

## **State Farm Dollars® State Farm Crystal Rewards® Credit Card Program Terms and Conditions**

The State Farm Dollars Rewards Program (the “Program”) is automatically available to eligible State Farm Crystal Rewards® Visa Signature® credit card primary account holders. Co-applicants are not separately eligible to participate and all State Farm Dollars earned through the use of the co-applicant’s or other authorized user’s card(s) will be credited to the primary account holder’s State Farm Dollars total.

### **Earning State Farm Dollars**

1. There is no limit on the number of State Farm Dollars an account can earn. For every purchase made with a State Farm Crystal Rewards credit card, the primary account holder will earn a full 1.5% of the transaction amount in State Farm Dollars once total annual purchases exceed \$10,000; purchases that are part of the first \$10,000 will earn 1%. In calculating total annual purchases, we will utilize the date the account was enrolled in the State Farm Dollars program in order to determine the earnings tier level. Insurance premium payments made with a State Farm Crystal Rewards credit card will earn an additional 0.25% in State Farm Dollars. Returned purchase credits and refunds will be deducted from the State Farm Dollars balance.
2. Cash advances, convenience checks, and balance transfer transactions made on a State Farm Crystal Rewards credit card account are not eligible and do not earn State Farm Dollars. Any fees charged to an account as a purchase as well as all accrued finance charges pursuant to the credit card agreement are also ineligible to earn State Farm Dollars.
3. All State Farm Dollars earned are immediately forfeited when the underlying credit card account is closed either by you or State Farm Bank® for any reason; included in a bankruptcy filing; or upon the death of the last surviving cardholder. Further, in the event of an account default as defined in the State Farm Bank Credit Card Agreement and Disclosure Statement, all State Farm Dollars will be forfeited. State Farm Dollars are not transferable between credit card accounts and are not otherwise assignable. State Farm Dollars have no cash value.

### **Redeeming State Farm Dollars**

4. State Farm Dollars are subject to a three-year expiration. State Farm Bank will deduct State Farm Dollars that have not been redeemed within three years and are subject to expiration when the account cycles during the month the account was enrolled in the State Farm Dollars program. In the event of account inactivity (12 or more months with no transactions or balances) all State Farm Dollars may be forfeited.
5. A State Farm Dollars activity summary is included in eligible participant’s monthly credit card account statement. State Farm Dollars may be redeemed at any time (provided the credit card account is open, not delinquent, and is otherwise in good standing) once a minimum accumulation of fifty (50) State Farm Dollars is reached. To make a redemption request, log into your account at [statefarm.com](https://statefarm.com)® or call

State Farm Bank toll-free at 1-877-SF4-VISA (1-877-734-8472). State Farm Dollars can be redeemed towards the following State Farm products<sup>II</sup> as described below.

- Deposit into a State Farm Bank deposit account.
- Apply toward a monthly payment or as additional principal reduction on a State Farm Bank mortgage or consumer loan.
- Apply toward payment of a State Farm Insurance premium.
- Purchase State Farm Mutual Funds<sup>® IV</sup>.
- Apply toward a State Farm Insurance variable annuity contract or variable life policy premium payment<sup>III</sup>.

6. In some cases the account holder will receive a State Farm Rewards Check by mail, payable to State Farm, which may be used towards the State Farm product selected. State Farm Dollars Rewards Checks are valid only until the stated expiration date, after which they will have no value and cannot be presented for credit toward a State Farm product.

7. State Farm Dollars Rewards Checks must be applied in full and cannot be redeemed for cash or any other form of credit. Rewards Checks may not be exchanged or transferred and will not be replaced if lost, stolen, or destroyed.

8. Subject to the limitations contained in the Terms and Conditions, unredeemed State Farm Dollars will continue to accrue as earned unless the Program is terminated or the underlying credit card account is closed.

#### Program Administration

9. The State Farm<sup>®</sup> Visa<sup>®</sup> credit card is issued by State Farm Bank, F.S.B., Bloomington, Illinois, which also sponsors the Program. State Farm Bank reserves the right at any time to cancel, modify, restrict, or discontinue the Program, in whole or any specific feature or benefit thereof, without prior notice to its credit card account holders. Earned State Farm Dollars will not be redeemed in the event the Program is terminated.

10. If a credit card account is closed in accordance with the credit card agreement or State Farm Bank determines, in its sole discretion, that the account holder has abused or failed to follow the Program's Terms and Conditions as described herein, the account holder will be ineligible to earn additional or redeem accrued State Farm Dollars.

11. Determination and payment of any tax liabilities under this Program are the sole responsibility of participating credit card account holders.

12. For questions concerning the State Farm Dollars activity summary, a monthly credit card account statement, or the State Farm Dollars Rewards program in general, please call State Farm Bank toll-free at 1-877-SF4-VISA (1-877-734-8472) or visit [statefarm.com](http://statefarm.com).

<sup>i</sup> Eligible insurance premium payments include those classified with Visa as Insurance.

<sup>ii</sup> State Farm Insurance Companies (Auto, Health, Home and Life Insurance) Home Office, Bloomington, Illinois; State Farm Bank, F.S.B. (Bank accounts and loans) Member FDIC and Equal Housing Lender; State Farm VP Management Corp. (Securities Products) Some products not available in all areas.

<sup>iii</sup> Issued by: State Farm Life Insurance Company (Not Licensed in MA, NY or WI). State Farm Life and Accident Assurance Company (Licensed in NY and WI) — Bloomington, IL. This brochure contains only a listing of coverages and is not a contract. Not all products are available in all states.

<sup>iv</sup> **Before investing, consider the funds' investment objectives, risks, charges and expenses. Contact State Farm VP Management Corp (Mutual Funds: 1-800-447-4930; Variable Products: 1-888-702-2307) for a prospectus or summary prospectus containing this and other information. Read it carefully.**

State Farm VP Management Corp. is a separate entity from those State Farm entities which provide banking and insurance products.

Neither State Farm nor its agents provide investment, tax, or legal advice.

State Farm Bank, F.S.B., Member FDIC and an Equal Housing Lender. Insurance, annuities and securities products offered by affiliate companies of State Farm Bank **are not FDIC insured, not a State Farm Bank obligation or guaranteed by State Farm Bank, and are subject to investment risk including possible loss of principal invested.** AP2014/02/0434