

DELIVERING MORE VALUE TO FARM BUREAU MEMBERS

Farm Bureau Member Rewards MasterCard®

Why Farm Bureau Member Rewards MasterCard?

A credit card designed for Farm Bureau members

- Provides more value to members while it strengthens and retains membership
- Rewards tie in directly to Farm Bureau transactions

How it adds value to members

- Special intro offer and low, ongoing interest rates
- Earn bonus and ongoing points for targeted usage
- More security than paying with cash
- Use it to establish and grow good credit

How it benefits Farm Bureau and YOU

- Cross-selling the card increases overall product sales — and increases commissions
- Members with multiple Farm Bureau products are more loyal and less likely to leave, maintaining and increasing membership throughout the Bureau

Start the conversation by asking questions:

1. Do you have a Farm Bureau Member Rewards MasterCard?
2. What credit card do you use today and why?
3. Did you know that you can save money when you transfer higher-rate balances to our 2.99% APR intro offer?
4. Are you interested in earning rewards, including reimbursements toward your Farm Bureau membership dues?



How to get from Not interested to Help me apply!

When the customer says:

You can say:

“I don’t use credit cards...”

Remember, using a credit card wisely helps establish a good credit history. You can use a card to buy the everyday purchases you buy anyway, and then pay it off on time each month. Also, it’s smart and more secure to use a credit card for transactions over the internet or even for car rental purchases.

“I already have a credit card...”

Remember, you’ll get \$100 after you spend \$500 or more within 120 days, and it could even pay your Farm Bureau membership dues next year. Plus, receive the introductory rate on balance transfers, fee free, when you transfer existing credit card balances to the Farm Bureau Member Rewards MasterCard.

“I already have a rewards card...”

With our card you’ll earn 3 points for ever \$1 spent on eligible gas, grocery and dining purchases up to 1,500 per quarter. Plus, you can redeem your points for a variety of rewards and even account credit.



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Selling or Cross-selling the Farm Bureau Member Rewards MasterCard is as easy as 1 - 2 - 3!

Whether you are submitting an installment loan under the *Loan Apps* tab, which is automatically underwritten for the credit card, or directly submitting a credit card application - it is all at your fingertips!

Reporting **App Process Center** Marketing Training Center Forms/Applications Contact Us Help

Application Processing Center (APC)

The APC is a processing queue that allows you to view the current status, date of application, applicant, and loan detail information on an installment loan and credit card application. In addition, you can apply for a loan or credit card directly from the APC with the click of a button!

Loan Apps **Credit Card Apps**

Important APC Updates
Have you seen our 5X Bonus Points at home improvement stores campaign? Now through June 30, Farm Bureau Member Rewards MasterCard® holders can earn FIVE rewards points on their home improvement purchases for every eligible dollar spent (up to \$1500). See more details [here](#).

Credit Card Features **Apply for a Credit Card**

Show entries Search:

Status	Date	AppID	Name	Product
CANCELLED	4/9/2016	540802	TEST TEST	Member Rewards MasterCard
CROSS SELL	4/4/2016	539819	RANDALL ROBERTS	Member Rewards MasterCard XSell
CROSS SELL	3/29/2016	538889	MAYRA TESTING	Member Rewards MasterCard XSell
CROSS SELL	2/18/2016	532233	GUARANTOR1 GUARANTOR1 GUARANTO	Member Rewards MasterCard XSell
MISSING INFORMATION	2/18/2016	532032	TESTFIRST TESTLAST	Member Rewards MasterCard

Showing 1 to 5 of 5 entries

1 Click here to view and use the current credit card features in your conversation with prospective cardholders.

2 Click here to help your client apply for the Farm Bureau Member Rewards MasterCard directly.

3 View the application status and offer here. Click on the field to submit missing details, review terms, and accept the offer on behalf of your member.

WHAT'S NEXT?

SO YOUR CUSTOMER RECEIVED THEIR NEW FARM BUREAU MEMBER REWARDS MASTERCARD®... NOW WHAT? HERE ARE THE NEXT STEPS:



GOT YOUR NEW CARD?

Congratulations on receiving the credit card specifically designed for Farm Bureau members! Take the next step to activate and use your card so you can take advantage of all the features and benefits it offers.

HELP YOUR MEMBER ACTIVATE, SET-UP THEIR PERSONAL IDENTIFICATION NUMBER (PIN), REGISTER FOR INTERNET BANKING, TRANSFER BALANCES AND GET REWARDED!



REGISTER FOR SECURE ONLINE ACCESS

1. Go to www.farmbureaubank.com
2. Click *Register* in the Internet Banking Account Access section
3. Sign up for e-statements, transfer balances, redeem points and more

TRANSFER YOUR BALANCE AND SAVE

You will need:

1. Account number of the account you are transferring from
2. Dollar amount you would like to transfer
3. Bank name and address of the account OR the customer service number on the back of the other account's credit card



RECEIVE A PROMOTIONAL OFFER?

Accept your offer online or by calling 1.866.644.2535. Be sure to respond to the time-sensitive offer OR simply use your card to rack up those bonus points!

USE YOUR CARD

Save more every time you use your card with 3X points on gas, groceries & dining purchases. PLUS, every eligible purchase earns points and all points can be redeemed for merchandise, gift cards, events, travel and cash back!

