

TERMS AND CONDITIONS*

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.farmbureau.bank/creditcards

1. Every dollar in purchases net of returns ("Net Purchases") "You" (see paragraph 10) charge to your account covered by this Member Rewards Program ("Program") and that appears on your statement during the Program period, earns You Member Reward points ("Points") as provided for in these Rules. For details on how to earn points visit www.farmbureau.bank/creditcards. Points for this Program begin to accumulate with purchases You make beginning on the first day You are accepted into the Program.

2. Points can be used to redeem for rewards by logging into your Online Banking account at www.farmbureau.bank. You may redeem for a reward option as long as you have at least one Point posted to your account. You are able to purchase Points to complete your transaction if needed. Some limits may apply. Point requirements and Rewards are subject to change.

3. Points in this Program may not be used with any other offer, promotion or discount, cannot be earned from or transferred to any other charge, credit card, or other accounts. Farm Bureau Bank may offer additional redemption opportunities at its discretion.

4. 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.

5. 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, Farm Bureau Bank reserves the right to suspend your participation in the Program and your Points will be forfeited.

6. 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.

7. 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. Farm Bureau 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 Farm Bureau 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.

8. You agree to hold The Members Group and/or any association and/or any vendors associated with the Program totally harmless if your financial institution 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/Farm Bureau Bank/ association 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.

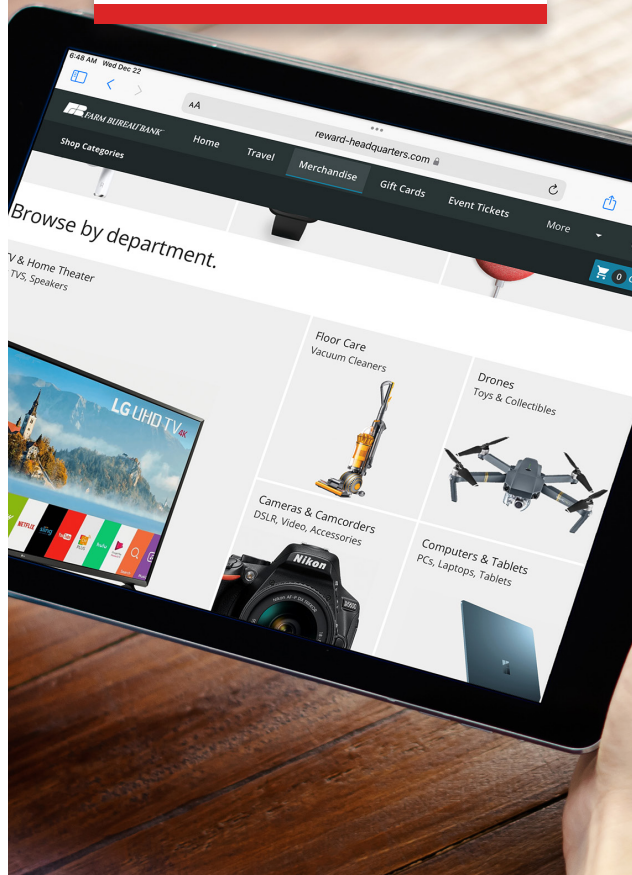
9. Certain restrictions may apply to travel, lodging and other reward options. Travel and other rewards are not exchangeable, refundable, transferable or redeemable for cash.

10. This Program is available to account holders ("You") which Farm Bureau Bank has enrolled in this Program. Your use of your account following receipt of these Rules will indicate your agreement to these Rules.

* For full Terms and Conditions, visit www.farmbureau.bank/creditcards.

Welcome to the

Member Rewards Program



Incredible Rewards

MILLIONS OF OPTIONS

www.farmbureau.bank/creditcards

FARM BUREAU BANK

www.farmbureau.bank/creditcards

Rewards for Farm Bureau® Members



Gain access to millions of amazing reward options when you use your Farm Bureau® Member Rewards Mastercard® to make everyday purchases!

START SHOPPING TODAY!



Log into your Online Banking account to check your Member Rewards balance and to start shopping for Rewards today!

Check it out: www.farmbureau.bank

Qualifying purchases must be made in accordance with the Terms and Conditions of each participating retailer's offer. Participating retailers and their offers are subject to change without notice. Farm Bureau, FB, and the FB National Logo are registered service marks owned by, and used by Farm Bureau Bank FSB under license from, the American Farm Bureau Federation.

INCREDIBLE REWARDS

Find rewards from a wide variety of categories — more than 6 million rewards in total. Earn points just by using your card and redeem them for **cash back through account credit**, or choose from an incredible selection of merchandise, travel options, event tickets and activities.



Merchandise

Choose from millions of products — from TVs to MP3 players and other electronic gear, to unique odds and ends. At participating retailers, you can even pick up select merchandise in a local store the same day you complete your redemption with our convenient in-store pick-up option! With so much choice, there's something special for everyone.



Travel

Flexible travel options and convenient online booking make it easy to customize trips with hundreds of flight, hotel, cruise, car rental and vacation package choices. There are no blackout dates, so travel whenever you want.



Events

Get front row seats at thousands of in-demand events. From concerts to sporting events, redeem your rewards for tickets to the best in entertainment.



Activities

Reward yourself with amazing and unforgettable experiences. Redeem points for hundreds of exciting adventures like helicopter rides and whitewater rafting trips, or indulge in a spa getaway.