

Farm Bureau Bank My Own Way Rewards Program

The Farm Bureau Bank credit card account is issued by Barclays Bank Delaware (“Barclaycard”) and Farm Bureau Bank. Barclaycard is responsible for establishing the Terms and Conditions of the Farm Bureau Bank My Own Way Rewards program (the “Program”) and reserves the right to modify, amend or terminate the Program at any time. The words “we,” “us” and “our” refer to Barclays Bank Delaware and its successor firms, subsidiaries or affiliates (collectively “Barclaycard”).

The following Terms and Conditions apply to the Farm Bureau Bank My Own Way Rewards program (“Program”). Please read these Terms and Conditions carefully. Use of your credit card Account (“Card”) after you receive these Terms and Conditions will signify that you have read and agreed to all of the following provisions. As used in these Terms and Conditions, the words “you” or “Cardholder” means any client who holds an activated Card and is enrolled in the Program.

Eligibility To participate in the Program, your Account must remain open and in good standing, you must maintain your creditworthiness and you must use your Account for at least one (1) purchase transaction every six (6) months (or have some type of account balance every six months). Good standing also means you are not in default under the Cardmember Agreement. Failure to meet these requirements may result in Account closure and forfeiture of all outstanding Points earned, as defined herein. In addition, if your payment is late in a particular billing cycle, this may result in the forfeiture of Points, earned in that billing cycle. If your Points are forfeited for any reason, we will not reinstate these Points to your account.

Point Accrual and Tracking Cardmembers earn points (“Points”) in the Program. Points are the measure used to value rewards for redemption. If a Card has multiple Cardholders, the Points will be assigned to the Account of the primary Cardholder of the Card.

Cardmembers earn “Points” in the following amounts based upon the type of purchase transaction charged to the Account. Cardmembers will receive two (2) points for every one dollar (\$1.00) of Net Purchases made with your Account for travel-related, dining and eligible Farm Bureau purchases rounded to the nearest dollar. For a list of participating Farm Bureau partners, please visit www.farmbureaubank.com/creditcards/worldmastercard.com. One (1) point will be awarded for every one dollar (\$1.00) of Net Purchases on purchases made anywhere else with your Account rounded to the nearest dollar.

Travel-related purchases are defined as any purchase that falls into the merchant category of air, hotel/motel/inn/resorts, cruise lines, railroads and car rental.

Each merchant assigns purchases made at its establishment to a designated category code. Although most merchant category codes that are assigned to purchase of air, hotel/motel/inn/resorts, cruise lines, railroads, car rental and restaurants are eligible, it is possible that some merchants have designated a merchant category code that does not meet our eligibility criteria. Eligibility of travel-related and restaurant transactions shall be determined in the sole discretion of Barclaycard and Barclaycard's determination shall be final.

Points earned are based on the new net retail transaction activity ("Net Purchases" i.e. purchases less credits, returns and adjustments) charged to the Card during each periodic billing cycle. When a purchase or transaction is not a whole dollar amount, any fraction equal to or greater than \$0.50 will be rounded up to the nearest whole dollar and any fraction equal to or less than \$0.49 will be rounded down to the nearest whole dollar. For example, if a Cardholder makes a purchase in the amount of \$49.49, 49 Points will be awarded, but if the transaction amount is \$49.50, 50 Points will be awarded. Transactions that are not eligible include, but are not limited to, cash advances including ATM withdrawals, PIN-based Debit Card transactions, money orders, balance transfers, convenience checks, drafts, fees, interest charges, gaming chips, purchases made on a line of credit and travelers check purchases.

Earned Points will generally be added to your account and available for use within one week after the date of posting. Point earnings are not based on purchase date but on the date the transaction is submitted/posted to us, which is usually within one week of the purchase. (International purchases may take up to 30 days to post.) Points will be itemized on the Cardmember's periodic statement and will indicate total number of points earned, points redeemed and points carried over during the statement month.

