<table>
<thead>
<tr>
<th>LOANS</th>
<th>Installment Loan Commissions: Paid within 72 hours after the loan is booked</th>
</tr>
</thead>
<tbody>
<tr>
<td>Product</td>
<td>Qualified Referral + Commission Qualification</td>
</tr>
<tr>
<td>Installment Loans</td>
<td>Funded loan Minimum loan amount is $5,000</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CREDIT CARDS</th>
<th>Credit Card Commissions: Paid by the 15th of the following month after the qualified date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Product</td>
<td>Qualified Referral Qualification</td>
</tr>
<tr>
<td>Credit Cards</td>
<td>Credit Card application is Approved</td>
</tr>
<tr>
<td>Credit Card Cross-Sells</td>
<td>Credit Card Cross-Sell offer is Approved + Accepted</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DEPOSITS</th>
<th>Deposit Commission: Paid by the 15th day of the following month after the qualified date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Product</td>
<td>Qualified Referral + Commission Qualification</td>
</tr>
<tr>
<td>Checking</td>
<td>Balance ≥ $500</td>
</tr>
<tr>
<td>Health Savings Account (HSA)</td>
<td>Balance ≥ $500</td>
</tr>
<tr>
<td>Money Market Account (including IRA)</td>
<td>$2,500 ≥ Balance &lt; $25,000</td>
</tr>
<tr>
<td></td>
<td>Balance ≥ $25,000</td>
</tr>
<tr>
<td></td>
<td>Balance ≥ $50,000</td>
</tr>
<tr>
<td></td>
<td>Balance ≥ $100,000</td>
</tr>
<tr>
<td></td>
<td>3 Month CD ≥ $10,000</td>
</tr>
<tr>
<td></td>
<td>6 Month CD ≥ $5,000</td>
</tr>
<tr>
<td></td>
<td>12 Month CD ≥ $2,500</td>
</tr>
<tr>
<td></td>
<td>18 Month CD &amp; Over ≥ $1,000</td>
</tr>
<tr>
<td>CDARS®</td>
<td>Balance ≥ $250,000</td>
</tr>
<tr>
<td>ICS®</td>
<td>Balance ≥ $250,000</td>
</tr>
</tbody>
</table>

1 Based on loan amount, term, and average life span. Internal Refinances and Loan Modifications do not qualify for referral credit or commissions. Loan terms over 72 months will receive a maximum 72-month commission rate.
2 Referral credit will be forfeited for any cancellations and loan payoffs occurring within 90 days of account opening.
3 Cash Advances and Balance Transfers do not count towards spend.
4 CD Terms > 2 years will receive a maximum 2-year commission rate.
**EXAMPLE**

**Estimated Installment Loan Commission**
- $35,000 @ 5% interest rate

<table>
<thead>
<tr>
<th>Initial Loan Term</th>
<th>Average Life Span</th>
<th>Commission</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 Months</td>
<td>8 Months</td>
<td>$61.65</td>
</tr>
<tr>
<td>24</td>
<td>12</td>
<td>$100.61</td>
</tr>
<tr>
<td>36</td>
<td>23</td>
<td>$170.03</td>
</tr>
<tr>
<td>48</td>
<td>25</td>
<td>$200.70</td>
</tr>
<tr>
<td>60</td>
<td>26</td>
<td>$221.06</td>
</tr>
<tr>
<td>72+</td>
<td>26</td>
<td>$231.33</td>
</tr>
</tbody>
</table>

**Bank Bonus**
- Based on year-to-date base commission earned and trailing payments
- Bonus eligibility varies by state. Email agentsupport@farmbureaubank.com for details

<table>
<thead>
<tr>
<th>Qualification</th>
<th>Bonus Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,500 Commission Earned</td>
<td>$250</td>
</tr>
<tr>
<td>$2,500 Commission Earned</td>
<td>$750</td>
</tr>
<tr>
<td>$4,000 Commission Earned</td>
<td>$1,000</td>
</tr>
<tr>
<td>$6,000 Commission Earned</td>
<td>$1,000</td>
</tr>
<tr>
<td>For each additional $1,000 Commission Earned</td>
<td>$250</td>
</tr>
</tbody>
</table>

**Quarterly and Annual Sales Achievement Awards**
- Farm Bureau Bank awards the Top 10 producers on a quarterly and annual basis. Criteria is based on the Best of the Best Reporting: Deposit, Credit Card, and Installment Loan qualified referrals

**Overall Plan Details**

1. Deposit Product Qualifications referenced in the Compensation Chart must be met within one year from the date opened to receive referral credit and commission.

2. Transferring of internal funds will not qualify for referral credit or commission.

3. The Bank is not responsible for ensuring participant referral credit or commission if the Bank was not provided with the participant’s Referral Source Code.

4. Commissions and referral credit will be forfeited for loans paid off within the first 90 days.

5. The Bank is unable to fulfill requests to adjust credit dates for referrals and cannot guarantee applications submitted near the end of a month will receive referral credit in that month.

6. The Bank reserves the right to decline an agent referral credit, commission, and/or Referral Source Code based on unauthorized actions, including but not limited to, structuring bank accounts to receive referral credits, repeatedly referring fraudulent business, etc.

7. Discrepancies related to commissions must be disputed within 60 days of the qualified referral date.

8. FB-Org products and County Building Loans qualify for referral credit but are ineligible for commission. Farm Bureau Bank Corporate Credit Cards, CD Secured Loans and Farm Bureau Mortgage do not qualify for referral credit or commission.