

# Bank Reference Guide 2025



**FARM BUREAU BANK**

[www.farmbureaubank.com](http://www.farmbureaubank.com)

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## **TABLE OF CONTENTS**

<b>1. REGULATORY ENVIRONMENT</b>	<b>3</b>
FARM BUREAU BANK'S ROLE	3
FARM BUREAU'S ROLE	3
THINGS TO REMEMBER	3
CONFIDENTIAL INFORMATION	3
FACTORS AFFECTING DISCLOSURE OF APPLICATION STATUS TO AGENT	3
<b>2. REGULATORY COMPLIANCE</b>	<b>4</b>
FDIC (Federal Deposit Insurance Corporation)	4
FDIC-Insured	4
Not FDIC-Insured	4
Truth in Savings & Truth in Lending Acts	4
The Equal Credit Opportunity Act	4
The Bank Secrecy Act	4
The Fair Lending Act	4
<b>3. FARM BUREAU BANK PRODUCTS &amp; SERVICES</b>	<b>5</b>
<b>DEPOSIT ACCOUNTS</b>	<b>6</b>
PERFORMANCE CHECKING	6
BUSINESS CHECKING	6
PERFORMANCE MONEY MARKET	7
PLUS MONEY MARKET	7
BUSINESS MONEY MARKET (NON FB-ORG)	8
FB-ORG MONEY MARKET	8
CERTIFICATE OF DEPOSIT	9
FB-ORG CERTIFICATE OF DEPOSIT	9
CERTIFICATE OF DEPOSIT ACCOUNT REGISTRY SERVICE (CDARS)	9
INDIVIDUAL RETIREMENT ACCOUNTS	10
HEALTH SAVINGS ACCOUNT	11
<b>CREDIT CARDS</b>	<b>12</b>
FARM BUREAU® MEMBER REWARDS MASTERCARD®	12
PREMIER BUSINESS VISA® CARD	12
<b>INSTALLMENT LOANS</b>	<b>13</b>
VEHICLE LOANS	13
SPORT & RECREATIONAL VEHICLE, BOAT, & MOTORCYCLE LOANS	13
EQUIPMENT LOANS	13
<b>PROTECTION PLANS</b>	<b>14</b>
GUARANTEED ASSET PROTECTION (GAP)	14
MAJOR MECHANICAL PROTECTION (MMP)	14
<b>MORTGAGE LENDING</b>	<b>15</b>
<b>SPECIAL FINANCIAL SERVICES &amp; PRODUCTS</b>	<b>16</b>
FBB <i>mobile</i> APP	16
FBB <i>CardControls</i>	16
MERCHANT SERVICES	16
TREASURY MANAGEMENT	17
<b>4. APPLICATION PROCESSES</b>	<b>18</b>
<b>DEPOSIT ACCOUNTS</b>	<b>18</b>
INTERNET APPLICATIONS	18
TELEPHONE APPLICATIONS	18

## **TABLE OF CONTENTS (cont.)**

<b>LENDING PRODUCTS &amp; SERVICES .....</b>	<b>19</b>
INTERNET APPLICATIONS.....	19
TELEPHONE APPLICATIONS.....	19
<b>5. TRAINING &amp; REGISTRATION REQUIREMENTS .....</b>	<b>20</b>
REFERRAL COMPENSATION .....	20
REFERRAL TRACKING .....	20
REFERRAL PAYMENTS .....	20
REFERRAL METHOD .....	20
RENEWAL PROCESS.....	20
CROSS-SELLING TIPS .....	21
<b>6. SALES &amp; MARKETING.....</b>	<b>22</b>
A TEAM APPROACH .....	22
REFERRAL SALES SUPPORT .....	22
AGENT REFERRAL SUPPORT PORTAL.....	22
<b>7. FREQUENTLY ASKED QUESTIONS .....</b>	<b>23</b>

## **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 daily. 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 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 all inclusive, but rather to highlight several key areas requiring attention:

- 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. 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 commitment 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 clients with banking needs, we will share the appropriate information related to specific transactions.

## **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 [FDIC.gov](https://www.fdic.gov).

### **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.

Additional information can be obtained by accessing the Farm Bureau Bank website.

