

Credit Card Application

Note: This credit card application is for Plains Commerce Bank customers who have an established (other than credit card) relationship with us.



Customer Service: 1-800-777-7735

Now you can enjoy the world's most respected credit cards
with the hometown service you've come to know and trust.

Over the years your needs have changed. And we've grown to help meet those needs. We're proud to offer Visa®/ Mastercard® as part of a continuing program designed to meet your growing financial needs.

To apply for your credit card, fill out the following information, select the print button on bottom to print, sign and initial if applying for joint credit. Return your application to a Plains Commerce Bank near you or mail to us at PO Box 7, Hoven, SD 57450.

Choose your card: (only one)

Mastercard® Visa®

Check Account Choice: (only one)

Individual Account Joint Account

Note: All sections should be filled out completely. If not, processing of your application may be delayed.

_____ Last Name	_____ First Name	_____ Middle Name	_____ Social Security #		_____ Date of Birth	
_____ Street Address	_____ City		_____ State	_____ Zip	_____ Home Telephone	_____ How Long (yrs)
_____ Previous Address	_____ City		_____ State	_____ Zip	_____ Home Telephone	_____ How Long (yrs)
_____ Employer	Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No		_____ Income-(gross monthly)		_____ Telephone	_____ How Long (yrs)
_____ Address	_____ City		_____ State	_____ Zip	_____ Mother's Maiden Name (for security purposes)	
Source of additional income *			_____ Amount/Month		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	_____ Monthly Payment

* You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application.

Joint Applicant

Provide the following information only if joint applicant.

_____ Last Name	_____ First Name	_____ Middle Name	_____ Social Security #		_____ Date of Birth	
_____ Previous Address	_____ City		_____ State	_____ Zip	_____ Home Telephone	_____ How Long (yrs)
_____ Street Address	_____ City		_____ State	_____ Zip	_____ Home Telephone	_____ How Long (yrs)
_____ Employer	Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No		_____ Income-(gross monthly)		_____ Telephone	_____ How Long (yrs)
_____ Address	_____ City		_____ State	_____ Zip	_____ Mother's Maiden Name (for security purposes)	
Source of additional income *			_____ Amount/Month		<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	_____ Monthly Payment

* You need not furnish alimony, child support or maintenance income information if you do not want us to consider it in evaluating your application.

Credit Information

Attach additional sheet if necessary.

Loans Open Closed

Bank Name	Street Address	City	State	Zip	Branch
Checking Account Number	Name(s) Listed		Savings Account Number	Name(s) Listed	
	Bank Name & Address	Name on account	Account Number	Balance	Monthly Payment
Automobile					
Home Mortgage					
Bank Credit Card					
Other					
Other					

Member FDIC | Equal Housing Lender

Interest Rates and Interest Charges Keep a copy for your records.

Annual Percentage Rate (APR) for Purchases	12.00% Fixed Rate
APR for Cash Advances	15.00% Fixed Rate
Paying Interest	Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire account balance by the payment due date each month. We will begin charging interest on cash advances from the date the cash advance was made or from the first day of the billing cycle in which the cash advance is posted to your Account, whichever is later, and will continue to accrue until paid in full.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: http://www.consumerfinance.gov/learnmore .

Fees

Annual Fee	None
Transaction Fees <ul style="list-style-type: none"> • Cash Advance • International Transaction Fee 	\$5.00 or 3.00% of the amount of each cash advance, whichever is greater. Up to 1.00% of each international transaction in U.S. dollars.
Penalty Fees <ul style="list-style-type: none"> • Late Fee • Returned Check Fee 	Up to \$35.00 Up to \$35.00
Other Fees <ul style="list-style-type: none"> • Statement Check Fee 	\$5.00 or 3.00% of the amount of each transaction, whichever is greater.

How We Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Minimum age requirement: You must be at least 18 years of age to apply.

At the date this application was printed (shown in lower right-hand corner) the information listed above was accurate. Because rates and terms are subject to change, you may contact us for the current information by writing to Plains Commerce Bank, PO Box 7, Hoven, SD 57450.

Important Information

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account we will ask for your name, address, date of birth, and other information that allows us to identify you. We may also ask to see your driver's license or other identifying documents.

Interest Charges

No periodic Interest Charge will be assessed against purchases if you have paid (we receive) the full New Balance shown on your statement by the Payment Due Date (25 days on average from billing). If we do not receive the entire New Balance by the Payment Due Date, periodic Interest Charges will accrue on all purchases, and return payment fees from the day they were posted to your account. Interest Charges will accrue on Cash Advances from the from the date the cash advance was made or from the first day of the billing cycle in which the cash advance is posted to your Account, whichever is later, and will continue to accrue until paid in full.

When a Cash Advance is posted to your account there is a one-time Cash Advance fee for each Cash Advance posted of \$5.00 or 3.00% of the Cash Advance amount, whichever is greater.

Periodic FINANCE CHARGE in the form of interest is determined by multiplying the "Average Daily Balance" for Purchases and for Cash Advances outstanding during the monthly billing cycle by the monthly "Periodic Rate." The monthly "Periodic Rate" for Purchases is 1.00%, which is equivalent to an **ANNUAL PERCENTAGE RATE** of 12.00%. The monthly "Periodic Rate" for Cash Advances is 1.25%, which is equivalent to an **ANNUAL PERCENTAGE RATE** of 15.00%. Interest will be charged if you did not pay the previous balance in full by the payment due date. We will charge interest on the Average Daily Balance.

Calculating Average Daily Balance (including current transactions):

For Purchases: We figure the FINANCE CHARGE on your Account by applying the periodic rate to the "Average Daily Balance" of your Account including current Purchases. To get the Average Daily Balance we take the beginning Purchases balance of your Account each day, subtract any unpaid FINANCE CHARGE(S) and late fee(s), add any new Purchases, and subtract any payments (less unpaid finance charge(s) and late fee(s)) and credits. This gives us the Purchases Daily Balance. Then, we add up all the daily purchases balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the Purchases Average Daily Balance.

For Cash Advances: We figure the FINANCE CHARGE on your Account by applying the periodic rate to the "Average Daily Balance" of your Account including current Cash Advance transactions. To get the Average Daily Balance we take the beginning Cash Advance balance of your Account each day, subtract any unpaid FINANCE CHARGE(S) and late fee(s), add any new Cash Advances, and subtract any payments (less unpaid finance charge(s) and late fee(s)) and credits. This gives us the Cash Advance Daily Balance. Then, we add up all the daily cash advance balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the Cash Advance Average Daily Balance.

Military Lending Act Notice

Federal law provides important protections to members of the Armed Forces and their dependents related to extension of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account; the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this information and a description of your payment obligation verbally, please call us toll free at 1-844-487-2579.

Signature(s)

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This application is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We authorize Plains Commerce Bank to check my/our credit report from time to time. This offer is subject to the credit policies of this institution. I/We agree to be bound by the terms and conditions of the credit card agreement. Receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's or joint applicant's use of the card. I/We agree not to use this card for any unlawful purpose, including the purchase of goods or services, prohibited by local law applicable in my/our jurisdiction. If this is a joint application, we shall be jointly and severally liable for any and all credit extended from time to time.

X

Applicant Signature

Date

X

Joint Applicant Signature

Date

If applying for a joint account, complete all sections providing information about the joint applicant and initial below.

We intend to apply for joint credit.

X

Applicant Initials

X

Joint Applicant Initials

For internal use only

Date Approved

Credit Line

Approved By