

Certification of Beneficial Owners and Authorized Signers Maintenance Form

For instructions, refer to page 4.

Persons maintaining a business account on behalf of a legal entity must provide the following information:

A. ACCOUNT INFORMATION

Name of Legal Entity	Account Number(s)	
Name and Title of Person Maintaining the Business Relationship		
Business Phone Number (Primary)	Business Phone Number (Secondary)	Business Email Address

B. BENEFICIAL OWNER(S)

Please provide the following information for any individual(s), if any, who, directly or indirectly, through any contract, arrangement, understanding, relationship, or otherwise owns 25% or more of the equity interests of the legal entity:

Check here if no individual meets this definition and complete SECTION C.

Individual Name	Position with Business	% Ownership
Date of Birth	Social Security Number	Phone Number (<i>Mobile</i>)
Residential Physical Address		E-mail Address (<i>Required for Online Access</i>)
	City	State Zip
Check if applicable - Account Authority: Sign Checks Receive/Use a Debit Card Online Banking Access: (<i>View Accounts Only</i> <i>Originate Transactions</i> <i>Administrator</i>)		
If more than one account is being opened and/or external accounts are being added to Farm Bureau Bank Online Banking, list any account access exclusions that apply:		
Signature		Date

Individual Name	Position with Business	% Ownership
Date of Birth	Social Security Number	Phone Number (<i>Mobile</i>)
Residential Physical Address		E-mail Address (<i>Required for Online Access</i>)
	City	State Zip
Check if applicable - Account Authority: Sign Checks Receive/Use a Debit Card Online Banking Access: (<i>View Accounts Only</i> <i>Originate Transactions</i> <i>Administrator</i>)		
If more than one account is being opened and/or external accounts are being added to Farm Bureau Bank Online Banking, list any account access exclusions that apply:		
Signature		Date

Certification of Beneficial Owners and Authorized Signers Maintenance Form (continued)

Individual Name		Position with Business		% Ownership
Date of Birth	Social Security Number	Phone Number (<i>Mobile</i>)	E-mail Address (<i>Required for Online Access</i>)	
Residential Physical Address		City	State	Zip
Check if applicable - Account Authority: Sign Checks Receive/Use a Debit Card Online Banking Access: (<i>View Accounts Only</i> <i>Originate Transactions</i> <i>Administrator</i>) If more than one account is being opened and/or external accounts are being added to Farm Bureau Bank Online Banking, list any account access exclusions that apply:				
Signature _____			Date _____	

Individual Name		Position with Business		% Ownership
Date of Birth	Social Security Number	Phone Number (<i>Mobile</i>)	E-mail Address (<i>Required for Online Access</i>)	
Residential Physical Address		City	State	Zip
Check if applicable - Account Authority: Sign Checks Receive/Use a Debit Card Online Banking Access: (<i>View Accounts Only</i> <i>Originate Transactions</i> <i>Administrator</i>) If more than one account is being opened and/or external accounts are being added to Farm Bureau Bank Online Banking, list any account access exclusions that apply:				
Signature _____			Date _____	

C. INDIVIDUAL WITH CONTROL

Please provide the following information for at least one individual with significant responsibility for managing the legal entity, such as: *an executive officer or senior manager (e.g. Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer; or any other individual who regularly performs similar functions.*

If appropriate, an individual listed under SECTION B may also be listed in SECTION C.

Individual Name		Position with Business		% Ownership
Date of Birth	Social Security Number	Phone Number (<i>Mobile</i>)	E-mail Address (<i>Required for Online Access</i>)	
Residential Physical Address		City	State	Zip
Check if applicable - Account Authority: Sign Checks Receive/Use a Debit Card Online Banking Access: (<i>View Accounts Only</i> <i>Originate Transactions</i> <i>Administrator</i>) If more than one account is being opened and/or external accounts are being added to Farm Bureau Bank Online Banking, list any account access exclusions that apply:				
Signature _____			Date _____	

Certification of Beneficial Owners and Authorized Signers Maintenance Form (continued)
D. AUTHORIZED SIGNERS/USERS (If applicable)

Please provide the following information for any individual who will be designated as an Authorized Signer or User, but has no business ownership or significant responsibility for managing the legal entity.

Individual Name		Position with Business		
Date of Birth	Social Security Number	Phone Number (<i>Mobile</i>)	E-mail Address (<i>Required for Online Access</i>)	
Residential Physical Address		City	State	Zip
Check if applicable - Account Authority: Sign Checks Receive/Use a Debit Card Online Banking Access: (<i>View Accounts Only Originate Transactions Administrator</i>) If more than one account is being opened and/or external accounts are being added to Farm Bureau Bank Online Banking, list any account access exclusions that apply:				
_____ <i>Signature</i>			_____ <i>Date</i>	

Individual Name		Position with Business		
Date of Birth	Social Security Number	Phone Number (<i>Mobile</i>)	E-mail Address (<i>Required for Online Access</i>)	
Residential Physical Address		City	State	Zip
Check if applicable - Account Authority: Sign Checks Receive/Use a Debit Card Online Banking Access: (<i>View Accounts Only Originate Transactions Administrator</i>) If more than one account is being opened and/or external accounts are being added to Farm Bureau Bank Online Banking, list any account access exclusions that apply:				
_____ <i>Signature</i>			_____ <i>Date</i>	

Individual Name		Position with Business		
Date of Birth	Social Security Number	Phone Number (<i>Mobile</i>)	E-mail Address (<i>Required for Online Access</i>)	
Residential Physical Address		City	State	Zip
Check if applicable - Account Authority: Sign Checks Receive/Use a Debit Card Online Banking Access: (<i>View Accounts Only Originate Transactions Administrator</i>) If more than one account is being opened and/or external accounts are being added to Farm Bureau Bank Online Banking, list any account access exclusions that apply:				
_____ <i>Signature</i>			_____ <i>Date</i>	

E. CERTIFIED:

I, _____ (*Name of person opening account*), hereby certify, to the best of my knowledge, that the information provided above is complete and correct. I also agree to notify Farm Bureau Bank of any change in the information provided within this Certification.

