

# Bank Reference Guide 2021



**FARM BUREAU BANK**

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## **REGULATORY ENVIRONMENT**

### **FARM BUREAU BANK'S ROLE**

Compliance with laws and regulations is a key responsibility of Farm Bureau Bank's management and staff. In a federally insured financial institution there is a lengthy list of rules, regulations and related compliance issues that must be followed on a daily basis. Farm Bureau Bank (FBB) has a designated Compliance Manager to fulfill this responsibility. The management of FBB first thoroughly defined its compliance objectives for all functional areas, and then the CEO assigned responsibility to the appropriate Bank personnel. FBB, and ultimately the Board of Directors, will provide the necessary support to the Compliance Manager to ensure fulfillment of the compliance monitoring responsibilities.

### **FARM BUREAU'S ROLE**

Since following all rules, regulations and related compliance requirements is such a complex undertaking, it is paramount that any and all products and services offered by the Bank be distributed, marketed and advertised only as prepared and approved by the Bank. The Bank will supply materials for distribution by any participating Farm Bureau entity. Product applications are located within the Referral Support Portal. It is critical to the Bank's compliance mission that individuals within each participating Farm Bureau organization act only as a point of initial contact for potential banking customers. This point of contact allows Farm Bureau personnel and agents to direct potential clients to the Bank when they recognize an opportunity to meet the needs of the member. Bank personnel have been thoroughly trained within the regulatory environment to answer all product or service questions, and the necessary monitoring procedures have been put in place to ensure regulatory compliance. Any Farm Bureau representative that directs members to FBB must complete a certified training course prior to such referral. This Certification Program is described under the Referral Process and Compensation Section.

### **THINGS TO REMEMBER**

This list is not intended to be inclusive, but only to highlight a few areas to be avoided.

- Contact Farm Bureau Bank for FDIC insurance questions. It is permissible to state that deposits in Farm Bureau Bank are insured in the same manner and amount as all other banks offering FDIC insurance.
- Display Farm Bureau Bank materials separately from other financial or insurance products offered at the location.
- The Bank's products and services should be offered independently of any other non-deposit investment products.
- Tax questions should be referred to the customer's investment or tax advisor. The Bank will not provide tax or investment advice. Customers can be provided with the terms and conditions of the account.
- Farm Bureau Bank's procedures should be followed for the acceptance of any funds on behalf of the Bank.
- All vehicle loan rates are "risk-based priced" based on a customer's credit worthiness. Rates can be referred to as "rates are as low as..."
- Do not represent yourself as an employee of Farm Bureau Bank.

### **CONFIDENTIAL INFORMATION**

Farm Bureau Bank is entrusted with extremely confidential information obtained from customers relating to their financial affairs. Any and all customer information made available to Farm Bureau personnel must be kept strictly confidential. This confidentiality is essential to the FBB-customer relationship. FBB may provide participants with general information relating to the members who use bank services but will not provide specific account information. Due to the seriousness of any disclosure or other use of confidential information, any breach of FBB's confidentiality undertaking to customers could lead to dismissal from the referral program.

### **FACTORS AFFECTING DISCLOSURE OF APPLICATION STATUS TO THE REFERRING AGENT**

With regulations permitting, we are allowed to share limited application status of an Agent's referred client. If an Agent is assisting a client with their banking needs, we will share the appropriate information related (should there be something here).

## **REGULATORY COMPLIANCE**

### **FDIC (Federal Deposit Insurance Corporation)**

FDIC provides deposit insurance which protects depositors against the loss of their deposits if an insured bank fails. Insured products are guaranteed by the FDIC, a US government corporation.

#### **FDIC-Insured**

- Checking, Money Market accounts and
- Certificates of Deposit (CDs)

#### **Not FDIC-Insured**

- Insurance
- Investments
- Stocks and Bonds

Each individual's deposit circumstance is different and if there are questions about the exact insurance coverage contact the Bank. For more information about FDIC insurance, access on-line at [www.fdic.gov/deposit](http://www.fdic.gov/deposit). The FDIC calculator is located at: [www2.fdic.gov/EDIE/](http://www2.fdic.gov/EDIE/)

### **Truth in Savings & Truth in Lending Acts**

Enable customers to make informed decisions about accounts by providing disclosures so that a customer can make a meaningful comparison about deposit and/or loan products.

Requires the clear and uniform disclosure of Annual Percentage Yield (APY) and Annual Percentage Rate (APR) and the fees that are associated with an account.

- Current interest rates can be found on the Bank's website or by contacting the Bank.
- All required disclosures are provided by the Bank during the account opening process.

### **The Equal Credit Opportunity Act**

Ensures that all consumers are given an equal chance to obtain credit

- Creditors may not discourage consumers from applying based on their sex, marital status, age, race, national origin or because they receive public assistance income.

Prohibits discrimination in lending

- All loan applications will be considered and underwritten based on creditworthiness.

### **The Bank Secrecy Act**

The Bank Secrecy Act (BSA) was enacted by Congress in 1970 to fight money laundering and other financial crimes. The BSA requires financial institutions to create "paper trails" by keeping records and filing reports on certain transactions.

### **The Fair Lending Act**

The Fair Lending Act prohibits discrimination in lending. It is unlawful to engage in the following practices based on race, color, national origin, religion, sex, familial status, or handicap (disability):

- Refuse to make a loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees

## **FARM BUREAU BANK PRODUCTS & SERVICES**

In this section, you will find information about each product and service offered by Farm Bureau Bank. Each individual section will feature three segments to help you quickly and easily find any information you need. These sections include a product overview segment to help you understand the product or service, a features segment that exhibits the product or service's characteristics, and a benefits section that displays special advantages.

### **DEPOSIT ACCOUNTS**

Farm Bureau Bank features a wide variety of deposit accounts that are designed to provide options for your client's banking needs. The Bank offers many services designed to make banking easier and more convenient for your clients.

### **LENDING SERVICES**

Farm Bureau Bank features lending options designed to help your clients attain financing for their economic needs. With a multitude of lending products available, we can provide your clients with vehicle, home, and business lending options. The Bank features competitive rates, hassle-free applications, and quick response times, all designed to make the best possible lending experience for your clients.

### **SPECIAL SERVICES**

Farm Bureau Bank's special services are designed to further assist Agents and customers in the utilization of the Bank's products and services. These services may not be available in all areas.

## **DEPOSIT ACCOUNTS**

### **PERFORMANCE CHECKING**

Farm Bureau Bank's Performance Checking Account is a traditional interest-bearing checking account that features competitive interest rates, unlimited account access through multiple channels and state-of-the-art, 24-hour account servicing capabilities.

