



# THE HARVARD STATE BANK

Hebron Community  
Financial Center

Community Bank  
of Oregon

Community Bank  
of Rockford

## Personal Credit Cards

Our *Visa*® Business Card offers two options to suit just about any business: the Standard Card or the Preferred Points Card. LOST OR STOLEN CREDIT CARD CALL: 800-367-7576 or 815-943-4400

### 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](http://www.cardaccount.net)

### Preferred Points Card

- No annual fee
- Low introductory rate for 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](http://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](http://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
- 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*