
Our focus is on *helping*

COVID-19 ASSISTANCE PROGRAM



A MESSAGE FROM OUR PRESIDENT & CEO

Farm Bureau Bank's COVID-19 Response

Farm Bureau Bank, with the entire Farm Bureau community, continues to monitor the evolving situation pertaining to COVID-19. Together, we face not just uncertain, but unprecedented circumstances. We know you may be experiencing personal and financial difficulties. We understand every situation is different. We strive to provide solutions that make a difference. Rising to the challenges presented, **we are here to help.**

In order to sustain safe operations and continue to provide quality service to you, our top priority early in the crisis has been protecting the well-being of our Bank Team Members and their families. Benefitting from the flexibility of our remote servicing model, we have successfully transitioned to a predominantly virtual work environment while continuing to serve our clients without interruption. We have maintained our business hours and are providing secure online banking options to support you during this difficult time. Regardless of our work location, **we are here to help.**

On behalf of the Bank Team, our hearts are with the individuals and families who have been affected by the impacts of COVID-19. Farm Bureau Bank has built its entire existence around serving you, and we work tirelessly to support your well-being. This is true now more than ever, and we stand ready to meet your needs – today and always. Committed to you, **we are here to help.**

Will Hileman, President & CEO

We understand these are difficult times and you may be facing some hard decisions. Our focus is on protecting your financial wellness and developing solutions to alleviate some of the financial challenges you may be facing. **We hope to make things easier with the relief options below. Be sure to check back often as we will continue to update our efforts as the situation evolves.**



CONSUMER LOANS

- **Payment Relief:** If your loan was current as of March 31st and you need assistance with your upcoming payments, we will **automatically defer your monthly payments** for April, May & June, with no fees or penalties¹.
 - Automatic payments or BillPay will process as usual unless cancelled.
 - If your automatic payment is set up through Farm Bureau Bank, please call 1.800.492.3276 for assistance.
 - If your automatic payment or BillPay is set up through another financial institution, you will need to contact that institution for assistance in cancelling your payment.
- **Past Due Loans:** If your loan is not current, please call us at 1.800.388.5633 to discuss payment arrangements.
- **Repossessions:** We will temporarily suspend initiating any new repossession actions.



PERSONAL CREDIT CARDS

- **Payment Relief:**
 - **April Credit Card Extensions:** If you are unable to make your April credit card payment, please call us **prior to your due date** at 1.866.644.2535 to set up arrangements.
 - **May Credit Card Extensions:** If your account is current and you are unable to make your May credit card payment, we will automatically defer your payment with no fees or penalties².
 - Automatic payments and/or BillPay from Farm Bureau Bank or other financial institutions will process as usual unless cancelled.
- **Past Due Credit Cards:** If your account is not current, please call us at 1.866.644.2535 to discuss payment arrangements.



CHECKING & SAVINGS

- **Money Market Accounts:** We are temporarily waiving fees if you make more than 6 withdrawals per statement cycle³.
- **Certificates of Deposit:** If you need early access to your certificates of deposit, please contact us by calling 1.800.492.3276.

As a reminder, any BillPay or automatic payments set up from your account or other institutions will be processed as usual unless you cancel them.



SECURITY

Scam Awareness: The Federal Trade Commission has noticed an increase in suspicious COVID-19 related emails, calls and texts from criminals posing as companies, charities or government agencies. To learn more about the scams they are seeing and steps you can take to protect yourself, visit <https://www.ftc.gov/coronavirus>.

Farm Bureau Bank Account Protection: Fraud is on the rise during this difficult time so we would like to remind you to protect your identity and personal information. Although we may reach out to you by phone, text or email, we will never ask for confidential information. Please don't hesitate to report any suspicious interaction regarding your Farm Bureau Bank accounts by calling 1.800.492.3276.

As always, you can monitor your accounts and set up alerts through our online Banking Center at farmbureau.bank.



DIGITAL BANKING

Having access to your accounts anytime, anywhere has never been more important.

Farmbureau.bank: Our online [Banking Center](http://farmbureau.bank) offers 24/7 access to all your accounts. In just a few clicks you can check your balances, make or stop payments, transfer funds, set up notifications, send and receive secure messages and more. It is easy to get started, visit farmbureau.bank to log in or enroll today!

FBBmobile App: The FBBmobile app offers secure access to your accounts from your mobile device or tablet. Using your online deposit account login, you can check balances, deposit checks, transfer funds, set up bill pay and more!

To download the FBBmobile App or learn more about our Banking Center capabilities, visit our [Banking Center Information Center](http://farmbureau.bank).



OPERATIONS CENTER & BANK HOURS

We are open for business and here for you.

As always, you can access your accounts anytime, anywhere with our online [Banking Center](http://farmbureau.bank) or FBBmobile app – especially from the comfort of your home.

For those instances where you'd like to speak with us, **we are available and ready**. We have taken the health and safety of our employees very seriously and have enabled our team members to work from home. They are standing by at **1.800.492.3276**, ready to assist you with questions, transactions, or even to help you register and learn how to use our online capabilities. If there is something special you need, just ask us.

If you have unique financial needs due to the current situation, please call us at the number above. We want to help.

Bank Hours | Monday – Friday: 7am – 7pm CT and Saturday 8am – 12pm CT

All assistance is available for a limited time, may be subject to other exclusions and restrictions, and is subject to change or withdrawal without notice, all in the sole and absolute discretion of Farm Bureau Bank.

1. Account must be in good standing. The 90-day extension includes April, May and June payments for 2020. Interest will continue to accrue during the deferment period and payments following the deferment will be applied first to unpaid interest. The length of time it will take to pay off the balance may be longer. Deferments are not reported to the Credit Bureau. Auto-deferment available for monthly payments only. All other loan payment terms or frequency must contact a bank representative. Farm Bureau Bank reserves the right to deny any deferment request. Other restrictions apply.

2. Interest will continue to accrue during the waiver of the minimum required payment.

3. Savings and Money Market accounts remain subject to conversion to transaction accounts for exceeding periodic withdrawal limitations. See terms and conditions for details.

Decisions on waivers are made in the sole and absolute discretion of Farm Bureau Bank.

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