#### **FEATURES**

- No monthly service fees
- No minimum balance required
- Low minimum opening balance of \$100
- Tiered interest that rewards higher balances
- First order of 50 checks are free
- Visa® debit card available
- Up to five (5) free ATM withdrawals per month (initial 5 ATM fees with a maximum total of \$15 are reimbursed each month; international transactions do not qualify for ATM fee reimbursement)
- Overdraft Protection is available using a Farm Bureau Bank Credit Card or Money Market Account
- FDIC-insured to the maximum allowed by law

#### **BENEFITS**

- If your customer selects E-Option, all account and statement information is accessed online.
- Farm Bureau Bank's online banking provides 24/7 access to Performance Checking Accounts at farmbureau.bank and through our mobile app. Online account information includes statements, balances, transaction history (which can be downloaded to Quicken or other financial management software), the ability to view checks and transfer funds.
- Farm Bureau Bank's free Bill Payment service, available through online banking, allows the member to schedule recurring payments and initiate a one-time payment on demand. Bill Payment service requires a checking or money market account.

### **BUSINESS CHECKING ACCOUNTS**

Farm Bureau Bank has a variety of business checking accounts designed to complement business organizations of all sizes. Our business checking accounts enjoy unlimited account access through multiple channels and state-of-the-art, 24-hour account servicing capabilities.

- Business Checking – For small and growing businesses with low transaction volumes
- Business Advantage Checking – For medium-sized businesses who need treasury management and other business services
- Business Analysis Checking – For large businesses and organizations with complex banking needs

#### **FEATURES**

- Low minimum opening balance requirements
- Visa® debit card available
- Treasury Management Services [TMS] available (Business Advantage and Business Analysis accounts only)
- FDIC-insured to the maximum allowed by law

#### **BENEFITS**

- If your customer selects E-Option, all account and statement information is accessed online.
- Farm Bureau Bank's online banking provides 24/7 access to business accounts at farmbureau.bank and through our mobile app. Online account information includes statements, balances, transaction history (which can be downloaded to Quicken or other financial management software), the ability to view checks and transfer funds.

- Farm Bureau Bank's free Bill Payment service, available through online banking, allows the member to schedule recurring payments and initiate a one-time payment on demand. The Bill Payment service requires a checking or money market account.

### **PERFORMANCE MONEY MARKET**

Farm Bureau Bank's Performance Money Market Account (MMA) provides a savings option that offers your clients higher interest than traditional passbook savings and is as easily accessible by check or debit card. Clients who need immediate, but limited, access to funds combined with attractive interest rates, will find the Performance Money Market Account an excellent option.

#### **FEATURES**

- Low minimum opening balance of \$100
- No monthly service fees
- No minimum balance required
- Limited to six (6) withdrawals per statement cycle.
  - \$5 fee is assessed for every withdrawal exceeding limit
- Competitive interest rates are tiered according to daily balance
- Interest compounds daily
- Visa® debit card available
- Free checks upon request
- The initial 5 ATM fees with a maximum total of \$15 are reimbursed each month. International transactions do not qualify for ATM fee reimbursement.
- FDIC-insured to the maximum allowed by law

#### **BENEFITS**

- If your customer selects E-Option, all account and statement information is accessed online.
- Farm Bureau Bank's online banking provides 24/7 access to Performance Checking Accounts at farmbureau.bank and through our mobile app. Online account information includes statements, balances, transaction history (which can be downloaded to Quicken or other financial management software), the ability to view checks and transfer funds.

### **PLUS MONEY MARKET**

Farm Bureau Bank's Plus Money Market Account offers a special high-yielding savings option intended to help maximize interest returns while still providing access to the funds. This account is intended for large, stable deposit balances.

#### **FEATURES**

- Minimum opening balance of \$25,000
- No monthly service fee if average daily balance is \$10,000 or greater
- Limited to six (6) withdrawals per statement cycle.
  - \$5 fee is assessed for every withdrawal exceeding limit
- Free checks upon request
- FDIC-insured to the maximum allowed by law
- E-Option Only Account (eStatements required)

#### **BENEFITS**

- Farm Bureau Bank's online banking provides 24/7 access to all accounts at farmbureau.bank and through our mobile app. Online account information includes statements, balances, transaction history (which can be downloaded to financial management software), the ability to view checks and transfer funds.
- Earn a competitive rate of interest
- Easy access to your money



## **BUSINESS MONEY MARKET (NON FB-ORG)**

Farm Bureau Bank's Business Money Market Account is designed exclusively for businesses of all sizes giving business owners the financial flexibility and a high-yield savings option to help maximize interest returns.

### **FEATURES**

- No minimum to open
- No monthly service fee if average daily balance is \$15,000 or greater
- Limited to six (6) withdrawals per statement cycle.
  - \$5 fee is assessed for every withdrawal exceeding limit
- Free checks upon request
- FDIC-insured to the maximum allowed by law
- E-Option Only Account (eStatements required)

### **BENEFITS**

- Farm Bureau Bank's online banking provides 24/7 access to all accounts at [farmbureau.bank](http://farmbureau.bank) and through our mobile app. Online account information includes statements, balances, transaction history (which can be downloaded to Quicken or other financial management software), the ability to view checks and transfer funds.
- Earn a competitive rate of interest
- Easy access to your money

## **FB-ORG MONEY MARKET**

Farm Bureau Bank's FB-Org Money Market Account is only available to State and County Farm Bureau organizations as well as other Farm Bureau affiliated entities. This means it cannot be promoted through the normal communication channels. Our high-earning MMA increases earnings and offers the very best features.

### **FEATURES**

- No minimum to open
- No monthly service fee
- Our highest MMA rate to maximize savings
- Limited to six (6) withdrawals per statement cycle
  - \$5 fee is assessed for every withdrawal exceeding limit
- Free checks upon request
- FDIC-insured to the maximum allowed by law
- E-Option Only Account (eStatements required)

### **BENEFITS**

- Farm Bureau Bank's online banking provides 24/7 access to all accounts at [farmbureau.bank](http://farmbureau.bank) and through our mobile app. Online account information includes statements, balances, transaction history (which can be downloaded to Quicken or other financial management software), the ability to view checks and transfer funds.
- Earn a competitive rate of interest
- Easy access to your money

## **CERTIFICATE OF DEPOSIT**

Farm Bureau Bank's Certificates of Deposit (CDs) are a secure savings option that lets your clients lock their investments into a fixed interest rate for the length of the CD. CDs are a stable savings option with secured returns and flexible terms.

