average daily balance to waive monthly account fee plus an additional $5,000 average daily balance (or $15,000 total average daily balance).
7 Must maintain an average daily balance to waive monthly account fee plus an additional $5,000 average daily balance (or $15,000 total average daily balance).