

Michigan Farm Bureau Membership Dues Promotion Terms and Conditions

The Michigan Farm Bureau Membership Dues Promotion (“Promotion”) provides incentives from Farm Bureau Family Credit Union (“FBFCU”) that vary depending on whether the participating member is a new member or an existing member. If you participate in the Promotion, you unconditionally agree to the Terms and Conditions below. Please review these Terms and Conditions carefully.

1. How Does the Promotion Work?

Eligible members may qualify for a \$50 promotional credit (“Credit”). The Credit may be applied in one of the following three ways, at the member’s election: (1) proactively paid to Michigan Farm Bureau to discount the member’s Michigan Farm Bureau Membership Dues (“Direct Payment”), (2) deposited into the member’s FBFCU checking account as a refund and to reflect a \$50 discount of the member’s Michigan Farm Bureau Membership Dues (“Refund”), or (3) paid to the Michigan Foundation for Agriculture or the Farm Bureau of Michigan Agent Charitable Fund, each of which are a Michigan Farm Bureau charity (“Donation”). More information on these charities can be found here:

www.michfb.com/mi/mifoundation4ag

www.endhungerinmichigan.org

If the member does not choose the Donation option, then the Credit will be paid via Direct Payment to Michigan Farm Bureau unless the member has already paid his or her Michigan Farm Bureau Membership Dues in the current calendar year. A Direct Payment is a discount of the member’s Michigan Farm Bureau Membership Dues. If the member has already paid his or her Michigan Farm Bureau Membership Dues in the current calendar year, then the Credit will be paid to the member as a Refund, and the Credit represents a discount of the member’s Michigan Farm Bureau Membership Dues.

If the member chooses the Donation option, then FBFCU will simultaneously credit the member’s FBFCU account in the amount of the Credit and send a payment from the member’s account to the eligible Michigan Farm Bureau charity that the member chose. By choosing the Donation option and participating in the Promotion, the member consents to FBFCU making these transactions on the member’s account.

2. Who is Eligible for the Promotion?

New cardholders are eligible for the Credit immediately upon applying and qualifying for an FBFCU Mastercard Credit Card. To be considered a “new cardholder,” the member must open a credit card account after 6/21/2022 and have no preexisting credit card accounts with the same primary social security number within one year prior to the date when the account was opened.

Existing cardholders are eligible for and will automatically receive the Credit after making sixty purchase transactions with the Mastercard Credit Card within the calendar year and remaining enrolled in eStatements for the duration of the calendar year.

Members may receive one Credit per calendar year. A new cardholder who receives the Credit in one calendar year may receive the existing cardholder Credit in the following calendar year.

To be eligible to participate in the Promotion, a member's accounts with FBFCU must be and remain in good standing, and the member must be a legal United States resident who is 18 years or older.

3. Other Terms and Conditions

FBFCU may end the Promotion, revise these Terms and Conditions, or waive enforcement of them at any time, for any reason in its sole discretion, and without notice. A member who receives a Credit is responsible for any applicable taxes or reporting requirements, and releases and holds harmless FBFCU from any liability related to the Credit, whether related to taxation or otherwise related to the Promotion. If you have questions regarding the tax status of a Donation, please contact the applicable Farm Bureau charity. Other restrictions may apply. Members should refer to account agreement and related documentation for information regarding the member's accounts. The Promotion is governed by the laws of the State of Michigan.

If you have any questions regarding the promotion, please call 517-679-5274 or email fbfcu@michfb.com.