### **FEATURES**

- A CD can be opened with an initial deposit of \$1,000
- Flexible terms range from 3 months to 5 years
- **Jumbo CD Rates** – CDs with a minimum deposit of \$50,000 or greater, earn a higher interest rate
- **Step-Up CD** – This allows your client a one-time rate increase during the term of the CD which has a duration of one year or greater. The client has the flexibility to choose when to step-up and earn more interest.
- FDIC-insured to the maximum allowed by law

### **BENEFITS**

- Guaranteed returns on investments that reach maturity
- Farm Bureau Bank's online banking provides 24/7 access to all accounts at [farmbureau.bank](http://farmbureau.bank) and through our mobile app
- Diversify your portfolio with CD laddering

## **FB-ORG CERTIFICATE OF DEPOSIT**

Farm Bureau Bank's FB-Org Certificate of Deposit is only available to State and County Farm Bureau organizations as well as other Farm Bureau affiliated entities. This means it cannot be promoted through the normal communication channels. This CD guarantees returns always higher than the national average.

### **FEATURES**

- Minimum deposit of \$1,000
- 12-Month Term
- FDIC-insured to the maximum allowed by law

### **BENEFITS**

- Guaranteed returns on investments that reach maturity
- Farm Bureau Bank's online banking provides 24/7 access to all accounts at [farmbureau.bank](http://farmbureau.bank) and through our mobile app

## **CERTIFICATE OF DEPOSIT ACCOUNT REGISTRY SERVICE (CDARS)**

CDARS® is the Certificate of Deposit Account Registry Service®, a nationwide network of FDIC-insured financial institutions. CDARS is an investment vehicle for investors looking to protect their large dollar investments while earning CD-level returns that may compare favorably to Treasury and money market fund yields.

### **FEATURES**

- Minimum opening deposit of \$250,000
- Flexible terms from three months to five years
- Receive up to \$50 million in FDIC insurance coverage

### **BENEFITS**

- Enjoy full peace of mind associated with access to full FDIC insurance
- Eliminate the need to manage multiple bank relationships
- Work directly with Farm Bureau Bank
- Earn one interest rate
- Receive one statement

## **INDIVIDUAL RETIREMENT ACCOUNTS (IRA)**

Farm Bureau Bank's Individual Retirement Accounts (IRA) are one of the most effective ways to accumulate retirement savings. Farm Bureau Bank offers three types of IRAs designed to provide different savings options based on your client's future needs. We offer both CD and Money Market IRA options. Choosing the right one is easy once your client understands what sets them apart (consult a tax advisor). For more information about IRAs, access [www.irs.gov](http://www.irs.gov).

### **PRODUCTS & FEATURES**

- **CD IRA:** A plan for the wage earner who can make a lump sum contribution. The CD IRA is for lump sum contributions and rollovers. It also offers fixed rates and terms and FDIC-insured up to the maximum allowed by law.
  - \$1,000 initial deposit
  - All the benefits and security of a CD, with the tax advantages of an IRA
  - All CD terms available
  - Step-Up option available on CD IRAs that allows a one-time rate increase during the life of the CD term. Give your clients the room to grow their interest.
  - No annual custodial or maintenance fees
  
- **Performance Money Market IRA:** A plan for wage earners interested in making smaller, periodic contributions. FDIC-insured up to the maximum allowed by law.
  - \$250 initial deposit
  - Allows multiple contributions (up to the maximum amount allowed by the IRS)
  - Variable interest rate is tiered based on balance
  - \$25 penalty for closures not rolled over into another Farm Bureau Bank IRA
  - Money Market Account withdrawal restrictions apply
  - No annual custodial or maintenance fees
  
- **Plus Money Market IRA:** A plan for the wage earner who can maintain a higher balance to earn a higher interest rate. FDIC-insured to the maximum allowed by law.
  - \$25,000 initial deposit
  - Allows multiple contributions (up to the maximum amount allowed by the IRS)
  - \$25 penalty for closures not rolled over into another Farm Bureau Bank IRA
  - Money Market Account withdrawal restrictions apply
  - No annual maintenance fee if average daily collected balance is \$10,000 or greater

### **BENEFITS**

- Farm Bureau Bank's online banking provides 24/7 access to all accounts at [farmbureau.bank](http://farmbureau.bank) and through our mobile app

### **IRA CATEGORIES**

The IRS options below are available for Farm Bureau Bank's IRA products.

- **Traditional IRA:** Tax-sheltered retirement accounts that allow your clients to defer taxes on the earnings until they are withdrawn. Contributions may be tax-deductible the year in which they are made.
- **Roth IRA:** Earnings are tax-free as opposed to up front deductions, which allows the principal to build quickly. Direct Contributions (not earnings) can be withdrawn tax free at any time. Contributions are not tax-deductible.
- **Coverdell Education Saving Account:** Designed to help save for future education costs. Contributions are tax free, but not tax deductible.

## **HEALTH SAVINGS ACCOUNT**

Farm Bureau Bank's Health Savings Account (HSA) is a tax-favored account in which funds can be deposited to pay for qualified medical expenses. Interest earnings accumulate tax-deferred in an HSA, and if used for qualified medical expenses, withdrawals are tax-free (consult a tax advisor). Farm Bureau Bank's HSA offers an FDIC-insured investment option that can be integrated with any qualified health plan. For more information about HSAs, access [www.irs.gov](http://www.irs.gov).

An HSA offers a great way for individuals to take more control of their health care by controlling the dollars they spend on routine health care. For employers, it is a way to introduce control into a health benefits program, while providing the protection employees expect and deserve.

Farm Bureau Bank's comprehensive HSA program gives your client full control over their health care plan. Their HSA can be used to pay for prescription drugs or doctor co-payments. It can also be used for non-covered medical expenses such as dental and vision. For more information on Medical and Dental Expenses, access on-line at: [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf).

## **PRODUCTS & FEATURES**

- **HSA Checking:** An option for individuals or families who need to have unrestricted access to their account each month while still earning interest.
  - First order of checks is free
  - Visa® debit card available
  - Low monthly administrative fee
  - Tiered interest based on balance
- **HSA Money Market Account:** An option for individuals or families who are looking to receive a higher rate of interest on their investment and do not need to make multiple withdrawals each month.
  - Higher interest rates (tiered interest based on balance)
  - Free checks
  - Visa® debit card available
  - Six (6) allowed withdrawals per statement cycle
  - Low monthly administrative fee
- **HSA CD:** An option that allows accountholders to invest a portion of their HSA balance in a fixed rate CD. This will allow accountholders access to a portion of their account through HSA Checking or HSA Savings account while earning higher interest on the CD portion of their balance. CD withdrawal restrictions apply.

