



BancSource Business Partner Spotlight: TIB - The Independent BankersBank

As America's largest bankers' bank, TIB has been providing the best in correspondent products and services to community banks across the country for over 25 years. Today, TIB serves more than 1,400 institutions located in 46 states, including more than 300 on the West Coast.

TIB was founded by and is owned by community bankers, so banks can have total confidence that TIB will not compete for bank customers. That is why TIB has become known as the "trusted partner" to the community banking industry.

From traditional correspondent lending assistance to the latest in electronic banking and check imaging technology, TIB offers the widest array of correspondent services of any provider, backed by a steadfast commitment to personalized service and industry-leading expertise.

Credit Card Program

TIB is a recognized industry leader in card services, with more than 1,000 community banks utilizing their solutions. In fact, with over 1.2 million cards already in circulation, TIB operates one of the largest and most trusted Card Services Divisions in the country.

The Full Service Credit Card Program makes it possible for banks to offer a turnkey, risk-free credit card program to customers. From application generation to credit decision, TIB does it all.

Platinum VISA and Flex Miles options available

You are able to participate in the credit approval process

Offer a MasterCard or VISA featuring your institution's name

Shared income arrangement provides new income opportunities

Dedicated bank support service representatives

Turnkey marketing support from TIB

TIB will never cross-sell or compete for your customers

Portfolio Acquisition

Eliminate portfolio risk and liability while continuing to produce an income stream. TIB purchases quality card portfolios from institutions that no longer wish to bear the cost, risk and time consumption of maintaining their own program. The credit card will still carry the bank's name and bank customers will receive the same high quality of service they have come to expect.



Transfer Agent & Record Keeping

Annual Meetings - Proxy Services

Dividend Disbursement: Cash & Stock

Corporate Actions

Trust Services



A Partner You Can Trust!

OTR, Inc. Securities Transfer Agent & Registrar
Located in downtown Portland
(503) 225 0375

www.transfer.com

> Visit our website for a demo of O-Link, secure online access for clients and shareholders.

TIB also offers a Principal Cardholder Program, which allows a bank to assume more control over the entire process. Banks have complete pricing flexibility and control over credit management decisions.

Merchant Services

TIB's Merchant Programs allow banks to offer competitive, state of the art payment solutions for valuable commercial customers. TIB provides flexible processing applications that meet the needs of virtually any business, from a multitude of terminal applications to a wide array of internet solutions.

Full Service Merchant Program

TIB provides a risk-free environment that needs no additional staff to administer.

Benefits:

Dedicated sales representative

TIB processes all applications, provides customer advice, orders and oversees equipment installation or reprogramming and manages the program in a service-oriented manner

Full array of electronic and touch-tone options, featuring next day settlement

Principal Merchant Program

TIB's Principal Merchant Program allows banks to maintain full control of merchant relationships. TIB provides the product and administrative support necessary to enable a bank to remain competitive and profitable while providing superior service to merchants.

Benefits:

Control of pricing, credit decisions and the merchant relationship

Ongoing staff training

Full array of processing options

Support of a wide range of applications, terminals and computer software

For more information about TIB and their exceptional programs, contact **Keith Thompson** at (503) 587-9600 or kthompson@mybankersbank.com or **Linda Pastorino** with BancSource at (503) 576-4116 or lpastorino@banc-source.com. ■

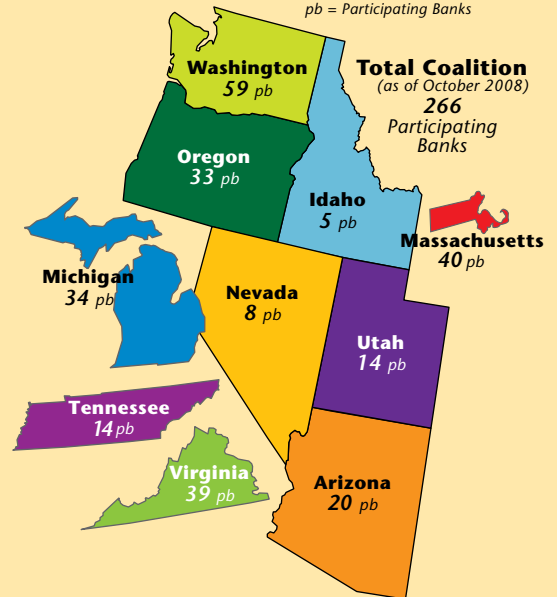


Coalition Highlights

*Welcome
New Participants!*

BANCOURCE COALITION

pb = Participating Banks



We are proud to announce that the following banks have recently joined the BancSource Coalition:

- **American Bank & Trust of the Cumberland** •
Livingston, Tennessee
- **Wellesley Bank** •
Wellesley, Massachusetts
- **Citizens Bank of Hartsville** •
Hartsville, Tennessee
- **OSB Community Bank** •
Brooklyn, Michigan
- **Milford Federal Savings & Loan Association** •
Milford, Massachusetts
- **Hometown Bank** •
Oxford, Massachusetts
- **1st Commonwealth Bank of Virginia** •
Arlington, Virginia

IN PARTNERSHIP WITH

