I. Description of the Program

e) Points cannot be transferred from one account to another. Points, from multiple accounts cannot be added together.

f) Paper airline tickets are subject to the individual airline paper ticket fees.

g) If a merchant declares bankruptcy the administrator is not liable for the underlying funds on the gift card or gift certificates purchased to provide services are subject to the terms and conditions of the vendor providing the services.

h) No dormancy or service fees will be charged by this administrator on the underlying funds of the selected reward gift card or gift certificates.

i) Each free ticket may not exceed the ticket cap.

j) Points are not the property of the cardholder, and cannot be bought, sold or transferred in any way (including upon death).

k) Merchandise pictured in any program catalog or website may not necessarily reflect exact colors or models of actual manufacturer.

l) The Business Member Rewards program is a service provided through Consumer Benefit Services, Inc., and Farm Bureau Bank.

m) PIN-based transactions and convenience checks are not eligible to earn points.

n) The cardholder is responsible for determining any tax liability arising from participation in the program. Consult a tax professional for advice.

o) Points can only be redeemed based on the points available at the redemption center.

p) Points, from multiple accounts cannot be added together.

q) Point earnings are based on the new net retail purchase transaction volume (i.e., purchases less credits, returns, and cancellations) in a calendar month.

r) Accrual of points may begin on the date the card and the card agreement is received by the cardholder.

s) Shipping fee for the ticket to be sent via overnight delivery. Priority, Saturday and outside the 48 contiguous states, paying the standard fees charged by each airline. Changes are subject to authorization by the airline and subject to availability.

1) The cardholder is responsible for payment of any excess baggage charges, departure taxes or other charges that may be assessed by governmental entities as a result of travel under the Business Member Rewards program.

m) The Business Member Rewards administrator may remove certain items and may replace or remove certain sections within the catalog or website.

4. Administrator reserves the right to choose a major airline of their choice on which to reserve and ticket cardholders for free tickets.

5. All free tickets must be for round-trip travel on the same airlines or code share airline.

6. For domestic travel a Saturday night stay must be included in the travel itinerary.

7. For domestic travel a Saturday night stay must be included in the travel itinerary.

8. For domestic travel a Saturday night stay must be included in the travel itinerary.

9. Administrator reserves the right to choose a major airline of their choice on which to reserve and ticket cardholders for free tickets.

10. All free tickets must be for round-trip travel on the same airlines or code share airline.

11. Each free ticket may not exceed the ticket cap.

* Incorrect area

** Incorrect area

* Incorrect area

** Incorrect area
Welcome to Business Member Rewards

Redeeming points is easy!

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

How to participate

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

How to redeem your points

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

Every qualifying dollar spent earns you 1 point

Travel rewards

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

Airline tickets

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

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

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

Cruises

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

Hotel & resort certificates

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

Charitable donations

Use your points for a greater good by selecting a CharityChoice gift card. You may designate the funds for up to three charities of your choice. CharityChoice offers over 100 carefully selected major charitable causes, conveniently organized into 12 categories. These include: environment, hunger and poverty, disaster relief, health and disease, children, military charities, disabilities, the elderly and more.

Cash back

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

Farm Bureau member dues

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

Choose from your favorite restaurants or retailers

Visit farmbureaubank.com or call 877.779.8915 and redeem your points 24/7/365
Experience rewards
From golf trips to white-water rafting, Business Member Rewards offers the unique rewards you want and that fit your lifestyle. Sample experiences include:

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

Getaways
- Wine lover’s getaway
- Luxury getaway
- Two-night stay in Las Vegas

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

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

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

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

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

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

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

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

Airline tickets

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

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

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

Cruises

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

Hotel & resort certificates

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

Experience rewards

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

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

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

Entertainment
• Rideshotgun in a NASCAR
• Harley Davidson rental
• Private couples cooking class

Green product rewards

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

Reduce your climate impact

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

Charitable donations

Use your points for a greater good by selecting a CharityChoice gift card. You may designate the funds for up to three charities of your choice. CharityChoice offers over 100 carefully selected major charitable causes, conveniently organized into 12 categories. These include: environment, hunger and poverty, disaster relief, health and disease, children, military charities, disabilities, the elderly and more.

Cash back

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

Farm Bureau member dues

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

Welcome to Business Member Rewards

Redeeming points is easy!

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

How to participate

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

How to redeem your points

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

Every qualifying dollar spent earns you 1 point.

Gift card rewards

Choose from your favorite restaurants or retailers.

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

Emerilware 10 Pc. Cookware Set
Yamaha Home Theater System
Hitachi 10” Miter Saw
Apple 8GB iPod nano

LG 42” LCD TV
Dunlop 11Pc. Set
Canon PowerShot Digital Camera
Cuisinart Coffeemaker

a) Cardholders will earn Business Member Rewards (“points”) for purchases of all eligible goods and services using your
I. Description of the Program
g) If a paper ticket is issued, the cardholder has two options for delivery. The cardholder can sign a waiver stating that
u) Farm Bureau Bank and the administrator are not responsible for typographical errors and/or omissions in any program
q) Points cannot be offset against the cardholder’s obligation to Farm Bureau Bank.
l) To redeem points, cardholder’s card account(s) must be open (meaning not voluntarily closed, canceled or terminated
e) Points cannot be transferred from one account to another. Points, from multiple accounts cannot be added together.
d) Point earnings are based on the new net retail purchase transaction volume (i.e., purchases less credits, returns
2) Points accumulated for other banking relationships, products or services are determined at the sole discretion of
there after are subject to all airline airfare charges, exchange fees and processing fees and processing charges.

j) Farm Bureau Bank and Consumer Benefit Services, Inc. are not responsible for the performance by the airlines of the
h) The cardholder is responsible for payment of any excess baggage charges, departure taxes or other charges that may
f) Merchandise rewards will take four to six weeks to arrive from the time of order. Multiple rewards may arrive at
a) When necessary, the Business Member Rewards program administrator may substitute a reward with an updated
b) Gift cards or gift certificates cannot be returned, and are not redeemable for cash or credit.
b) Merchandise rewards will take four to six weeks to arrive from the time of order. Multiple rewards may arrive at
7. For domestic travel a Saturday night stay must be included in the travel itinerary.
4. Reservations for tickets also exclude the usage of charters.