## **BENEFITS**

- Your clients may reduce their insurance premiums substantially by switching to an HSA- qualified high-deductible health plan. (Advantage for employers)
- Contributions are tax deductible even if the individual does not itemize deductions. The employer, employee or both can make contributions. (Consult a tax advisor)
- Contributions not distributed (used) by the end of the taxable year remain in the HSA until they are used at a later time.
- Farm Bureau Bank's online banking provides 24/7 access to all accounts at [farmbureau.bank](http://farmbureau.bank) and through our mobile app. Online account information includes balances, transaction history (which can be downloaded to Quicken or other financial management software), the ability to view checks and transfer funds.

## **CREDIT CARDS**

### **FARM BUREAU® MEMBER REWARDS MASTERCARD®**

The new Farm Bureau Member Rewards MasterCard® offers cutting-edge account security, valuable member benefits and flexible reward options. Invite your clients to enjoy an incredible introductory rate, earn great rewards and experience top-notch benefits with the Farm Bureau Member Rewards MasterCard® with chip technology.

#### **FEATURES**

- No annual fee
- 2.99% introductory APR for the first 18 billing cycles on balance transfers made online and within the first 60 days after the account is opened. Visit our rates at [farmbureau.bank](http://farmbureau.bank).
- No balance transfer fee for the first 60 days after account open date
- Triple points on Gas, Grocery and Dining purchases
- 1 point for every \$1 in balance transfers, up to 2,500 points for the first 60 days after account is open
- Receive points for each dollar spent on eligible purchases. Visit [farmbureau.bank](http://farmbureau.bank) for details.
- Receive a \$100 statement credit after \$500 is spent on purchases in the first 120 days from account open date
- Enjoy a wide range of reward options with the Member Rewards Program
- 24/7 online account management to check balances, pay your bill, view card activity, redeem points, and set up alerts
- Zero Liability protection against unauthorized card transactions

#### **BENEFITS**

- Identity Theft Global Service\*

\*For more details visit <https://farmbureau.bank/Resources/References>

### **PREMIER BUSINESS VISA® CARD**

Farm Bureau Bank's Premier Business Visa® card is designed exclusively for small businesses giving business owners the financial flexibility and the rewards they want.

#### **FEATURES**

- 0% fixed APR on purchases and balance transfers without fees for first three billing cycles. See rates at [farmbureau.bank](http://farmbureau.bank)
- No Annual Fee
- 25-day Grace Period
- Double bonus reward points on purchases for first three billing cycles
- Earn one point for each dollar spent on qualifying purchases
- Additional employee cards available at no charge
- 24/7 account management through the Farm Bureau Bank Business Card Center
- Year-end account summary
- \$250 Application fee waived for Farm Bureau members only

#### **BENEFITS**

- Redeem points for merchandise, gift cards, travel, or Farm Bureau member dues reimbursement
- Cash-back option credited to account balance
- 24 hours/7 days a week customer service

## **INSTALLMENT LOANS**

### **VEHICLE LOANS**

Farm Bureau Bank has simplified the application process for vehicle loans. The application process is convenient and easy to navigate with a quick response time for your client. Farm Bureau Bank offers low rate loans for new and used vehicles and flexible refinancing. Visit our rates at [farmbureau.bank](http://farmbureau.bank).

#### **FEATURES**

- Up to 100% financing
- Convenient payment plans are available for clients who have seasonal income farm-related (annual, semiannual, quarterly, and monthly) at no additional cost

#### **BENEFITS**

- Secure and streamlined application process.
- Competitively priced Guaranteed Asset Protection (GAP) and Major Mechanical Protection (MMP) vehicle protection plans also available
  - Information on GAP and MMP on page 14

### **SPORT & RECREATIONAL VEHICLE, BOAT, & MOTORCYCLE LOANS**

Farm Bureau Bank offers loans on sport, recreational, boat and motorcycle loans. We offer financing for new or used golf carts, ATVs, jet skis, motorcycles, and boats. Also included as recreational vehicles are motorhomes, travel trailers and horse trailers with living quarters. Visit [farmbureau.bank](http://farmbureau.bank) for rate information.

#### **FEATURES**

- Up to 100% financing

#### **BENEFITS**

- Secure and streamlined application process
- Competitively priced Guaranteed Asset Protection (GAP) and Major Mechanical Protection (MMP) vehicle protection plans also available
  - Information about GAP and MMP on page 14

### **EQUIPMENT LOANS**

Farm Bureau Bank offers loans for the purchase or refinance of equipment at competitive rates for farmers and business owners looking to expand their business. Visit [farmbureau.bank](http://farmbureau.bank) for rate information.

#### **FEATURES**

- Up to 90% financing for new equipment and 85% for used equipment under 10 years' old
- Convenient payment plans are available: annual, semiannual, quarterly for clients who have seasonal income farm-related at no additional cost
- Terms up to 84 months

#### **BENEFITS**

- Secure and streamlined application process
- Competitive rates

## PROTECTION PLANS

### GUARANTEED ASSET PROTECTION (GAP)

Guaranteed Asset Protection (GAP) protects your client against financial loss in the event their vehicle is damaged beyond repair (totaled) or stolen and never recovered. GAP eliminates or reduces out-of-pocket expenses for the remaining loan balance after the insurance settlement.

#### PRICING

- Maximum term for GAP coverage is 84 months

Collateral Type	Maximum Loan Balance	Price
<b>Autos, light, medium, and heavy-duty trucks</b>	Up to \$100,000	\$499
<b>Motorcycles, ATVs, golf carts, snowmobiles, and jet skis</b>	Up to \$50,000	\$399
<b>RVs and watercraft</b>	Up to \$24,999	\$699
	\$25,000 - \$49,000	\$1,049
	\$50,000 - \$125,000	\$1,449
<b>Motorhomes</b>	Up to \$24,999	\$699
	\$25,000 - \$74,999	\$1,249
	\$75,000 - \$125,000	\$1,549

#### BENEFITS

- GAP can be a valuable benefit in the event of the total loss or unrecovered theft of a vehicle – particularly during the first few years of the loan term
- GAP helps pay the difference between the insurance settlement and the outstanding loan balance

### MAJOR MECHANICAL PROTECTION (MMP)

Major Mechanical Protection (MMP) protects you against vehicle repair costs not covered by the standard manufacturer warranty. In most cases, this plan eliminates out-of-pocket expenses outside of your deductible. Plus, Farm Bureau Bank's rates are typically 35% to 40% less than equivalent warranties and service contracts available elsewhere.