Signature

Date

BENEFICIAL OWNERS INSTRUCTIONS and AGREEMENT & IMPORTANT TERMS**A. BENEFICIAL OWNER(S)**

All business customers will be required, due to a regulatory requirement, to provide us with certain information on its Beneficial Owners, Controlling Member and Certifying Person. This information must be provided on pages 1 and 2 before account maintenance can be performed. Failure to provide this information may result in the restriction and/or closing of your account.

To help the government fight financial crime, federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who ultimately own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

Who should complete pages 1 and 2?

It must be completed and signed by the person maintaining a business relationship on behalf of a legal entity with a U.S. financial institution.

For the purposes of this application, a legal entity includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country. Legal entity does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.

What information do I have to provide?

This form requires you provide information about the legal entity's beneficial owner(s), including their name, address, date of birth and social security number. The Bank may also ask to see a copy of a driver's license or other identifying document for each beneficial owner listed on pages 1 and 2.

- Beneficial owners are:
- (1) Each individual, if any, who owns, directly or indirectly, 25% or more of the equity interests of the legal entity customer; and
 - (2) An individual with significant responsibility for managing the legal entity customer (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer).

The number of individuals that satisfy this definition of "beneficial owner" may vary. Under section (B), depending on the factual circumstances, up to four individuals (but as few as zero) may need to be identified. Regardless of the number of individuals identified under section (B), you must provide the identifying information of one individual under section (C).

B. AGREEMENT - In consideration of Farm Bureau Bank FSB (the "Bank") providing depository and other services, you (the "Depositor") agree as follows:

- a. That the Bank be and it hereby is designated a depository for the Depositor's funds, and the Depositor agrees to the provisions of the Bank's Deposit Account Terms and Conditions as amended from time to time; that the Bank is authorized to accept at any time, for the credit of the Depositor, deposits by whomsoever made of funds, in any form and in whatever manner endorsed; that funds may be withdrawn from the Bank on the checks of the Depositor; that the Bank is authorized and directed to pay or otherwise honor, negotiate or apply without inquiry, and without regard to the application of the proceeds thereof, checks, drafts and other instruments or orders for the payment, transfer or withdrawal of money for whatever purpose and to whosoever payable (including those drawn to the individual order of a signer, tendered for any individual or personal obligation of any owner, employee or officer of the Depositor, or for cash or deposit to the individual or personal account(s) of such owner, employee or officer) when signed, accepted or endorsed by any one of the person(s) named as Authorized Signer.
- b. That any of the persons named as Authorized Signer shall be authorized to individually sign for and receive the statements and cancelled vouchers of the Depositor or to appoint in writing agents to co-sign for and receive such documents; that they are hereby further authorized to effect stop payment orders against checks of the Depositor, to issue other orders in connection with the account(s) of the Depositor, and to bind the Depositor thereto. It is further agreed that any indebtedness created in connection with the account(s) by any of the Authorized Signer(s) shall be the debt of the Depositor.
- c. That the Bank be, and it hereby is authorized and directed to honor as genuine and authorized instruments of the Depositor, all checks, drafts or other orders for the payment of money drawn in the name of the Depositor, when bearing or purporting to bear the facsimile signature or signatures of the persons named as Authorized Signer. That the Authorized Signer(s) are authorized and directed to certify to the Bank by specimen the form or forms of facsimile authorized by the Depositor for use by the named persons; that the Depositor assumes full responsibility for all payments made by the Bank upon the facsimile signatures of any person or any Authorized Signer(s) and that the Depositor agrees to indemnify and hold the Bank harmless against any and all loss, cost, damage or expense suffered or liability incurred by the Bank arising out of the misuse or unlawful or unauthorized use by any person of such facsimile signature or signatures.
- d. Authorized Signer(s) - Identifying information about the authorized signer(s) should be provided. These individuals have full authority to act on behalf of the Depositor. This authority includes, but is not limited to, being able to receive any information related to the account, perform any transactions, and make any necessary updates to options and account attributes. For updates to authorized signers, the Bank may request a copy of the board minutes or secondary authorization. Authorized signers, acting on behalf of the Depositor, are bound by the Agreement and Important Terms described on this page. The Depositor has approved or granted each person who signs Section D of page 3 the authority to do so on the Depositor's behalf.
- e. The Depositor agrees to the terms of, and will receive copies of the following:
 - Deposit Account Terms and Conditions
 - Electronic Funds Transfer: Your Rights and Responsibilities
 - Funds Availability Policy
 - Truth-in-Savings
 - Deposit Fee Schedule