



Member Rewards Program Terms and Conditions

The Farm Bureau Member Rewards MasterCard account is issued by Farm Bureau Bank, FSB, which is responsible for establishing the terms and conditions of the Member Rewards Program ("Program") and reserves the right to modify, amend or terminate the Program at any time. The words "we", "us" and "our" refer to Farm Bureau Bank, FSB ("Bank") and its successor firms, subsidiaries or affiliates.

The following Terms and Conditions apply to the Program. Please read these Terms and Conditions carefully. Use of your Farm Bureau Member Rewards MasterCard credit card Account ("Card") or ("Account") after you receive these Terms and Conditions will signify that you have read and agreed to all of the following provisions. As used in these Terms and Conditions, the words "you" or "Cardholder" means any client who holds an activated Card and is enrolled in the Program.

Changes to the Program may happen at any time without notice and without restriction or penalty. For the most current list of rewards available, Point values and to redeem Points for rewards, visit www.farmbureaubank.com/memberrewards.

Eligibility

To participate in the Program, your Account must remain open and in good standing, you must maintain your creditworthiness and you must use your Account for at least one (1) purchase transaction every six (6) months (or have some type of account balance every six (6) months). Good standing also means you are not in default under the Cardholder Agreement. Failure to meet these requirements may result in Account closure and forfeiture of all outstanding Points earned, as defined herein. In addition, if your payment is late in a particular billing cycle, this may result in the forfeiture of Points earned in that billing cycle. If your Points are forfeited for any reason, we will not reinstate these Points to your Account.

Balance Transfer Bonus Points Promotion

Cardholder will earn one Point for every one U.S. Dollar (\$1.00) of balance transfers posted to enrolled Account within the first sixty (60) days of Program Enrollment; \$100 transfer minimum, 2500 Points maximum.

In addition to the Balance Transfer Bonus Points Promotion, Points will accrue as described in the section titled "Point Accrual and Tracking" below.

Point Accrual and Tracking

Cardholders earn Points ("Points") in the Program. Points are the measure used to value rewards for redemption. If a Card has multiple Cardholders, the Points will be assigned to the Account of the primary Cardholder of the Card. Cardholders earn Points in the following amounts based upon the type of purchase transaction charged to the Account:

1. Three (3) Points will be awarded for every one dollar (\$1.00) of eligible gas, grocery and dining Net Purchases, up to \$1,500 quarterly. Qualifying transactions are based on merchant codes 5411, 5541, 5542, 5812, 5813, and 5814. Bonus reward Points will be awarded at the periodic billing cycle in the last month of each calendar quarter. The bonus Points do not apply to transactions with other merchants. The Bank does not control how merchants are categorized and the Bank does not evaluate whether merchants correctly identify and bill transactions; however, the Bank reserves the right to determine which transactions qualify for the bonus Points offer.
2. Two (2) Points will be awarded for every one dollar (\$1.00) of eligible purchases with select Farm Bureau Member Benefit Partners. Eligible purchases may vary from state to state. Visit www.farmbureaubank.com/CreditCards for participating states and partners.
3. One (1) Point will be awarded for every one dollar (\$1.00) of eligible Net Purchases on purchases made anywhere else with your Account.



Points earned are based on the new net retail transaction activity ("Net Purchases" i.e. purchases less credits, returns and adjustments) charged to the Card during each periodic billing cycle. When a purchase or transaction is not a whole dollar amount, any fraction equal to or greater than \$0.50 will be rounded up to the nearest whole dollar and any fraction equal to or less than \$0.49 will be rounded down to the nearest whole dollar. Eligible Net Purchases mean any signature or pin-based, online, phone or mail-order purchase made with the Farm Bureau Member Rewards MasterCard, net of credits and returns. Transactions that are not eligible include, but are not limited to, cash advances including ATM withdrawals, PIN-based Debit Card transactions, money orders, balance transfers, convenience checks, drafts, fees, interest charges, purchases made on a line of credit and travelers check purchases.

