

CONSUMER CREDIT CARD PRODUCTS

Low Rate Card

Available to all applicants for both Visa and MasterCard. Rewards points are not available for this card product.¹

Intro Rate of 2.9% for the first 6 months

Ongoing APR of Prime + 6.99%²

No Annual Fee

25 day Grace Period on all purchases. No grace period for cash advances or cash equivalent transactions.

Visa Benefits of rental car collision damage waiver protection; Gold MasterCard Benefits of rental car collision damage waiver protection and travel insurance.

Online account access and management available at www.cardaccount.net.

Preferred Points Card

Available to all applicants for both Visa and MasterCard.¹

Intro Rate of 2.9% for the first 6 months

Ongoing APR of Prime + 11.99%²

No Annual Fee

25 day Grace Period on all purchases. No grace period for cash advances or cash equivalent transactions.

Visa Benefits of rental car collision damage waiver protection; Gold MasterCard Benefits of rental car collision damage waiver protection and travel insurance. Earn one 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.

Online account access and management available at www.cardaccount.net. To view or redeem rewards points visit www.mypreferredpoints.com or call 866-678-5191.

^{1, 2} See below for details.

Fees for All Card Products

Late Fee: \$35 NSF Fee: \$35 Agent Assisted Pay-by-Phone: \$10

Cash Advance Fee: 3% of the Cash Advance Amount, subject to a minimum fee of \$10.

Card Program Contact Information

Cardholder Customer Service 800-367-7576

Application Processing Fax 972-650-7054 or tibcredit@mybankersbank.com



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BUSINESS CREDIT CARD PRODUCTS

Standard Card

Available to all applicants for Visa¹

No Intro Rate

APR of Prime + 10.99%²

No Annual Fee

25 day Grace Period on all purchases.
No grace period for cash advances or cash equivalent transactions.

Individual and summary billing options

Visa Business Benefits of rental car collision damage waiver protection and travel insurance.

Online account access and management available at www.cardaccount.net.

Preferred Points Card

Available to all applicants for Visa¹

No Intro Rate

APR of Prime + 10.99%²

\$49 Annual Fee per Account

25 day Grace Period on all purchases.
No grace period for cash advances or cash equivalent transactions.

Individual billing option only

Visa Business Benefits of rental car collision damage waiver protection and travel insurance.
Earn one 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.

Online account access and management available at www.cardaccount.net.
To view or redeem rewards points visit www.mypreferredpoints.com or call 866-678-5191.

¹The Preferred Points, and Low Rate consumer products include Gold MasterCard, Visa Classic, and Visa Platinum cards. The Standard and Preferred Points business products are only available for Visa Business cards.

²After introductory rate, the Annual Percentage Rate (APR) will vary based on changes in the Index (the National Prime Rate published in the Wall Street Journal). The Index will be adjusted on the 25th day of each month or the business day preceding the 25th day if that day falls on a weekend or a holiday recognized by the Federal Reserve Bank. Changes in the Index will take effect beginning with the first billing cycle in the month following a change in the Index. Increases or decreases in the Index will cause the APR and periodic rate to fluctuate, resulting in increased or decreased Interest Charges on the Account. The Account will never have an APR over 21%.

Fees for All Card Products

Late Fee: \$35 NSF Fee: \$35 Agent Assisted Pay-by-Phone: \$10

Cash Advance Fee: 3% of the Cash Advance Amount, subject to a minimum fee of \$10.

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