#### FEATURES

1. Visit <https://www.farmbureau.bank/Personal/Personal-Loans/Loan-Protection> for plans and options available to new or used vehicles

#### BENEFITS

- Protects from high out-of-pocket expenses
- Comprehensive roadside assistance
- Several term and mileage options
- Flexibility to choose a repair facility of your choice

# **MORTGAGE LENDING**

## **MORTGAGE LOANS**

Whether purchasing or building a new dream home, or refinancing an existing home, Farm Bureau Bank can help with the finances. Our enhanced mortgage program allows Farm Bureau Bank to bring even more programs, options and benefits directly to your clients. Farm Bureau Bank has established a strategic partnership to bring your clients better residential mortgage programs and options. This also allows Farm Bureau Bank to offer quicker application responses, reduce closing costs and provide your clients with better rates.

### **FEATURES**

- Conventional, FHA, VA, Jumbo - Adjustable Rate and Fixed Rate
- Cash out Refinance
- Rural Development Loans
- Access detailed information or to prequalify for a mortgage loan at <http://www.fbbmortgage.com/>

### **BENEFITS**

- Ability to apply online
- Online calculators designed to help determine payments, interest rate and how much principal your client's income can support
- Customized rate pricing



## **SPECIAL FINANCIAL SERVICES & PRODUCTS**

### **REMOTE DEPOSIT CAPTURE (RDC)**

To better support field operations and to make bank services convenient for Farm Bureau members, Farm Bureau Bank offers Remote Deposit Capture (RDC). RDC involves the scanning or capturing of paper checks at a remote location and forwarding electronic images of the checks to Farm Bureau Bank. Once the Bank receives the electronic images, the Bank initiates normal check processing and collection procedures through the Federal Reserve via Image Exchange. For more information about Remote Deposit Capture, contact Farm Bureau Bank.

### **FBBmobile APP**

FBBmobile allows you to manage your accounts whenever you want. This service is available for iPhone and Android mobile devices.

#### **FEATURES**

- Check account balances and history
- Deposit checks for free with Mobile Deposit
- Transfer funds from one account to another
- Receive instant messages and alerts

#### **BENEFITS**

- Stay in touch with finances from the palm of your hand – day or night
- Login using online banking credentials; no additional registration is required

# APPLICATION PROCESSES

## DEPOSIT ACCOUNTS

### INTERNET APPLICATIONS

Farm Bureau Bank features a fast and simple Internet application for consumer deposit accounts. This self-guided Internet application only takes a short time to complete. The Deposit Internet application can be found on our Website at [farmbureau.bank](http://farmbureau.bank) and is available for Farm Bureau Bank Performance Checking, Money Market Accounts and Certificates of Deposit accounts.

1. Log on to [farmbureau.bank](http://farmbureau.bank) under Deposit Products select the type of account to be opened.
2. Click on the Apply Online Now link to begin the online application. Note: This online application will open in a new window, so pop-ups must be enabled on the computer to retrieve the application.
3. Proceed through the self-guided application filling in all personal information and account preferences. When the application is complete, click the submit button after reviewing the information.
4. A new page will open after the application has been submitted. Print the page and the terms and conditions of the account. Deposit funds can be sent electronically or mail the account deposit slip and the initial deposit to: **Farm Bureau Bank, PO Box 33427, San Antonio, TX 78265-9865**

### TELEPHONE APPLICATIONS

Farm Bureau Bank allows for you or your clients to start the application process with a simple telephone call. Contact a Customer Care Specialist at 1.800.492.3276, Monday through Friday from 7 a.m. to 7 p.m. CST, Saturday from 8 a.m. to 12 p.m. CST to begin the application process. Customer Care Specialists can begin the application process for **any Farm Bureau Bank Deposit Account including, Performance Checking, Business Checking, Money Market Accounts, Certificates of Deposit, Individual Retirement Accounts and Health Savings Accounts.**

1. Be sure to have all personal information ready and available as the Customer Care Specialist will need this information to begin the application process. If you or your client is funding the new account electronically, that information will also need to be provided at this time.
2. Farm Bureau Bank will mail the deposit application confirmation with the terms and conditions of the account to the customer.
3. If your client did not choose to fund the account electronically, they must mail in their initial deposit at this time. Mail the account deposit slip and the initial deposit to: **Farm Bureau Bank, PO Box 33427, San Antonio, TX 78265-9865**

### MAIL APPLICATIONS

Farm Bureau Bank allows the convenience for you or your clients to download our deposit application fill it out and mail it to the bank. Log on to [farmbureau.bank](http://farmbureau.bank) and click on Disclosures located at the bottom of the page. This page contains all printable applications for any **Farm Bureau Bank Deposit Account including Performance Checking, Business Checking, Money Market Accounts, Certificates of Deposit, Individual Retirement Accounts and Health Savings Accounts.**

1. Log on to the Farm Bureau Bank website at [farmbureau.bank](http://farmbureau.bank) and click on **Forms**
2. Select the product for which you or your client wishes to apply and click the **Printable Application** link.
  - Note: Performance Checking Accounts, Money Market Accounts, and Certificates of Deposit use the same application while the Individual Retirement Account and Health Savings Account applications are separate.
3. A new window containing the application will open on the screen.
  - Note: Adobe Acrobat Reader is required to view the application and pop-ups must be enabled on the computer to retrieve the application.
4. Print the application and fill in all personal information. Be sure to sign the bottom of the application and mail it along with the initial deposit to: **Farm Bureau Bank, PO Box 33427, San Antonio, TX 78265-9865**

## LOAN PRODUCTS & SERVICES

### INTERNET APPLICATIONS

Farm Bureau Bank features a fast and simple Internet application for each of our lending services products. These online applications allow you or your clients to fill out an application from any computer with Internet access. Applications for Premier Business Visa® Card, Farm Bureau Member Rewards MasterCard®, Vehicle and Equipment Loans can be found on our website at [farmbureau.bank](http://farmbureau.bank).

#### **Premier Business Visa® Card**

1. Log on to farmbureau.bank under Loan Products and select Premier Business Card.
2. Click on the **Apply Online Now** link to begin the online application. Note: This online application will open in a new window, so pop-ups must be enabled on the computer to begin the application process.
3. Proceed through the self-guided application filling in all personal information and account preferences. When the application is complete, click the **submit** button after reviewing your information.
4. The application is considered processed and will be reviewed for approval. A letter will be mailed within 10 business days.

