

## Terms & Conditions

The information provided below in these Terms & Conditions, along with the Cardholder Agreement(s), certain account pricing and terms that were available to certain applicants that applied for and were approved for certain credit card accounts on the last business day of the calendar quarter that ended on September 30, 2018. These account terms may not be available after that date.

These documents are being provided to you for informational purposes only. If you apply and are approved for a credit card account with us, your actual account terms will be based on the terms of the offer available at the time that you applied, what you are approved for and your actual Cardholder Agreement will be the agreement sent to you when your account is first opened.

### Farm Bureau Member Rewards MasterCard Interest Rates and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>14.99% to 26.99% APR.</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>14.99% to 26.99% APR.</b> This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>27.24% APR.</b> This APR will vary with the market based on the Prime Rate
<b>Penalty APR and When it Applies</b>	Up to <b>29.24%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.  This APR may be applied to your account if you make a late payment.  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for this reason, the Penalty APR may apply indefinitely.
<b>Paying Interest</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers, checks and cash advances on the transaction date.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$2.00 (\$0.50 for residents of Iowa at the time of account opening).

## Fees

<b>Annual Fee</b>	<b>\$0</b>
<b>Transaction Fees:</b> <ul style="list-style-type: none"> <li>Balance Transfer</li> <li>Cash Advance</li> <li>Foreign Transaction</li> </ul>	<p>Either <b>\$10</b> or <b>4%</b> of the amount of each transfer, whichever is greater. We may from time to time offer you lower Transaction Fees on Balance Transfers and Checks.</p> <p>Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.</p> <p><b>3%</b> of each transaction in U.S. dollars.</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>Late Payment</li> <li>Over-the-Credit-Line</li> <li>Returned Payment</li> </ul>	<p>Up to <b>\$35</b> (depending upon the state that you live in at the time of account opening.)</p> <p><b>\$0</b></p> <p>Up to <b>\$35</b> (depending upon the state that you live in at the time of account opening.)</p>
<b>Additional Check Related Fees</b> <ul style="list-style-type: none"> <li>Check Stop Payment Fee</li> <li>Returned Check Fee</li> </ul>	<p>Up to <b>\$39.95</b> (depending upon the state that you live in at the time of account opening.)</p> <p>Up to <b>\$35</b> (depending upon the state that you live in at the time of account opening.)</p>

**How We Will Calculate Your Balance:** We use a method called "daily balance (including new purchases)". If you are a resident of Iowa at the time the account is opened, we use a method called "average daily balance (including new purchases)". See Cardholder Agreement for more information.

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.

**Military Lending Act:** Covered borrowers under Military Lending Act; Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). Please call our toll-free number 800.492.3276 from Monday-Friday, 7am-7pm CT and Saturdays, 8am-12pm CT if you would prefer an oral disclosure of the payment obligation for this account before using the account or activating the card.

### Fees that Vary By State

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

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

**Returned Check Fee:** Up to **\$35** (Up to **\$20** for residents of Iowa at time of account opening).

**Check Stop Payment Fee:** Up to **\$39.95** (Up to **\$29** for residents of Iowa at time of account opening).

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in the cardholder agreement.

As of 09/30/2018 the Prime Rate was 5.25%.