

If Points for credit, returns or other adjustments exceed new Purchases during a billing cycle, we will report negative Net Purchases. No retroactive Points will be awarded.

**Points Redemption** Cardmembers may redeem points for a statement credit toward any eligible transaction that posts to their Account.

Eligible transactions are those defined as any other purchase transaction that posts to the account within the last 90 days and is equal to or greater than \$25.

The amount of Points needed to redeem will vary by transaction. To redeem points call 1.888.817.9996 or log into your online account through [farmbureaubank.com](http://farmbureaubank.com) and click on Credit Card Center. The statement credit will appear on the Account within one billing cycle after the points are redeemed. There is no maximum number of points that may be redeemed in any billing cycle.

If any statement credit you received was awarded based on purchases not authorized by you, or if credits or returned purchases from previous statements post in any subsequent review period and such returned purchases exceed the Points value on your Account, Barclays may assess your Account for any statement credits previously applied to your Account. If your account is 60 or more days past due at any time, Barclays may, at its option, assess your Account for any statement credits previously awarded on your Account.

Points will expire four years from the end of the billing cycle in which they were earned. Points redeemed and expired points will be based on a first-in, first-out process. If your Card is closed, you will no longer earn Points or be allowed to redeem outstanding Points. Points cannot be transferred or sold.

We reserve the right to alter, substitute or terminate all or any part of the Program or any Program Reward ("Reward"), or to modify the Terms and Conditions of the Program or Points previously earned therein for any reason in our sole discretion. In accumulating Points, you may not rely upon the continued availability of any Rewards or Point redemption level for a Reward; you may not be able to obtain all offered Rewards. Any Reward may be withdrawn or subject to increased Point redemption requirements and/or new restrictions at any time.

Should we decide to terminate the Program, we will provide not less than 30 days prior written notice to current Cardholders and reasonable options for redemption of such outstanding Points.

**Rewards Information** You are solely responsible for any taxes that may be owed as a result of Points earned and/or redeemed. Please consult your tax advisor if you have tax questions about the Program. Barclays will not provide tax advice.

Points have no value except as used in accordance with the Terms and Conditions of the Program.

Barclays reserves the right to disqualify any Cardholder from participating in the Program and to invalidate any or all Points for abuse, fraud or any violation of the Program's Terms and Conditions.

By participating in the Program, and accepting and using Points earned via the Program, you or any other beneficiary of the Program release, discharge and hold harmless Barclays and their respective subsidiaries, affiliates, agents, administrators, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the Program or travel taken or use of products chosen as a Program Reward.

Barclays is not responsible for unauthorized redemptions on your account. Barclays has no liability in case of disagreement over issuance of or right to possess Points.

All questions or disputes regarding eligibility for the Program or eligibility for Points for accrual or redemption will be resolved by Barclays in its sole discretion.

Questions regarding the Program, including questions about your Rewards point ("Point") balance and/or Point redemption, may be directed to our customer care center at 1.888.817.9996. Agents are available 24 hours a day, 7 days a week.

All other trademarks, registered trademarks and service marks belong to their respective owners. We are not responsible for typographical errors or omissions in this brochure.

**Privacy Policy** Barclays' Privacy Policy is available online at [www.BarclaycardUS.com](http://www.BarclaycardUS.com). Farm Bureau Bank's online Privacy Policy is located under the Disclosures link at [www.farmbureaubank.com](http://www.farmbureaubank.com).



# My Own Way Rewards

for Farm Bureau Bank  
MasterCard® cardholders



2x points at restaurants

2x points on travel purchases

Earn all the points you want! There's no limit and points don't expire for four full years.

## Get more

With My Own Way Rewards, you'll earn better and more flexible rewards with fewer points. Find out how inside ...



# Welcome to My Own Way Rewards

The credit card rewards program designed with you in mind

## Earn fast

Use your Farm Bureau Bank MasterCard® for purchases everywhere MasterCard is accepted. Earn 1 point for each \$1 in purchases plus enjoy:

# When it's time to redeem your points, My Own Way Rewards is all about YOU!

It's easy to get what you want when you want it. Here's why...

## YOU choose the reward

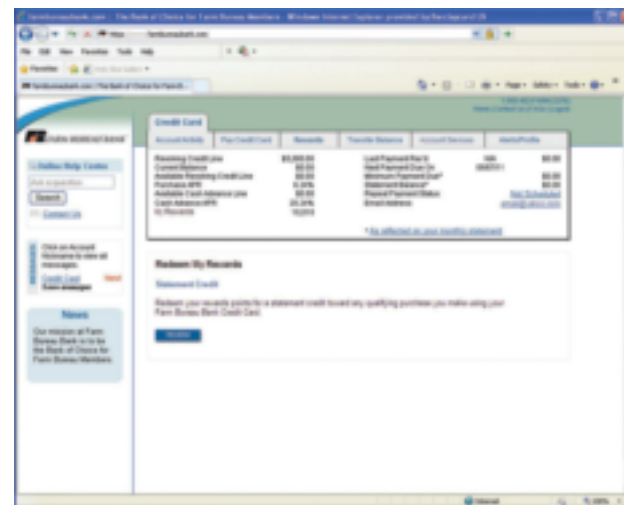
Use your points to pay for any purchase you make using your Farm Bureau Bank MasterCard®.