#### **Farm Bureau® Member Rewards Mastercard®**

1. Log on to farmbureau.bank under Loan Products and select Credit Card.
2. Click on the **Apply Online Now** link to begin the online application. Note: This online application will open in a new window, so pop-ups must be enabled on the computer to begin the application process.
3. Proceed through the self-guided application filling in all personal information and account preferences. When the application is complete, click the **submit** button after reviewing your information.
4. The application is considered processed and your client will receive a decision within 4-6 hours.

#### **Vehicle Loans**

1. Log on to farmbureau.bank under Loan Products and select Vehicle loans.
2. Click on the **Apply Online Now** link to begin the online application. Note: This online application will open in a new window, so pop-ups must be enabled on the computer to begin the application process.
3. Proceed through the self-guided application filling in all personal information and account preferences. When the application is complete, click the **submit** button after reviewing your information.
4. The application is considered processed and will be reviewed for approval.
5. Receive a response from a Farm Bureau Bank representative within 4 – 6 hours.

#### **Equipment Loans**

1. Log on to farmbureau.bank under Loan Products and select Equipment loans.
2. Click on the **Apply Online Now** link to begin the online application. Note: This online application will open in a new window, so pop-ups must be enabled on the computer to begin the application process.
3. Proceed through the self-guided application filling in all personal information and account preferences. When the application is complete, click the **submit** button after reviewing your information.
4. The application is considered processed and will be reviewed for approval.
5. Receive a response from a Farm Bureau Bank representative within two business days.

## TELEPHONE APPLICATIONS

Farm Bureau Bank allows for you or your clients to start the application process with a simple telephone call. Call 1.800.492.3276 to begin a lending product application.

**Farm Bureau® Member Rewards Mastercard® Credit Card** application can be taken via telephone 24 hours a day, 7 days a week.

**Premier Business Visa®, Business Checking, Vehicle, and Equipment Loan** applications are taken by a Customer Care Specialist Monday-Friday, 7am-7pm CST and Saturday, 8am-12pm, CST.

1. Call 1.800.492.3276. An automated system will prompt you to enter the product of your choice
2. Be sure to have all personal information ready and available, as the Customer Care Specialists will need this information to begin the application process.
3. The information will be entered into our system and the application will be reviewed for approval.

## MAIL APPLICATIONS

Farm Bureau Bank allows for you or your clients to download a lending product application, fill it out, and mail it back. Log on to [farmbureau.bank](http://farmbureau.bank) and click on Forms located at the bottom of the page. This page contains all printable applications for our **Premier Business Visa® Card and Vehicle Loan applications**.

1. Log on to the Farm Bureau Bank Web site at [farmbureau.bank](http://farmbureau.bank) and click on Disclosures.
2. Select the application for the product for which you or your client wishes to apply and click the **Printable Application** link.
3. A new window containing the application will open on the screen. Note: Adobe Acrobat Reader is required to view the application and pop-ups must be enabled on the computer to retrieve the application.
4. Print the application and fill in all the personal information. Be sure to sign the bottom of the application.
5. Mail completed applications to: **Farm Bureau Bank, PO Box 33427, San Antonio, TX 78265-9865**

## **TRAINING & REGISTRATION REQUIREMENTS**

To be eligible for referral compensation, Farm Bureau Representatives must complete a Bank training program. Referral compensation will not be paid until training and registration is completed.

1. Automated online self-study link at <https://sales.farmbureaubank.com> and go to Register as a New Agent
2. Review and accept the Bank Reference Guide
3. Review and complete the current Agent Referral Agreement
4. Complete the Agent Referral Registration

Upon completion of registration, the Farm Bureau Representative receives an email containing a Bank Referral Source Code (RSC). This number is used by the Bank for tracking referral efforts and making commission payments. It is the responsibility of the referrer to share their RSC with clients and to highly encourage their clients to provide the RSC and/or name to FBB upon application.

Upon completion of the Agent Referral Registration, Farm Bureau Bank will set up a checking account for the deposit of FBB commissions.

### **REFERRAL COMPENSATION**

The Referral Compensation Plan has been developed to encourage and compensate the Farm Bureau Agent to actively refer Farm Bureau members to Farm Bureau Bank. To find out the specific "Compensation Plan" for Bank products, please contact Farm Bureau Bank at 1-800-259-1592 or go to the Farm Bureau Bank Website at <https://sales.farmbureaubank.com> enter login information, go to Quick Links and click Compensation Plan.

### **REFERRAL TRACKING**

FBB referral reporting information is currently available via the Farm Bureau Bank Website at <https://sales.farmbureaubank.com> enter login information, and go to the Reporting tab. The site is updated each afternoon with referral activity from the previous business day.

### **REFERRAL PAYMENTS**

Referral commissions for deposit products that meet the referral criteria will be credited to the Agent's Farm Bureau Bank deposit account mid-month following the referral. Vehicle and equipment loan commissions are paid within 72 hours after the loan is booked. Some Federations require a signed agreement for agents to participate with Farm Bureau Bank. FBB currently cannot provide commissions on mortgages. On an annual basis, prior to the end of January of the following year, all persons who have received payment from FBB exceeding IRS guidelines, as a result of referral business, will receive an IRS form 1099 reflecting this income.

### **REFERRAL METHOD**

Farm Bureau Bank offers many options for clients to apply for our products and services. A referring Agent should be sure to provide an RSC along with the client's personal information when applying via the telephone, mail and/or internet.

### **RENEWAL PROCESS**

Farm Bureau Bank wants each referring Agent to continue to foster a relationship with the Bank as well as with clients. One of the easiest ways to further an Agent's good standing with the Bank involves an ongoing commitment to the referral process. Each January, the Agent should review the training and certification in order to better promote the products and services that Farm Bureau Bank has to offer.

Farm Bureau Bank periodically updates its products and services to better serve your clients. The Bank recommends at least an annual review of the Bank Reference Guide. This will allow an Agent to keep informed about any new products, expanded features or service upgrades. Complete knowledge of Farm Bureau Bank's products and services is vital to obtaining additional referrals and to providing an Agent's client with the best service possible.

## CROSS-SELLING TIPS

- **Annual Review**

Incorporating banking related questions into your insurance annual review process provides opportunities for cross-selling bank or insurance products. This is also an excellent way to gain knowledge of your client's additional financial needs.

- **Credit Card**

When a client comes into the office to make a payment for their yearly dues or for their insurance premiums, offer to have them pay with a Farm Bureau Member Rewards MasterCard®. The client can be rewarded with a point for every dollar they spend.

- **Premier Business Visa® Card**

Small business owners, that have a business vehicle insured, or insurance on a business or office, make great candidates for the Premier Business Visa® Card.

