



FARM BUREAU BANK[®][™]

**BANK
REFERENCE
GUIDE**

2026



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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 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 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. 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 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 on-line at www.fdic.gov/deposit. The FDIC calculator is located at: 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.

Complete features and benefits can be found at: [Personal-Accounts/Checking-Accounts](#)

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.

Complete features and benefits can be found at: [Business-Accounts/Business-Checking-Accounts](#)

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.

Complete features and benefits can be found at: [Personal-Accounts/Money-Market-Accounts-MMAs](#)

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.

Complete features and benefits can be found at: [Personal-Accounts/Money-Market-Accounts-MMAs](#)

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.

Complete features and benefits can be found at: [Business-Accounts/Money-Market-Accounts-MMAs](#)

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.

Complete features and benefits can be found at: [Farm-Bureaus/Business-Accounts/Money-Market-Accounts-MMAs](#)

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.

Complete features and benefits can be found at: [Personal-Accounts/Certificates-of-Deposit](#)

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.

Complete features and benefits can be found at: [Farm-Bureaus/Business-Accounts/Certificates-of-Deposit-CDs](#)

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.

Complete features and benefits can be found at: [Personal-Accounts/Certificates-of-Deposit](#)

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.

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.

Complete features and benefits can be found at: [Personal-Accounts/Individual-Retirement-Accounts](#)

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.

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.

Complete features and benefits can be found at: [Personal-Accounts/Health-Savings-Accounts-HSAs](#)

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.

Complete features and benefits can be found at: [Personal-Cards/Credit-Cards](#)

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.

Complete features and benefits can be found at: [Business-Cards/Credit-Cards](#)

INSTALLMENT LOANS

VEHICLE LOANS (AUTOS, TRUCK & MOTORCYCLE)

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.

Complete features and benefits can be found at: [Personal-Loans/Autos-Trucks-Motorcycles](#)

POWER SPORT, RECREATIONAL VEHICLE, BOAT

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. Visit [farmbureau.bank](#) for rate information.

Complete features and benefits can be found at: [Personal-Loans/Autos-Trucks-Motorcycles](#)

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](#) for rate information.

Complete features and benefits can be found at: [Personal-Loans/Heavy-Duty-Trucks-Equipment](#)

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.

Complete pricing, features and benefits can be found at: [Personal-Loans/Loan-Protection](#)

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.

Complete features and benefits can be found at: [Personal-Loans/Loan-Protection](#)

MORTGAGE LENDING

MORTGAGE LOANS

Whether purchasing or building a new dream home, or refinancing an existing home, Farm Bureau® Mortgage can help! Farm Bureau Bank has established this 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 more loan options and better rates.

Complete purchase options can be found at: [Home-Loans/Purchase-Options](#)

Complete refinance options can be found at: [Home-Loans/Refinance-Options](#)

Complete home equity options can be found at: [Home-Loans/Home-Equity-Options](#)

Complete construction loan options can be found at: [Home-Loans/Construction-And-Renovation-Loans](#)

Complete nontraditional lending options can be found at: [Home-Loans/Nontraditional-Lending](#)

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.

Complete features and benefits can be found at: [Business/Treasury-Management-Solutions](#)

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 and is available for Farm Bureau Bank Performance Checking, Money Market Accounts and Certificates of Deposit accounts.

Complete features and benefits can be found at: [Personal/Personal-Accounts](#)

TELEPHONE APPLICATIONS

Farm Bureau Bank allows 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 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.

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.

TELEPHONE APPLICATIONS

Farm Bureau Bank allows 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 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 Agreement.

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, 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. Each January, 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 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.

SALES & MARKETING

A TEAM APPROACH

Farm Bureau Bank supports referring agents and agencies with a dedicated support team and secure 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 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.

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 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.
- **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.

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 it online at: 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 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 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 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. 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 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 or 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	Total Production	IL		EL		CC		PREM		CK		MM		CD		HSA	TOTAL		
		Qualified	Denial	Qualified	Unqualified	Qualified	Unqualified	Qualified	Unqualified	Qualified	Unqualified	Qualified	Unqualified	Qualified	Unqualified	Qualified	Unqualified	Denial	
AGENT 1	\$595,249.29	49	0	1	0	27	0	0	0	0	0	0	0	0	0	0	0	77	0
AGENT 2	\$243,775.69	23	0	1	0	7	0	0	0	0	0	0	0	0	0	0	0	31	0
AGENT 3	\$605,697.87	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>