

Pricing Supplement to the Cardholder Agreement

The information provided below in this Pricing Supplement, along with the Cardholder Agreement(s), certain account pricing and terms that were available to certain applicants that applied for and were approved for certain credit card accounts on the last business day of the calendar quarter that ended on June 30, 2016. These account terms may not be available after that date.

These documents are being provided to you for informational purposes only. If you apply and are approved for a credit card account with us, your actual account terms will be based on the terms of the offer available at the time that you applied, what you are approved for and your actual Cardholder Agreement will be the agreement sent to you when your account is first opened.

Farm Bureau Member Rewards MasterCard Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	13.25% to 25.49% APR. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	13.25% to 25.49% APR. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	25.49% APR. This APR will vary with the market based on the Prime Rate
Penalty APR and When it Applies	Up to 27.49% based on your creditworthiness. This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you make a late payment. How Long Will the Penalty APR Apply? If your APRs are increased for this reason, the Penalty APR may apply indefinitely.
Paying Interest	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers, checks and cash advances on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.00 (\$0.50 for residents of Iowa at the time of account opening).

Fees

Annual Fee	\$0
Transaction Fees: <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>Either \$10 or 4% of the amount of each transfer, whichever is greater. We may from time to time offer you lower Transaction Fees on Balance Transfers and Checks.</p> <p>Either \$10 or 5% of the amount of each cash advance, whichever is greater.</p> <p>3% of each transaction in U.S. dollars.</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Over-the-Credit-Line • Returned Payment 	<p>Up to \$35 (depending upon the state that you live in at the time of account opening.)</p> <p>\$0</p> <p>Up to \$35 (depending upon the state that you live in at the time of account opening.)</p>
Additional Check Related Fees <ul style="list-style-type: none"> • Check Stop Payment Fee • Returned Check Fee 	<p>Up to \$39.95 (depending upon the state that you live in at the time of account opening.)</p> <p>Up to \$35 (depending upon the state that you live in at the time of account opening.)</p>

How We Will Calculate Your Balance: We use a method called "daily balance (including new purchases)". If you are a resident of Iowa at the time the account is opened, we use a method called "average daily balance (including new purchases)". See Cardholder Agreement for more information.

As of 06/30/2016 the Prime Rate was 3.50%.