- *"You know who your self-employed clients are. Ask if they would like a credit card for working capital to be accessible whenever they need it! They don't have to use the account immediately following account opening." -Alexandria, LA Agent*

- **Deposits/Investments**

When a client pays their premiums at the office, ask them if they would like to earn more on their savings and even checking accounts. Suggest opening a Member Money Market Account or Certificate of Deposit (CD) to help them earn more interest. Clients with annuities are also good candidates for an IRA. Interest rates are subject to change at any time without prior notice. Visit [farmbureau.bank](http://farmbureau.bank) for current rates.

- **Vehicle Loans**

When a client requests auto policy changes or additions, ask where their vehicle is financed and the current interest rate. Inform the client about Farm Bureau Bank and provide them our "as low as" rates. Ask the state office for a list of clients with liens on current vehicles. Farm Bureau Bank offers vehicle loan refinancing programs that can save clients' money and earn referral compensation. Have someone in the office follow up with the clients on the list to see if they would like to save money on a vehicle loan.

- *"Clients are very interested in the bank because it's easy and it doesn't cost them anything. I have yet to have someone flat out tell me no...it's the easiest to sell because it's more like providing a service than making a sale." – Alexandria, LA Agent*

## SALES & MARKETING

### A TEAM APPROACH

Farm Bureau Bank supports referring agents and agencies with a dedicated support team and secured agent portal, available to answer questions and provide the quality and professional service needed to successfully promote the Bank. Along with the public [farmbureau.bank](http://farmbureau.bank) website, an exclusive and secured Referral Support Portal is available to register Farm Bureau agents and partners for direct access to referral sales tools, bank training, product marketing and current news.

### REFERRAL SALES SUPPORT

Farm Bureau Bank has a dedicated sales support team, ready to assist agents with the referral process. The team is available during regular business hours, Monday-Friday, 8am-5pm, CST and can be reached directly at [relations@farmbureaubank.com](mailto:relations@farmbureaubank.com).

### AGENT REFERRAL SUPPORT PORTAL

The Referral Support Portal was developed to provide referring agents with round the clock access to all bank-related tools and information needed. After registering, agents can go to [www.sales.farmbureaubank.com](http://www.sales.farmbureaubank.com) any time to use the following features:

- **Home:** Displays the latest Bank news, an agent's customized account summary, handy quick links and special offers.
- **Sales Tools:** Offers links to tools designed to stimulate and reinforce Bank referrals.
- **App Process Center:** A processing queue that allows agents to view the status, date of application, applicant, collateral and loan information on an installment loan and credit card application.
- **Marketing:** Promotes downloadable compliant bank flyers, articles, letters, social media content and print ready advertising. For more information on how-to-promote the Bank and customized marketing, email: [marketing@farmbureaubank.com](mailto:marketing@farmbureaubank.com).
- **Training Center:** Provides useful Bank training webinars and information for all financial products and services offered.
- **Forms /Applications:** Gives referring agents direct access to a fully stocked repository that houses bank product applications and forms.
- **Contact Us:** Offers agents important contact information to specific areas or designated bank representatives.
- **Help:** Lists helpful frequently asked questions and answers.

## **FREQUENTLY ASKED QUESTIONS**

### **Q: What are the hours and locations of Farm Bureau Bank?**

Farm Bureau Bank is a direct bank and does not have physical branches. Banking services are available through our 24-hour Online Banking Center service, 24-hour automated phone service, and by mail. To speak to a Customer Care Representative, call 1.800.259.1592 Monday-Friday, 7am-7pm CST and Saturday, 8am-12pm, CST. For a response within 24 business hours, email [relations@farmbureaubank.com](mailto:relations@farmbureaubank.com).

### **Q: How are Farm Bureau Bank's rates set?**

Farm Bureau Bank's rates are determined by market guidelines. For deposit accounts, our rates are set each week upon the demand for funding member loans and the competitive environment. We track the rates from other competitive financial institutions to help guide deposit product rates. We then monitor the interest yields of Money Market Funds, U.S. Treasury Rates, Federal Funds Rate, Federal Home Loan Bank and Bank Rate Monitor. For more information about rates, access on-line at: [www.bankrate.com](http://www.bankrate.com).

For our lending products, it differs depending on the product. However, the basis in determining specific customer rates and approval decisions is credit scoring. A financial credit score ("FICO" or "Beacon") is a credit-based statistical analysis of a consumer's likelihood of paying an installment loan (mortgage, auto loan, etc.) or revolving debt (credit card, etc.). Creditors use the score and the records appearing on the credit report to help determine whether to grant credit. Farm Bureau Bank uses this type of credit score and obtains credit reports from three national agencies (Equifax, Experian, and TransUnion). Farm Bureau Bank strives to offer the best rates possible to Farm Bureau Members.

### **Q: How do I get a Referral Source Code?**

To be eligible for this program, you must meet certain requirements set by your Farm Bureau state organization. Please contact your Member Services Office to learn about the qualifications in your state. If you already know you are eligible, just follow these registration instructions.

- Go to <https://sales.farmbureaubank.com> and select Register as a New Agent.
- Read the Bank Reference Guide and Agent Referral Agreement.
- Complete all sections of the registration process that pertain to you, including county and district number.
- Upon completion, we will open a Performance Checking account for commissions and email your RSC.

### **Q: What is a Referral Source Code?**

Your Referral Source Code is your personalized code that links you to all your bank referrals. You will receive your RSC within 2 business days after you have completed all the registration requirements. Your RSC must be included with all deposit and loan applications for referral credit and commissions to be received.

### **Q: What is a qualified referral?**

Log in to <https://sales.farmbureaubank.com>. On the Home Page tab under Quick Links, click Compensation Plan and refer to each product on how to earn a qualified referral.

### **Q: What products do I receive a commission on?**

Farm Bureau Bank checking and savings accounts, Certificates of Deposits (CDs), installment loans, Farm Bureau Member Rewards MasterCard®, Premier Business Visa® Cards and equipment loans (commission is not available on mortgages).

### **Q: When are commissions paid?**

Deposits, credit cards and trailing payments (refer to the Compensation Plan) are paid around the 15th of the following month. Consumer credit card commissions are paid by the 15th of the following month when the customer activates and uses the card within the first 120 days of acceptance. Installment and equipment loans are paid within 72 hours after the loan is booked.



**Q: How are commissions paid?**

Commissions are paid into a Clearing Account with funds transferring into the Agent's Depository Account. For further details, see the current Compensation Plan.

**Q: How much do I get paid for a referral?**

For product-specific amounts, log on to <https://sales.farmbureaubank.com> and on the Home Page tab under Quick Links, click Compensation Plan. To calculate your commission for a Farm Bureau Bank vehicle loan, click on the Sales Tools tab and click Loan Commission Calculator.