We reserve the right to exclude from Net Purchases, unauthorized Purchases and Purchases which are added to your Account after you are past due or over limit. We reserve the right to add other transactions to the list of ineligible transactions at our discretion and at any time. Any questions regarding eligibility of transactions shall be determined by us in our sole discretion. Previously awarded Points relating to ineligible transactions shall be forfeited.

If Points for credit, returns or other adjustments exceed new Purchases during a billing cycle, we will report negative Net Purchases. No retroactive Points will be awarded.

Points Redemption Cardmembers may redeem points for a statement credit toward any eligible transaction that posts to their Account.

Eligible transactions are those defined as any other purchase transaction that posts to the account within the last 90 days and is equal to or greater than \$25.

The amount of Points needed to redeem will vary by transaction. To redeem points call 1.888.817.9996 or log into your online account through farmbureaubank.com and click on Credit Card Center. The statement credit will appear on the Account within one billing cycle after the points are redeemed. There is no maximum number of points that may be redeemed in any billing cycle.

Points required for statement credit redemptions are rounded up to the nearest 100 points. For example, to receive a full statement credit on a \$39.45 purchase you will need to redeem 4,000 points. You can redeem for a statement credit on any transaction of \$25 or more made within the last 90 days.

If any statement credit you received was awarded based on purchases not authorized by you, or if credits or returned purchases from previous statements post in any subsequent review period and such returned purchases exceed the Points value on your Account, Barclaycard may assess your Account for any statement credits previously applied to your Account. If your account is 60 or more days past due at any time, Barclaycard may, at its option, assess your Account for any statement credits previously awarded on your Account.

Points will expire four years from the end of the billing cycle in which they were earned. Points redeemed and expired points will be based on a first-in, first-out process. If your Card is closed, you will no longer earn Points or be allowed to redeem outstanding Points. Points cannot be transferred or sold.

We reserve the right to alter, substitute or terminate all or any part of the Program or any Program Reward ("Reward"), or to modify the Terms and Conditions of the Program or Points previously earned therein for any reason in our sole discretion. In accumulating Points, you may not rely upon the continued availability of any Rewards or Point redemption level for a Reward; you may not be able to obtain all offered Rewards. Any Reward may be withdrawn or subject to increased Point redemption requirements and/or new restrictions at any time.

Should we decide to terminate the Program, we will provide not less than 30 days prior written notice to current Cardholders and reasonable options for redemption of such outstanding Points.

Rewards Information You are solely responsible for any taxes that may be owed as a result of Points earned and/or redeemed. Please consult your tax advisor if you have tax questions about the Program. Barclaycard will not provide tax advice.

Points have no value except as used in accordance with the Terms and Conditions of the Program.

Barclaycard reserves the right to disqualify any Cardholder from participating in the Program and to invalidate any or all Points for abuse, fraud or any violation of the Program's Terms and Conditions.

By participating in the Program, and accepting and using Points earned via the Program, you or any other beneficiary of the Program release, discharge and hold harmless Barclaycard and their respective subsidiaries, affiliates, agents, administrators, employees, officers, directors, successors and assignees from all claims, damages or liability including, but not limited to, physical injury or death, arising out of participation in the Program or travel taken or use of products chosen as a Program Reward.

Barclaycard is not responsible for unauthorized redemptions on your account. Barclaycard has no liability in case of disagreement over issuance of or right to possess Points.

All questions or disputes regarding eligibility for the Program or eligibility for Points for accrual or redemption will be resolved by Barclaycard in its sole discretion.

Questions regarding the Program, including questions about your Rewards point ("Point") balance and/or Point redemption, may be directed to our customer care center at 1.888.817.9996. Agents are available 24 hours a day, 7 days a week.

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Privacy Policy Barclaycard's Privacy Policy is available online at www.BarclaycardUS.com. Farm Bureau Bank's online Privacy Policy is located under the Disclosures link at www.farmbureaubank.com.

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