## **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
- Free first order of 50 checks
- 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 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](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.
- 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 Essentials – For small/growing businesses with low transaction volume (up to 200 per month)
- Business Advantage – For mid-sized businesses with moderate transaction volume (up to 500 per month)
- Business Analysis – For larger businesses with heavy transaction volume and the need to manage cash flow

#### **FEATURES**

- Low minimum opening balance requirements
- Different balance requirements for waiving monthly account fees
- Visa® debit card available
- Treasury Management Services [TMS] available
- 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](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.

- 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
- 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](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.

### **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](http://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 fees
- 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](https://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 broadly through standard communication channels.

### **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](https://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
  - 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)
  - 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. Customers should consult a tax advisor for information applicable to their specific circumstances

- **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 (limits and restrictions apply). IRS penalties may apply for non-hardship withdrawals made prior to age 59½. Required minimum distributions must be made after age 73.
- **Roth IRA:** Direct contributions are subject to certain limits and restrictions, are not tax deductible, and can be withdrawn tax free at any time. IRS penalties for non-hardship withdrawals of earnings prior to age 59½ may apply. There are no mandatory withdrawal requirements until death of the owner
- **Coverdell Education Saving Account:** Designed to help save for future education costs. Contributions are subject to maximum limits and are not tax deductible. Withdrawals must be used for qualified education expenses and may be subject to penalties and limitations. Funds must be distributed by age 30.

## 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 and the benefits, limits and restrictions that may apply, 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 clients full control over their health care plans. 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.
  - Tiered interest rates based on balance
  - Minimum initial deposit: \$100
  - Free first order of checks
  - Visa® debit card available
  - Low monthly administrative fee may be waived by maintaining a \$1,000 minimum avg daily 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.
  - Typically, higher interest rates (tiered based on balance)
  - Minimum initial deposit: \$100
  - Free first order of checks
  - Visa® debit card available
  - Six (6) withdrawals allowed per statement cycle, above which excessive withdrawal fees may apply
  - Low monthly administrative fee may be waived by maintaining a \$2,500 minimum avg daily balance
- **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.
  - Minimum initial deposit: \$1,000 (standard) or \$50,000 (jumbo)
  - No monthly administrative fee on the CD portion of the HSA funds

## BENEFITS

- Your clients may reduce their insurance premiums substantially by switching to an HSA- qualified high-deductible health plan. (Advantage for employers)
- Contributions are typically 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
- 0.00% introductory APR\* on purchases for the first nine (9) months/billing cycles
- \$100 statement credit after \$500 is spent on eligible purchases within 90 days of the account open date
- Triple points on eligible Gas, Grocery and Dining purchases
- Double points on select partner purchases
- Single points for each dollar spent on eligible purchases
- 24/7 online account management to check balances, pay bills, view activity, redeem points, and set alerts
- Zero Liability protection against unauthorized card transactions

#### **BENEFITS**

- Identity Theft Global Service
- A wide range of reward options with the Member Rewards Program
- Paid membership renewal dues for select states after Members meet the spend requirement

### **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. Visit [farmbureaubank.bank](http://farmbureaubank.bank) for any introductory/special offers and interest rates.

#### **FEATURES**

- No Annual Fee
- Earn one point for each dollar spent on qualifying purchases
- Additional employee cards available
- 24/7 account management through the Farm Bureau Bank Business Card Center
- Year-end account summary
- \$250 Application fee waived for Farm Bureau members

#### **BENEFITS**

- Redeem points for merchandise, gift cards, travel, or statement credit
- 24 hours/7 days a week customer service



## **INSTALLMENT LOANS**

For detailed loan information – including current rates - visit [farmbureau.bank](http://farmbureau.bank)

### **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.

#### **FEATURES**

- Up to 110% LTV financing
- Extended terms up to 84 months (must meet credit and collateral qualifications)
- Convenient payment plans available at no additional cost for clients who have seasonal (e.g. annual, semiannual, quarterly) farm-related income

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

Farm Bureau Bank offers 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.

