

<b>LOANS</b>		Installment Loan Commissions: Paid within 72 hours after the loan is booked	
Product	Referral & Commission Qualification <sup>1</sup>	Commission	Additional Qualified Referral Opportunities <sup>1</sup>
Installment Loan	Funded loan ≥ \$5,000	<b>70 basis points (0.70%)<sup>2</sup></b> Max payout: \$1,000 (Example on Page 2)	<b>GAP</b> - earn a Qualified Referral on a funded loan <b>MMP</b> - earn a Qualified Referral when financed with loan or purchased separately

<b>CREDIT CARDS</b>		Credit Card Commissions: Paid by the 15 <sup>th</sup> day of the following month after the qualified date		
		Trailing Payments: Paid by the 15 <sup>th</sup> day of the following month after the trailing qualification is met		
Product	Referral Qualification	Commission Qualification	Commission	Trailing Payments
Credit Card	Card application is approved	Card activated and used within 90 days of approval/acceptance	<b>\$25</b>	<b>\$115</b> if client spends ≥ \$1,000 within 90 days of acceptance <sup>3</sup>
Credit Card Cross-Sell	Card cross-sell offer is approved and accepted			

<b>DEPOSITS (New Money Only)</b>		Deposit Commission: Paid by the 15 <sup>th</sup> day of the following month after the qualified date	
		Trailing Payments: Paid by the 15 <sup>th</sup> day of the following month after trailing qualification is met	
Product	Qualified Referral & Commission Qualification	Commission	Trailing Payments
Checking Account (DDA)	Balance ≥ \$500	<b>\$25</b>	<b>\$125</b> if qualifying electronic deposits (payroll, pension, government, etc.) totaling ≥ \$2500 are established within 90 days
Health Savings Account (HSA)	Balance ≥ \$500	<b>\$50</b>	<b>N/A</b>
Money Market Account (MMA) - includes IRA MMAs	Balance ≥ \$2,500	<b>\$50</b>	<b>\$50</b> if ADB is \$25,000 - \$49,999 <b>\$100</b> if ADB is \$50,000 - \$99,999 <b>\$200</b> if ADB is \$100,000 - \$249,999 <b>\$300</b> if ADB is \$250,000 - \$499,999 <b>\$400</b> if ADB is \$500,000 - \$999,999 <b>\$500</b> if ADB ≥ \$1,000,000 <i>Qualifying Average Daily Balance (ADB) must be met by the end of the third month after the month the account opens.</i>
Certificate of Deposit (CD) - includes IRA CDs	3 Month CD ≥ \$10,000 6 Month CD ≥ \$5,000 12 Month CD ≥ \$2,500 18 Month CD & Greater ≥ \$1,000	<b>10 basis points (0.10%)</b> per annum/2-year max <sup>4</sup> (Examples on Page 2)	<b>N/A</b>
IntraFi Products	ICS® Balance ≥ \$250,000 CDARS® Balance ≥ \$250,000	<b>\$250</b>	<b>N/A</b>

<sup>1</sup> Referral credit and commission are subject to forfeiture for any loan repaid within 90 days of opening.

<sup>2</sup> Actual commission paid may vary based on amortization schedule but is based on 70 basis point minimum.

<sup>3</sup> Only credit card purchases qualify as spend for trailing payment consideration; cash advances and balance transfers do not qualify.

<sup>4</sup> Commission rate for CDs is per annum so will be pro-rated accordingly up to the 2-year maximum commission rate.

**BANK BONUS**

- The Bonus period spans from 01/01/24 through 12/31/24.
- Bonus structure is based on the year-to-date total earned from both base commissions and trailing payments within a calendar year.
- Bonus eligibility varies by state. Email [agentsupport@farmbureaubank.com](mailto:agentsupport@farmbureaubank.com) for details.

Bank Bonus	Bank Bonus: Paid by the 15 <sup>th</sup> of the following month after the qualified date	
	Qualification	Bonus Amount
	\$2,500 in Commissions/Trailing Payments	\$750
	\$4,000 in Commissions/Trailing Payments	\$1,000
	\$5,000 in Commissions/Trailing Payments	\$1,250
	\$6,000 in Commissions/Trailing Payments	\$1,500
	For each additional \$1,000 earned	\$250

**QUARTERLY & 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

**EXAMPLES AND ADDITIONAL PLAN INFORMATION**

- EXAMPLE – Estimated Installment Loan Commission:  
\$35,000 IL \* 0.007 (70 Basis Points) = \$245
- EXAMPLE – Estimated Certificate of Deposit Commissions (New Money)
  - \$200,000 CD / 6-month term: \$100 (10 basis point commission pro-rated for term)
  - \$200,000 CD / 12-month term: \$200 (10 basis point commission)
  - \$200,000 CD / 36-month term: \$400 (10 basis point commission capped at 2-year maximum)
- Product Eligibility:
  - FB-Org products and FB County Building Loans qualify for referral credit but are ineligible for commission.
  - CD-Secured Loans, Farm Bureau Bank Corporate Credit Cards, and Farm Bureau Mortgages do not qualify for referral credit or commission.
- Product Qualification Considerations:
  - Installment Loan commission and referral credit (including referral credit for GAP and MMP, if applicable) will be forfeited for any loan repaid within 90 days of opening.
  - Only Credit Card purchases qualify as spend for trailing payment; balance transfers and cash advances do not qualify.
  - Unless specified otherwise, Deposit general account qualifying balances must be achieved within one year of the account opening date to receive referral credit and commission.
  - Transferring existing funds from a Farm Bureau Bank account to any new deposit account will not qualify for referral credit or commission.
- RSC Assignment - 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 at account/loan inception.
- Timing Parameters - The Bank is unable to fulfill requests to adjust credit dates for referrals and cannot guarantee applications submitted near end-of-month will receive referral credit and/or commissions in that month.
- Commission/Referral Discrepancies must be disputed within 60 days of the qualified referral date.
- Right of Refusal - The Bank reserves the right to decline an agent referral credit, commission, and/or use of a Referral Source Code based on unauthorized or unscrupulous actions, including but not limited to, structuring bank accounts to receive referral credits, repeatedly referring fraudulent business, etc.