

Gold 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 card 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® 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.

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	9.90% 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	\$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	Up to \$35.00 Up to \$35.00
Other Fees	\$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.

