

Farm Bureau Bank Premier Business Visa® Terms and Conditions

Your Request for Credit: I understand that I must provide all the information requested in the Premier Business Visa® Credit Card application, any required financial statements or other information as may be necessary to process my application and certify that such information is accurate to the best of my knowledge as of the date provided. I authorize you to verify the information on the application and additional information and exchange information about me and the Company including requesting reports from credit reporting agencies. I represent that the Account will be used exclusively for business, commercial, agricultural or organizational purposes and not for personal, family or household purposes. My application is for a line of credit in the maximum amount for which I qualify, or for the amount requested in the application, whichever is less. I understand that approval of credit in the maximum amount for which I qualify, even if less than the amount requested, constitutes approval of the application.

Summary of Selected Account Terms: The Farm Bureau Bank Premier Business Visa Credit Card is issued by Farm Bureau Bank FSB, Member FDIC, pursuant to the Business Line of Credit and Visa Business Card Agreement.

Annual Fee: There is no Annual Fee for this Account.

The finance charge for purchases and cash advances will be computed in accordance with a variable rate plan, consisting of the highest U.S. Prime Rate as published in Money Rates column of The Wall Street Journal (Index) on either the first or last day of each billing cycle.

Finance Charges accrue on Purchases from the date the Purchase is posted to your Account. You may avoid paying Finance Charges on the Purchase portion of the "New Balance" shown on your monthly statement if the New Balance is paid in full by the "Payment Due Date" shown on the monthly statement. The Payment Due Date will be at least 22 days later than the "Closing Date" shown on your monthly statement. If you do not make full payment by the Payment Due Date, you will be charged a Finance Charge computed on the "Average Daily Purchase Balance" for the current billing period.

Finance Charges accrue on Cash Advances from the day you receive a Cash Advance until the Cash Advance is paid in full.

Introductory APR for Purchases (New Accounts Only): For the first three billing cycles from the account open date, the Introductory Annual Percentage Rate (APR) for Purchases is a fixed 0.00%.

Variable Rate Plan for Purchases: Index plus a Margin of 3.99% to 10.99%; minimum 6.99% Annual Percentage Rate (APR). As of December 31, 2015, the variable APR is from 7.49% to 14.49%.

Promotional APR for Balance Transfers: For the first three billing cycles from the Balance Transfer date, the Promotional APR for Balance Transfers is a fixed 0.00%. There is no Balance Transfer Fee. In order to receive this Promotional APR, you must transfer your balances by calling us at 1-800-492-3276. When the Promotional period ends, the standard variable APR for Purchases applies.

APR for Balance Transfers: After the Promotional period expires, the variable APR will be the same as the standard variable APR for Purchases.

Line Access Checks: Line Access Checks will be treated as Cash for the purposes of calculating finance charges. No cash advance fee will be charged on the use of Line Access Checks.

Cash Advance Fee: You will be charged a 3.00% Cash Advance Fee, minimum \$10, when you use your card to access cash on your account from a Bank, automated cash machine, or other places where cash may be obtained through the use of the card.

Variable Rate Plan for Cash Advances: Index plus a Margin of 3.99% to 10.99%; minimum 6.99% Annual Percentage Rate (APR). As of December 31, 2015, the variable APR is from 7.49% to 14.49%.

Default APR: If we do not receive a payment equal to or greater than the Minimum Payment Due within 25 days following the "Payment Due Date" on any monthly statement, the APR for all balances on your account will increase to a variable APR of the Index plus a margin of 19.99%. As of December 31, 2015, the variable APR is 23.49%.

Other: Your initial order of checks is free, however; a fee of \$4.95 will be assessed for each check re-order you request. A charge of \$5.00 will be assessed for each replacement plastic. If your payment is late or your account is over the limit, a \$39 fee will be assessed. Rates, Indexes, Margins, Fees, and other terms described here are typical of those offered and in effect on Farm Bureau Bank Premier Business Visa credit accounts and are expected to be applicable to your account. Your account terms will be determined by us, reflected in the Business Line of Credit and Visa Business Card Agreement.

Balance Transfer Information: Balance transfer information must be completed in full in order for your balance transfer request(s) to be processed. Balances to be transferred will be processed in order listed, subject to your assigned credit limit. You must continue to make any payments required by the terms of the account from which you are transferring a balance. When you transfer balances using this form or transfer a balance over the phone, the amount transferred will be treated as a purchase, however; finance charges will accrue from the transaction date. If the amount of your transfer would cause the balance to exceed your credit limit, then only the portion of the transfer that would bring your balance up to your credit limit will be made.

The information about the costs of the card described in this application is accurate as of December 31, 2015, and may change after that date. To find out what changed, please write us at P.O. Box 33427, San Antonio, TX 78265-3427.

Important Information About Procedures for Opening a New Account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or any other identifying documents.

Information Requests: Farm Bureau Bank will notify you if more information is needed to process your application. We may send the request for additional information by e-mail or facsimile unless you indicate that you request us to send such communication to you only by mail.

Contact Information: Farm Bureau Bank, P.O. BOX 33427, San Antonio, TX, 78265-3427. Phone: 1-800-492-3276.