



**FARM BUREAU MEMBER REWARDS MASTERCARD®**

INTEREST RATES AND INTEREST CHARGES	
<b>Annual Percentage Rate (APR) for PURCHASES:</b>	<b>9.99%, 12.99%, 16.99%, 20.99%, or 24.99%</b> based on your creditworthiness and other factors. This APR will vary with the market based on the Prime Rate. <sup>1</sup>
<b>Introductory APR for BALANCE TRANSFERS:</b>	<b>2.99%</b> introductory APR for the first 18 billing cycles on balance transfers made online and within the first 60 days after the account is opened. After that, your APR will be <b>9.99%, 12.99%, 16.99%, 20.99%, or 24.99%</b> , based on your credit worthiness. This APR will vary with the market based on the Prime Rate. <sup>1</sup>
<b>APR for CASH ADVANCES:</b>	<b>25.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>1</sup>
<b>PENALTY APR and When it Applies:</b>	<b>27.24%</b> based on your credit worthiness. This payment may be applied to your account if you make a late payment. This APR will vary with the market based on the Prime Rate.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 25 days after the close of each billing cycle. We will begin charging interest on purchases, cash advances, and balance transfers on the transaction date until they are paid. However, we will not charge you interest on purchases if you pay your entire balance by the due date each month. <sup>2</sup>
<b>Minimum Interest Charge</b>	If you are charged interest, it will be no less than \$2.00. (\$0.50 for residents of Iowa at time of account opening.)
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://consumerfinance.gov/learnmore">http://consumerfinance.gov/learnmore</a> .



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FEES	
<b>Annual Fee</b>	None
<b>Transaction Fees</b>	
<b>Balance Transfers</b>	<b>\$0</b> for the first 60 days after account open date; thereafter <b>4%</b> of the amount of each transfer.
<b>Cash Advances</b>	Either <b>\$10</b> or <b>5%</b> of each transaction amount, whichever is greater.
<b>Foreign Transactions</b>	<b>3%</b> of each foreign transaction in U.S. dollars.
<b>Penalty Fees</b>	
<b>Late Payment</b>	Up to <b>\$35</b> (the amount of the fee varies by state, see below)
<b>Returned Payment</b>	Up to <b>\$35</b> (the amount of the fee varies by state, see below)
<b>Over-the-Credit Limit</b>	None

**Fees that Vary by State**

**Late Payment Fee:** Up to **\$35** (Up to **\$15** for residents of Iowa at time of account opening).

**Returned Payment:** Up to **\$35** (Up to **\$15** for residents of Iowa at time of account opening).

<sup>1</sup> Other than an introductory rate, the APRs may increase or decrease monthly based on the Prime Rate published in *The Wall Street Journal*. Any increase in the APR may increase your minimum payment and amount of interest you pay.

<sup>2</sup> We charge interest (unless the grace period applies) from the date of the transaction until the date you pay us back. There is no grace period for Cash Advances or Balance Transfers.



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### How the Variable APRs on Your Account will be Determined

The APRs on your account will be determined each billing cycle by adding a margin to the Prime Rate (which will be the highest rate published in the Money Rates column of *The Wall Street Journal* on the last business day of each month). See your Cardholder Agreement for more detail. The APRs noted above are current as of 06/01/15 using a Prime Rate of 3.25%.

**How We Will Calculate Your Balance:** We will use a method called "average daily balance (including new purchases)."

Important Information about the Farm Bureau Member Rewards Program: Offers may vary. Please review the interest rates, account fees, terms and rewards benefits of this particular offer before applying.

### Terms and Conditions Authorization

I understand that the use of any credit card account opened or any card issued in connection with this offer will constitute my acceptance of and will be subject to these Terms and Conditions and the Cardholder Agreement, which will be sent to me. I agree to be responsible for all charges incurred according to the Cardholder Agreement. I understand that after my account is opened, the terms of my account are subject to change as provided in the Cardholder Agreement. **I agree that if I am not approved for a World account that I may be approved for a Platinum account.**

### About This Offer:

You must be at least 18 years of age. **This offer is available only to applicants who are residents of the United States, with the exception of Puerto Rico and the US territories,** and may not be available if you already have or have had an account with us. If at the time of your application you do not meet the credit or income criteria previously established for this offer, or the income you report is insufficient based on your current obligations, we may be unable to open an account for you, or you may receive a Platinum card. Platinum benefits differ from World benefits. Please review the materials provided with your card for details.

