THE HARVARD STATE BANK

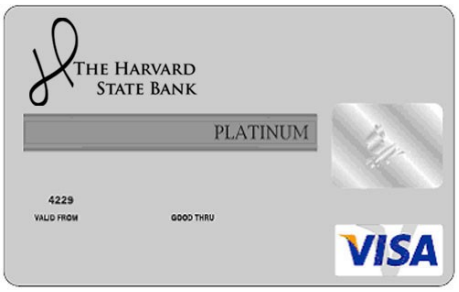
HEBRON COMMUNITY FINANCIAL CENTER | COMMUNITY BANK OF OREGON | COMMUNITY BANK OF ROCKFORD

Personal Credit Cards

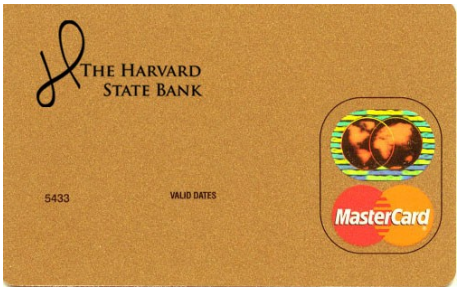
We offer personal credit cards through TIB – The Independent Bankers Bank, who administers and issues the cards. They offer a variety of options to suit just about anyone. They offer a Low-Rate card and a Preferred Points card in **Visa® Classic, Visa® Platinum** or **Gold MasterCard®**

Low-Rate Card

- No annual fee
- Low introductory rate for the first six months
- Competitive ongoing APR*
- Cash advances can be made for up to 50% of the credit line
- 25 day grace period on all purchases
- Same APR* for purchases and cash advances
- Rental car collision damage waiver protection
- 24-hour, toll-free, live customer assistance available at 800-367-7576
- Online account information available 24/7 at www.cardaccount.net



Preferred Points Card



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- 24-hour, toll-free, live customer assistance available at 800-367-7576
- Online account information available 24/7 at www.cardaccount.net
- Earn 1 point for each dollar spent up to 10,000 points per month
- Points can be redeemed for cash back, travel, merchandise and retail gift cards
- To view or redeem points, visit www.mypreferredpoints.com or call 866-678-5191

Apply for a Personal Credit Card

- Download the PDF application
- Type the information and then print the application (you cannot save the document, so print an extra copy for yourself) and then complete it using a blue or black pen. Paper applications are also available at our local branch offices
- Drop your application off at one of our locations
- or fax your completed application to the Card Service Center at 972-650-7054
- or mail your completed application to:

Card Service Center
PO Box 569120
Dallas, TX 75356-9120

**Please see application for information about current APRs and fees*