Prepaid cards — Brinker International ®: Chili’s®, Macaroni Grill®, On The Border® and Maggiano’s® is not a sponsor or co-sponsor of
— Darden Restaurants, Inc. owns (Red Lobster®, Olive Garden®, LongHorn Steakhouse®, Bahama Breeze®) and is
— Amazon.com is not a sponsor of this promotion. Amazon, Amazon.com, and the Amazon.com logo are trademarks
— Panera Bread is not a sponsor of this program. See back of the Panera Card® gift card for complete terms and

Prepaid cards — Brinker International ®: Chili’s®, Macaroni Grill®, On The Border® and Maggiano’s® is not a sponsor or co-sponsor of
— Darden Restaurants, Inc. owns (Red Lobster®, Olive Garden®, LongHorn Steakhouse®, Bahama Breeze®) and is
— Amazon.com is not a sponsor of this promotion. Amazon, Amazon.com, and the Amazon.com logo are trademarks
— Panera Bread is not a sponsor of this program. See back of the Panera Card® gift card for complete terms and

Your card is issued by The Bankcorp Bank pursuant to a license from MasterCard International Incorporated.
Terms and conditions

1. Description of the Program
   
   i) Farm Bureau Bank reserves the right to award bonus points to selected cardholders.

   ii) Points are tracked and redeemable on a first-in, first-out basis. Points will expire three (3) years from the date of
   redemption a gift card or gift certificate that was received from this reward site.

   iii) Points cannot be offset against the cardholder's obligation to Farm Bureau Bank.

   iv) Points can only be redeemed based on the points available at the redemption center.

   v) Farm Bureau Bank reserves the right to change the terms and conditions of the Business Member Rewards program.

   vi) Paper airline tickets are subject to the individual airline paper ticket fees.

   vii) En-route stopovers are not permitted unless they are to make direct connections.

   viii) Reservations shall also be subject to airline seat availability on travel dates specified by the traveler.

   ix) Reservations for tickets also exclude the usage of charters.

   x) Charters run for a fixed period. If the transaction is reinstated, points will be reinstated.

   xi) Each free ticket may not exceed the ticket cap.

   xii) If a paper ticket is issued, the cardholder has two options for delivery. The cardholder can sign a waiver stating that
   shipping fee for the ticket to be sent via overnight delivery. Priority, Saturday and outside the 48 contiguous states,
   email or fax is not received the same day the ticket is ordered. Any changes or corrections done the following day or
   add-collects and fees charged by the airline and redemption center.

   xiii) Points required for reward items are subject to change.

   xiv) Specific restrictions may apply to certain travel rewards.

   xlv) Points may be redeemed for prepaid cards. The prepaid cards, issued by Visa® and MasterCard®, may take up to 4-6
   promised, earned, purchased or otherwise offered through this program. Please see the Applebee's gift card for
   additional terms and conditions, which are subject to change at the sole discretion of Applebee's IP LLC.

   xlvii) Payment may be made to the traveler or to a third party seller for items purchased with points. GCs cannot be reloaded, resold,
   transferred for value, redeemed for cash, or for items from some third party sellers. GCs cannot be redeemed for purchases of gift certificates or cards,
   of Amazon.com, Inc. or its affiliates. Amazon.com Gift Cards (“GCs”) may be used only to purchase eligible goods on
   Amazon.com or its affiliated website Endless.com. GCs cannot be redeemed for purchases of gift certificates or cards,
e) Airfares are not guaranteed if not ticketed immediately. All reservations will receive a fax or email the same day the 
x) Eligibility in the program is restricted to individuals who have a billing address within the 50 United States or the 
u) Farm Bureau Bank and the administrator are not responsible for typographical errors and/or omissions in any program 
s) Farm Bureau Bank reserves the right to disqualify any cardholder from participation in the program and invalidate all 
r) Points must be redeemed by the cardholder and may be used for another person. 
q) Points cannot be offset against the cardholder's obligation to Farm Bureau Bank. 
p) Points can only be redeemed based on the points available at the redemption center. 
o) Farm Bureau Bank and the administrator shall have no liability for disagreements between cardholders regarding 
m) The cardholder agrees to release Farm Bureau Bank, the administrator, and its vendors from all liability for any 
e) Points cannot be transferred from one account to another. Points, from multiple accounts cannot be added together. 

2) Points accumulated for other banking relationships, products or services are determined at the sole discretion of 

they accept responsibility for a lost ticket, and then the ticket will be sent via US Mail. The second option is to pay a 
ticket is issued. The cardholder must call in any corrections or discrepancies by 9:00 p.m. CST Monday through Friday 
pay the standard fees charged by each airline. Changes are subject to authorization by the airline and subject to 

a) When necessary, the Business Member Rewards program administrator may substitute a reward with an updated 

b) Merchandise that can be shipped by UPS will be available to all US territories. Items being shipped to Alaska, Hawaii, 

d) Merchandise rewards Terms and conditions or visit www.dardenrestaurants.com/legal.asp.

© 2010 Consumer Benefit Services, Inc. All rights reserved. FBBS1063