### About Us and This Credit Card Program

This credit card program is issued and administered by Farm Bureau Bank, located in Sparks, Nevada. Any credit card account opened in response to this application shall be governed by the laws of the State of Nevada. MasterCard is a registered trademark of MasterCard International Incorporated, and is used by us pursuant to a license.

### Changes to Account and Benefits Terms

We reserve the right to change the APR and other account terms in accordance with the Cardholder Agreement, Nevada law and the Federal Truth in Lending Act. We also reserve the right to change the benefits and features associated with the card or the account.

### About Your Credit Report and Your Credit Performance

You agree that Farm Bureau Bank has the right to obtain a current credit report in connection with our review of your application and, subsequently, in connection with a requested charge to any account with



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us, the renewal of your account, or a change in your credit line; and that we have the right to report to others our credit experience with you. Upon your request, we will tell you the name and address of each consumer reporting agency from which we obtained a consumer report about you. After your account is opened, we will periodically review your credit performance. If you do not maintain your credit performance, we may change your account terms.

### **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 to you: When you apply for an account, we will ask for your name, street address, date of birth, Social Security number, and other information that will allow us to identify you. We may also ask to see copies of identifying documents. We also ask for your country of citizenship.

### **Notice to Married Wisconsin Residents**

No provision of any marital property agreement, unilateral statement under Section 766.59 of the Wisconsin statutes, or court order under Section 766.70 adversely affects the interest of the creditor, Farm Bureau Bank, unless the Bank, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the Agreement, Statement or Decree, or has actual knowledge of the adverse provision. IF I AM A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF MY MARRIAGE OR FAMILY.

### **Your Telephone Number**

By providing us with a telephone number(s), at the time you apply or anytime thereafter, you authorize Farm Bureau Bank and its affiliates, agents and independent contractors, to contact you regarding your account at such number using any means of communication, including, but not limited to calls placed to your cell, mobile or other phone using an automated dialing service, pre-recorded messages or text messages. Standard text messaging and/or calling charges may apply.

### **Balance Transfers. Here's How it Works**

To request a balance transfer please enter the 15/16 digit account number from the MasterCard, Visa, American Express, or Discover Card account that you want us to process a balance transfer to. If the total amount you request exceeds the assigned credit line on your new account, we may either decline the request or send a partial payment to your creditor(s). The amount of available credit on your new account will be reduced by the amount transferred and the related balance transfer fees. We reserve the right to decline to process any requested balance transfer. We will not process a request to transfer a balance from any other account you may have with us. Balance transfers incur interest from the transaction date. You should not transfer the amount of any disputed purchase or other charge. If you do, you may lose your dispute rights. Upon approval of your application we will process the requested balance transfer payment to the account(s) which you have requested on the 10<sup>th</sup> day after we've mailed you your card; during this 10-day time period you may cancel your balance transfer by contacting us at the number on the back of your card.



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A balance transfer may take up to four (4) weeks to post to your other credit card accounts. Continue to pay each creditor until the balance transfer appears on the other account as a credit. If you would like to complete a balance transfer from another account that is not a Visa, MasterCard, American Express, or Discover card, please call the phone number on the back of your new credit card once you are approved. Balance transfers are subject to availability. We may deny balance transfer requests at any time and for any reason.

### **Paying Interest on Balance Transfers and Cash Advances**

We charge interest on balance transfers and cash advances beginning on the transaction date. We charge interest on purchases unless you pay your entire balance, which includes all purchases, cash advances and balance transfers by the payment due date each and every month. Your entire balance includes any balances you transfer pursuant to this offer. This means that we will charge interest on purchases if you do not pay any balance transfers in full by the first payment due date. Please see your Cardholder Agreement for details on how interest accrues.

### **Cash Equivalent Purchases**

The purchase of money orders, traveler's checks, foreign currency, lottery tickets, gambling chips, wire transfers and other similar transactions are treated as cash advances. Please see the Cardholder Agreement for more details.

The information contained in these disclosures is accurate as of 06/01/15 and may change after this date.

### **Information Sharing**

For more information on the Privacy Policy for your Farm Bureau Bank MasterCard visit [www.farmbureaubank.com](http://www.farmbureaubank.com). I agree that Farm Bureau Bank may share information about me and my account to the extent needed to administer the Farm Bureau Member Rewards MasterCard.

[Click here](#) for the Member Rewards Terms and Conditions.