#### **FEATURES**

- Boats up to 110% LTV financing
  - Extended terms up to 240 months (must meet credit and collateral age qualifications)
  - Down payment may be required based on credit
  - Down payment may provide lower rate
- RVs up to 110% LTV financing
  - Extended terms up to 180 months (must meet credit and collateral age qualifications)
  - Down payment may be required based on credit
  - Down payment may provide lower rate
- Motorcycles up to 110% financing
- Power Sports: ATVs, Jet Skis and Golf Carts up to 100% financing

#### **BENEFITS FOR VEHICLES, POWER SPORTS, RVs, BOATS & MOTORCYCLES**

- 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 follows this section

### **EQUIPMENT LOANS AND HEAVY-DUTY TRUCKS**

Farm Bureau Bank offers loans for the purchase or refinance of equipment and heavy-duty trucks 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% LTV financing for new equipment/heavy duty trucks
- Terms up to 84 months (must meet credit and collateral age qualifications)
- Convenient payment plans available at no additional cost for clients who have seasonal (e.g. annual, semiannual, quarterly) farm-related income

#### **BENEFITS**

- Secure and streamlined application process
- Competitive rates

## **PROTECTION PLANS**

For plans, pricing and options available to new or used vehicles, visit <https://farmbureau.bank/Personal-Loans/Loan-Protection>

### **GUARANTEED ASSET PROTECTION (GAP)**

Guaranteed Asset Protection (GAP) protects your clients from financial losses in the event their vehicles are damaged beyond repair (totaled) or stolen and never recovered. GAP eliminates or reduces most out-of-pocket expenses for the remaining loan balance after the insurance settlement.

#### **FEATURES**

- Available on most new and used vehicles (restrictions may apply based on balance, collateral and loan term)
- Gap fees can be financed with the vehicle loan and included in the monthly payment
- Purchase price for Gap may be fully refunded within 60 days of the effective date of coverage

#### **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) can protect your clients from vehicle repair costs not covered by the standard manufacturer warranties. In most cases, this plan eliminates out-of-pocket expenses outside the deductible. Plus, Farm Bureau Bank's rates are typically 35% to 40% less than equivalent warranties and service contracts available elsewhere. Certain restrictions and limitations do apply and can be reviewed at <https://farmbureau.bank/Personal-Loans/Loan-Protection>

#### **FEATURES**

- Loan protection can be purchased outright or financed with vehicle loan
- Repairs can be done at any licensed US repair facility and repairer is paid directly in most cases
- No limit in number of claims (up to maximum liability)
- Purchase price for MMP may be fully refunded if cancelled within 60 days of contract purchase date. After 60 days, refund is prorated based on greater of time or miles

#### **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 they are purchasing or building a new dream home, or refinancing an existing home, we can help your clients! Farm Bureau Bank has established strategic partnerships to deliver better residential mortgage programs and options to fit different situations. This also allows Farm Bureau Bank to offer quicker application responses, reduce closing costs and provide your clients with more loan options and competitive rates.

#### **FEATURES**

- Dedicated team of loan consultants exclusively for Farm Bureau Members
- No cost evaluation of home financing needs designed for members that want a path to home ownership
- Wide range of purchase and refinancing options, including:
  - Conventional and jumbo mortgages
  - Government loans (FHA, VA and USDA)
  - Rate, term & cash-out refinances
  - FHA-approved manufactured home loans
  - Construction loans
  - HELOCS
  - And more
- Customers can apply and access detailed information at [www.farmbureau.mortgage](http://www.farmbureau.mortgage)

#### **BENEFITS**

- Simple application that can be completed anytime from anywhere – online or via mobile device
- Online calculators designed to help determine payments, interest rate and how much principal your client's income can support
- Minimal agent involvement required while complementing the full suite of financial services – insurance, banking, and mortgage
- Cross-sell opportunities for new and existing members to change or add to insurance coverage

\*Terms & Conditions apply.

## **SPECIAL FINANCIAL SERVICES & PRODUCTS**

### **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
- Access online bill pay

#### **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

### **FBBCardControls**

Available in the FBBmobile app, allowing you to control all your cards (credit and debit) from anywhere on your mobile device.

