First American Equipment Finance’s Food + Beverage Division and its parent, City National Bank, are pleased to extend a Group Rebate Program to Mid-States Meat Association and its members.

This program will allow each enrolled member to benefit from higher rebates based on the enrolled group’s collective annual spend. Enrolled members also benefit from waived minimum spend requirements.

A Card Program That Offers **Strategy + Service**

**STRATEGIC CAPABILITIES**

- **Online + Mobile**
  Manage your account through complimentary access to Commercial Card Online on the web or your mobile device.

- **Streamline Expenses**
  Online expense reporting with receipt attachment and approval routing means faster, more efficient reporting.

- **Software Integration**
  Export transaction data and upload into your accounting software for fast and simple reconciliation.

**LEGENDARY SERVICE**

- **No Middle Man**
  Direct access to your Product Specialist and City National Bank for day-to-day questions, or issues of suspected fraud.

- **Training + Implementation**
  Your dedicated team of experts provides initial training and customizations, as well as ongoing training as needed.

- **Safety + Security**
  Real-time account management ensures cards are used only as permitted and fraud is detected quickly.
**Shared Benefits**

**How It Works**

**Simple, Clear, Terms**

**Cycle Times**
Give yourself time with our 30-day billing cycle and 25-day grace period (additional billing cycles available).

**Payment Options**
Manual and automatic payment options available, choose the option that suits your company best.

**Limited Risk**
Remove risk from card holder’s personal credits with 100% corporate liability.

**No Fees**
There is no cost to a Mid-States Meat Association member to participate in the Group Rebate Program.

**Enrolled Member Benefits**

**Earn More**
Each member earns an annual rebate in accordance with the elevated Group Rebate rates in the schedule below.

**Online Access**
City National Bank configures reports and a custom online platform based on the needs of each member.

**Training Support**
Members receive dedicated initial and on-going training on an as-needed basis.

**Flexibility**
Each member may choose to opt-in or out of the Group Rebate Program at any time.

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1. **Add Members**
Throughout the year, members enroll via a simple sign-up document when they switch to a CNB Card or AP Program.

2. **Spend Normally**
Spend as you normally would throughout the year and take advantage of the benefits of a City National Bank Card Program.

3. **Receive Rebate**
Enrolled members will enjoy the return of a larger annual rebate and are able to reinvest these savings in their schools.

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**Group Rebate**

<table>
<thead>
<tr>
<th>Annual Spend</th>
<th>Rebate Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000,000</td>
<td>0.85%</td>
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<tr>
<td>$2,000,000</td>
<td>1.00%</td>
</tr>
<tr>
<td>$4,000,000</td>
<td>1.10%</td>
</tr>
<tr>
<td>$6,000,000</td>
<td>1.15%</td>
</tr>
<tr>
<td>$10,000,000</td>
<td>1.20%</td>
</tr>
</tbody>
</table>

*LTI/VPP transactions earn 0.40%