Points can be used to redeem for rewards online at www.farmbureaubank.com/memberrewards. You may redeem for a reward option as long as you have at least one Point posted to your Account. You are also able to purchase Points to complete your transaction if needed. Some limits may apply. Point requirements and rewards are subject to change.

Points will expire four (4) years from the end of the billing cycle in which they were earned. Points redeemed and expired will be based on a first-in, first-out process. If your Account is closed, you will no longer earn Points or be allowed to redeem outstanding Points. Points in this Program may not be used with any other offer, promotion or discount, cannot be earned from our transferred to any other charge, credit card, or other accounts. The Bank may offer additional redemption opportunities at its discretion.

Your statement will normally include the number of Points earned, subject to adjustment as provided for in these Rules. Points will be deducted from your current total of Points earned for corresponding retail purchase returns posted to your Account. Your Account may be charged for the difference in the event you have already redeemed unearned Points.

Your Account must be open and clear (i.e., not cancelled, terminated, delinquent or otherwise not available to use for charges) at the time you request to redeem Points. Otherwise, the Bank reserves the right to suspend your participation in the Program and your Points will be forfeited.

Despite our best efforts to ensure accuracy, printing errors occasionally occur. We reserve the right to correct such errors at any time even if it affects an existing order.

This Program may be modified, suspended or cancelled and the redemption value of already accumulated Points may be changed at any time without notice and without restriction or penalty. The Bank reserves the right to change the Point accrual and retention period from time to time. Changes to the Program may include, but are not limited to, modifications which (i) increase the Point value for every Net Purchase dollar charged and (ii) expire Points based on the Point term, age and expiration date of the selected option(s). You will be notified of Point accrual and/or Point expiration Program changes. Contact the Bank for details on applicable accumulation options which are then in effect. Points may be forfeited due to Rules violations. This program is void where prohibited or restricted by law. You are responsible for any federal, state or local income, sales, use or other taxes or gratuities.

You agree to hold The Members Group and/or any association and/or any vendors associated with the Program totally harmless if the Bank fails to meet its contractual and other obligations with The Members Group, which results in the Program being interrupted or terminated prior to you having the opportunity to redeem your Points. Also, you agree to hold The Members Group/Bank harmless if a vendor files for bankruptcy, or otherwise goes out of business, after you have redeemed your Points for a reward from the vendor but before you are able to use the reward.

Certain restrictions may apply to travel, lodging and other reward options. Travel and other rewards are not exchangeable, refundable, transferable or redeemable for cash.

This Program is available to Cardholders which the Bank has enrolled in this Program.



Additional Information

You are solely responsible for any taxes that may be owed as a result of Points earned and/or redeemed. Please consult your tax advisor if you have tax questions about the Program. The Bank will not provide tax advice.

Points have no value except as used in accordance with the Terms and Conditions of the Program. The Bank reserves the right to disqualify any Cardholder from participating in the Program and to invalidate any or all Points for abuse, fraud or any violation of the Program's Terms and Conditions. By participating in the Program, and accepting and using Points earned via the Program, you or any other beneficiary of the Program release, discharge and hold harmless the Bank and their respective subsidiaries, affiliates, agents, administrators, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the Program or travel taken or use of products chosen as a Program reward.

The Bank is not responsible for unauthorized redemptions on your Account. The Bank has no liability in case of disagreement over issuance of or right to possess Points.

All questions or disputes regarding eligibility for the Program or eligibility for Points for accrual or redemption will be resolved by the Bank in its sole discretion.

Questions regarding the Program, including questions about your Point balance and/or Point redemption, may be directed to the Bank's Customer Care Department at 866.644.2535. Representatives are available 24 hours a day, 7 days a week.

Privacy Policy

Farm Bureau Bank's Privacy Policy is available online at www.farmbureaubank.com.