#### **FEATURES**

- Turn your card on/off in real-time
- View card details, including recent transactions and monthly spend
- Set spending limits and other transaction controls
- Receive alerts when a card transaction is approved, denied, or meets other selected criteria

#### **BENEFITS**

- Control card usage from the palm of your hand – day or night
- Login using online banking credentials; no additional login is required

### **Merchant Services**

To provide Farm Bureau members with more solutions to their business needs, Farm Bureau Bank partnered with Clover to provide Merchant Services. Merchant Services allows businesses to accept payments including EMV® chip cards, Apple Pay®, Google Pay, and Samsung Pay®. We also provide Farm Bureau members additional business solutions regarding loyalty programs, inventory management, employee management, payroll, and more! For more information about Merchant Services, contact Relationship Banking at Farm Bureau Bank.

## **BUSINESS & TREASURY MANAGEMENT SERVICES**

The **Treasury Solutions Department** serves our business customers by offering advanced financial tools to help improve cash flow, minimize risk, maximize liquid funds, lower costs, and streamline collection of receivables and payment processing.

### **FEATURES**

- Remote Deposit Capture: Businesses can use this tool to easily submit checks for deposit right from their desk with the use of a desktop scanner.
- Electronic Payments (ACH Services): Automate business payments to vendors or employees and business collections of receivables with ACH Services.
- Positive Pay: Protection for any business against counterfeit check fraud and unauthorized ACH activity.
- Wire Services: Securely send business funds for same day settlement with dual control capability and ease of sending recurring payments.

### **BENEFITS**

- With the Build Your Own Treasury Solutions Bundles, business owners can create a customized package of Treasury Services that fit the needs of their business.
  - Choose Business Essentials Checking or Business Advantage Checking and earn free Treasury Management Services based on the minimum current daily balance.
  - Build your own Treasury Solutions Bundles
- Contact Treasury Solutions at [treasurysolutions@farmbureaubank.com](mailto:treasurysolutions@farmbureaubank.com) for assistance.



## **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. Go 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**

## 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).

1. Go to the Farm Bureau Bank website at [farmbureau.bank](http://farmbureau.bank) and select either Personal or Business at the top, and 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 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.
  - **Premier Business Visa®** -- A letter will be mailed within 10 business days.
  - **Farm Bureau® Member Rewards Mastercard®** -- Your client will receive a decision within 24 hours.
  - **Vehicle Loans** -- Your client will receive a decision within 24 hours.
  - **Equipment Loans** -- Your client will 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. 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® Member Rewards Mastercard® Credit Card, Premier Business Visa®, Vehicle, and Equipment Loans.**

1. Be sure to have all personal information ready and available, as the Customer Care Specialists will need this information to begin the application process.
2. The information will be entered into our system and the application will be reviewed for approval.

## **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 the current Bank Compliance Guide
4. Review and complete the current Agent Referral Agreement
5. 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 Referrer'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, because 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. Annually, the Agent should review the training and certification 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 regular utilization of the Farm Bureau Bank website. This will allow an Agent to keep informed about any new

products, expanded features, service upgrades and rate changes. 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](https://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](https://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?**

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 1.800.492.3276 Monday-Friday, 7am-7pm CST and Saturday, 8am-12pm, CST.

### **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 based 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 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, Agent Referral Agreement, and Referral Bank Compliance guide.
- 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 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 or FB-Org products).

### **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](https://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](https://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](https://farmbureau.bank) and click on Rates at the top right-hand corner of the home page.

**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	Total Loan Production	IL		EL		CC		PREM		CK		MM		CD		HSA	TOTAL		
Qualified	Referrals	Qualified	Unqualified	Qualified	Unqualified	Qualified	Unqualified	Qualified	Unqualified	Qualified	Unqualified	Qualified	Unqualified	Qualified	Unqualified	Qualified	Qualified	Unqualified	Referrals
AGENT 1	\$595,249.29	49	0	1	0	27	0	0	0	0	0	0	0	0	0	0	77	0	0
AGENT 2	\$263,775.69	23	0	1	0	7	0	0	0	0	0	0	0	0	0	0	31	0	0
AGENT 3	\$505,697.87	23	0	2	0	10	0	1	0	0	0	0	0	0	0	0	34	0	0
AGENT 4	\$544,724.77	53	0	0	0	6	0	0	0	0	0	0	0	0	0	0	59	0	0
TOTAL	\$1,909,447.42	148	0	4	0	50	0	1	0	0	0	0	0	0	0	0	203	0	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>