**Q: I have forgotten my password to the referral site, how do I get it?**

Visit <https://sales.farmbureaubank.com> and click Forgot Your Password, fill out the required information and your password will be emailed to you.

**Q: What types of credit cards does Farm Bureau Bank offer?**

Farm Bureau Member Rewards MasterCard® offers low purchase rates, no annual fee, plus a reward program that allows a customer to earn one point for each dollar spent.

Go to [farmbureau.bank](http://farmbureau.bank) and click on Credit Cards for more information and to apply online. Make sure to include your RSC.

Farm Bureau Bank Premier Business Visa® offers the small business owner low interest rates with flexible rewards. Go to [farmbureau.bank](http://farmbureau.bank) and click on Premier Business Card for more information and to apply online. Make sure to include your RSC. Farm Bureau members are not charged a \$250 application fee.

**Q: How is a vehicle loan application submitted and when will I be notified of the decision?**

Log on to <https://sales.farmbureaubank.com> select App Process Center tab and click Apply for a Loan. Complete the application with all appropriate information. You will be notified by email of the decision.

**Q: What suggestions does Farm Bureau Bank have if my customer is declined for a loan?**

For information on an application that is declined due to credit reasons, go to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com). Depending on the state of residence, a customer may be entitled to a free annual credit report, which will allow them to review any derogatory items causing the decline. Declines due to debt-to-income (DTI), loan-to-value (LTV) or unacceptable collateral will be addressed by the lending officer.

**Q: Does Farm Bureau Bank finance equipment loans?**

The Bank finances both new and used equipment. Go to <https://sales.farmbureaubank.com> select App Process Center tab and under Links, click Rate & Loan Matrix for terms, rates, and finance amounts.

**Q: Is there a penalty to pay off a vehicle loan early?**

A penalty is applied when a loan is paid off within one year of the contract date.

**Q: Where can I find the current rates for all Farm Bureau Bank products?**

Go to [farmbureau.bank](http://farmbureau.bank) and click on Rates at the top right-hand corner of the home page.

**Q: How safe are deposits with Farm Bureau Bank?**

Farm Bureau Bank, a member of the FDIC, covers all deposit accounts up to \$250,000. IRA deposit accounts will be insured up to \$250,000 per depositor. For more FDIC information visit [www.fdic.gov/deposit](http://www.fdic.gov/deposit) or [www.2fdic.gov/EDIE/](http://www.2fdic.gov/EDIE/).

**Q: What types and terms are available for Certificates of Deposit (CDs)?**

The Bank offers flexible terms ranging from 3 months to 62 months. Jumbo CDs require a minimum deposit of \$50,000 or greater to earn a higher interest rate. Step-Up CDs allow a one-time rate increase during the CD term (must have a term of one year or greater).

**Q: Is there a penalty if a CD is closed before maturity?**

A CD may not be withdrawn prior to maturity, in whole or in part, without the Bank’s consent. If early withdrawal is permitted, a penalty may apply. The penalty may result in a partial loss of principal. In certain circumstances, such as death or incompetence of an account owner, the law permits the penalty to be waived.

**Q: What is Certificate Deposit Account Registry Service (CDARS)?**

CDARS is a service that provides full FDIC protection for deposits up to \$50 million. Farm Bureau Bank participates in a nationwide network of FDIC-insured financial institutions for investors looking to protect their large dollar investments while earning CD-level returns that may compare favorably to Treasury and money market fund yields, Once the rate and maturity is chosen, all CDs are managed solely by Farm Bureau Bank

**Q: My state is having a referral contest – how do I know where I stand?**

Go to <https://sales.farmbureaubank.com>, select Reporting tab, click Account Production Report, and select a pre-defined or custom date range, state, district, and county. Be sure to look at Qualified Referrals only. Click Generate Report (at bottom of page) to receive the following:

Bank Referral Production Summary Report																			
State: NAME District: NAME OR NUMBER County: NAME															[Generated: 10/13/2016 12:42:09 PM] Report Timeframe: 1/1/2016 to 10/13/2016				
Name	Production Production	IL		EL		CC		PREM		CK		MM		CD		HSA	TOTAL		
		Qualified	Unqualified	Qualified	Unqualified	Qualified	Unqualified	Qualified	Unqualified	Qualified	Unqualified	Qualified	Unqualified	Qualified	Unqualified	Qualified	Unqualified	Qualified	
AGENT 1	\$995,249.29	49	0	1	0	27	0	0	0	0	0	0	0	0	0	0	0	77	0
AGENT 2	\$263,775.69	23	0	1	0	7	0	0	0	0	0	0	0	0	0	0	0	31	0
AGENT 3	\$505,697.87	23	0	2	0	10	0	1	0	0	0	0	0	0	0	0	0	36	0
AGENT 4	\$544,724.77	53	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	59	0
TOTAL	\$1,909,447.42	148	0	4	0	50	0	1	0	0	0	0	0	0	0	0	0	203	0

**Q: How do I monitor my referrals?**

Log into the Referral Support Portal at <https://sales.farmbureaubank.com>. Click the **Reporting** tab and select Application Detail Report. This report can be customized or remain with the default settings. Click Generate Report (at bottom of page) to receive the following:

Bank Referral Application Detail Report				
Agent Name (RSC Number)			Generated: 10/10/2016 4:18:52 PM Report Timeframe: 1/1/2016 to 10/10/2016	
Name	Product ID	Date Received	Status	Status Date
PHIL COLLINS	MMA	1/18/2016	Open-Qualified	1/18/2016
JOHNNY CASH	FBCC	2/18/2016	Approved	2/18/2016
ROGER STAUBACH	IL	2/19/2016	Withdrawn	2/19/2016
KEITH URBAN	IL	2/19/2016	Approved	2/19/2016
TIM DUNCAN	IL	4/28/2016	Open-Qualified	4/28/2016
TIM DUNCAN	FBCX	4/28/2016	Approved/Accepted	5/28/2016
JOHN SMITH	IL	6/17/2016	Declined	6/17/2016
SANDRA BULLOCK	IL	6/27/2016	Approved	6/27/2016
SANDRA BULLOCK	FBCX	6/27/2016	Approved/NotAccepted	6/27/2016
TOBY KEITH	CD	9/21/2016	Open-Qualified	9/21/2016
JULIA ROBERTS	IL	6/24/2016	Declined	6/24/2016
JERRY BREWER	PREM	7/25/2016	Declined	7/25/2016

For application status definitions, visit <https://sales.farmbureaubank.com/Reports/ReportStatusGrid>