### Here's how to get started:

- 1 Register for Internet Banking at [farmbureaubank.com](http://farmbureaubank.com) and log in to access your online account. Click on "Credit Card Center" or the Credit Cards tab to view your current point balance.
- 2 Click on the Rewards tab and select "Redeem My Rewards." Then, click "Redeem Now."
- 3 Review your purchases and select the charge you'd like to pay for with your available points.
- 4 It's that easy! Once you confirm your selection, the amount will appear as a statement credit and can be seen under the "Redemption History" tab.

## YOU get the credit

One dollar for every 100 points redeemed will appear on your account within one billing cycle. Any number of points can be redeemed in any billing cycle — without a redemption fee. Plus, your points don't expire for four full years.



## YOU manage account activity

### Register for 24/7 Internet Banking today and:

- View, print, or download statements.
- Track and redeem points.
- Sign up for electronic statements. You'll receive an email each month when your statement is available online.
- Schedule a one-time payment or set up automatic, repeat payments by choosing to pay the minimum, total due, or a fixed amount each month.
- Add an authorized user to your account and earn points even faster.

Visit [farmbureaubank.com](http://farmbureaubank.com)  
or call 1.888.817.9996  
24 hours a day, 7 days a week.



MasterCard is a registered trademark of MasterCard International Incorporated, and is used pursuant to a license.  
©2011 MasterCard and Farm Bureau Bank

## Rewards that offer even more value and savings to Farm Bureau members...

Just another reason why Farm Bureau Bank is your bank of choice.

### FARM BUREAU BANK MY OWN WAY REWARDS PROGRAM

The Farm Bureau Bank credit card account is issued by Barclays Bank Delaware ("Barclays") and Farm Bureau Bank. Barclays is responsible for establishing the Terms and Conditions of the Farm Bureau Bank My Own Way Rewards program (the "Program") and reserves the right to modify, amend or terminate the Program at any time. The words "we," "us" and "our" refer to Barclays Bank Delaware and its successor firms, subsidiaries or affiliates (collectively "Barclays").

The following Terms and Conditions apply to the Farm Bureau Bank My Own Way Rewards program ("Program"). Please read these Terms and Conditions carefully. Use of your credit card Account ("Card") after you receive these Terms and Conditions will signify that you have read and agreed to all of the following provisions. As used in these Terms and Conditions, the words "you" or "Cardholder" means any client who holds an activated Card and is enrolled in the Program.

**Eligibility** To participate in the Program, your Account must remain open and in good standing, you must maintain your creditworthiness and you must use your Account for at least one (1) purchase transaction every six (6) months (or have some type of account balance every six months). Good standing also means you are not in default under the Cardmember Agreement. Failure to meet these requirements may result in Account closure and forfeiture of all outstanding Points earned, as defined herein. In addition, if your payment is late in a particular billing cycle, this may result in the forfeiture of Points, earned in that billing cycle. If your Points are forfeited for any reason, we will not reinstate these Points to your account.

**Point Accrual and Tracking** Cardmembers earn points ("Points") in the Program. Points are the measure used to value rewards for redemption. If a Card has multiple Cardholders, the Points will be assigned to the Account of the primary Cardholder of the Card.

Cardmembers earn "Points" in the following amounts based upon the type of purchase transaction charged to the Account. Cardmembers will receive two (2) points for every one dollar (\$1.00) of Net Purchases made with your Account for travel-related and restaurant transactions rounded to the nearest dollar. One (1) point will be awarded for every one dollar (\$1.00) of Net Purchases on purchases made anywhere else with your Account rounded to the nearest dollar.

Travel-related purchases are defined as any purchase that falls into the merchant category of air, hotel/motel/inn/resorts, cruise lines, railroads and car rental.

Each merchant assigns purchases made at its establishment to a designated category code. Although most merchant category codes that are assigned to purchase of air, hotel/motel/inn/resorts, cruise lines, railroads, car rental and restaurants are eligible, it is possible that some merchants have designated a merchant category code that does not meet our eligibility criteria. Eligibility of travel-related and restaurant transactions shall be determined in the sole discretion of Barclays and Barclays' determination shall be final.

Points earned are based on the new net retail transaction activity ("Net Purchases" i.e. purchases less credits, returns and adjustments) charged to the Card during each periodic billing cycle. When a purchase or transaction is not a whole dollar amount, any fraction equal to or greater than \$0.50 will be rounded up to the nearest whole dollar and any fraction equal to or less than \$0.49 will be rounded down to the nearest whole dollar. For example, if a Cardholder makes a purchase in the amount of \$49.49, 49 Points will be awarded, but if the transaction amount is \$49.50, 50 Points will be awarded. Transactions that are not eligible include, but are not limited to, cash advances including ATM withdrawals, PIN-based Debit Card transactions, money orders, balance transfers, convenience checks, drafts, fees, interest charges, gaming chips, purchases made on a line of credit and travelers check purchases.

Earned Points will generally be added to your account and available for use within one week after the date of posting. Point earnings are not based on purchase date but on the date the transaction is submitted/posted to us, which is usually within one week of the purchase. (International purchases may take up to 30 days to post) Points will be itemized on the Cardmember's periodic statement and will indicate total number of points earned, points redeemed and points carried over during the statement month.

We reserve the right to exclude from Net Purchases, unauthorized Purchases and Purchases which are added to your Account after you are past due or over limit. We reserve the right to add other transactions to the list of ineligible transactions at our discretion and at any time. Any questions regarding eligibility of transactions shall be determined by us in our sole discretion. Previously awarded Points relating to ineligible transactions shall be forfeited.