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.



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.

Note: All sections should	be filled out completely. If no	t, processing of your application may be d	elayed.			
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: Yes No	Income-(gross monthly)		Telephone	How Long (yrs)
Address		City	State Zip	Zip	Mother's Maiden Name (for security purposes)	
Source of additional inco	ma *		Month	Own	☐ Rent ☐ Other	Monthly Payment
		tenance income information if you do not		to consider it in	evaluating your applica	•
loint Applican	t Pro	vide the following information only if join	t applica	nt.		
_ast Name	First Name	Middle Name	Social S	ecurity #	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: Yes No	Income	-(gross monthly)	Telephone	How Long (yrs)
Address		City	State	Zip	Mother's Maiden Nan	ne (for security purposes)

* 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 Informati	On Attach add	ditional sheet if necessary.				
Bank Name	Street Address	City	State	Zip	Branch	Loans
Checking Account Number	Name(s) Listed		avings Acco	unt Number	Name(s) Listed	
	Bank Name & Address	Name on account	: A	Account Numbe	r Balanc	e Monthly Payment
Automobile					_	
Home Mortgage					_	
Bank Credit Card						
Other						
Other						
				Memb	er FDIC Ed	qual 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	To learn more about factors to consider when applying for or using a credit card, visit the			
Consumer Financial Protection	website of the Consumer Financial Protection Bureau at:			
Bureau	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 Late Fee Returned Check Fee	Up to \$35.00 Up to \$35.00				
Other Fees • 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 0.825%, which is equivalent to an **ANNUAL PERCENTAGE RATE** of 9.90%. 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		X	
Applicant Signature	Date	Joint Applicant Signature	Date
If applying for a joint account, com	plete all sections providing info	mation about the joint applicant and initial	below.
We intend to apply for joint credit.	X Applicant Initials	yplicant Initials Joint Applicant Initials	
For internal use only	• •		
Date Approved Credit Line	Approved By		