

Unlawful Internet Gambling Notice

In compliance with the *Unlawful Internet Gambling Enforcement Act of 2006 [UIGEA]* and implementing regulations [*Regulation GG*], certain transactions are prohibited from being processed through your account. Farm Bureau Bank is required to notify all business accounts of this prohibition.

The *UIGEA*, signed into law in 2006, prohibits any person engaged in the business of betting or wagering (as defined in the *Act*) from knowingly accepting payments in connection with the participation of another person in unlawful internet gambling. The Department of Treasury and the Federal Reserve Board have issued a joint final rule, *Regulation GG*, to implement this *Act*. These restricted transactions are prohibited from being processed through any account or banking relationship with Farm Bureau Bank.

As defined in *Regulation GG*, unlawful internet gambling means to 'place, receive or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the internet where such bet or wager is unlawful under any applicable Federal or State law in the state or tribal lands in which the bet or wager is initiated, received or otherwise made.'

This regulation applies to all Farm Bureau Bank customers and this notice serves as your disclosure.

