

\$500 Deposited into a North Dakota Plains Commerce Bank Checking or Savings Account Terms and Conditions

APPLICATION:

Plains Commerce Bank will deposit \$500 into your Plains Commerce Bank checking or savings account after loan closing to each household that applies for a new mortgage loan or mortgage refinance with Plains Commerce Bank via online, by phone, or in person at our 404 S 3rd Street Bismarck, North Dakota location. Loan application must be submitted by 12/31/2018 and the loan must close by 06/30/2019 All credit and loan programs are subject to credit approval.

The customer accepting the deposit of \$500 into your Plains Commerce Bank checking or savings account agrees that the funds deposited into your Plains Commerce Bank checking or savings account are awarded on the condition that Plains Commerce Bank and its representatives and employees will have no liability whatsoever for any injuries, losses of damages of any kind resulting from acceptance, possession or use of the \$500 deposited into your Plains Commerce Bank checking or savings account. Each participant shall accept the \$500 deposited into your Plains Commerce Bank checking or savings account on an "as is" basis. Plains Commerce Bank reserves the right, at our discretion, at any time, without notice or assigning any reason therefore, replace or substitute the bonus in the promotion with any other prize of similar value selected by Plains Commerce Bank. Participant agrees and acknowledges an IRS form 1099 INT will be filed.

For the No Closing Cost loan program, No Closing Cost items include: Origination Fees, Processing and Underwriting fees, Title Insurance, Credit Report, Closing fee to the Title Company, Flood Certification, Appraisal, and all recording Fees. Escrows items including Homeowners Insurance and Taxes will be at the borrower's expense. The Borrowers will also be responsible for all pre-paid interest.

ELIGIBILITY: Open to legal residents of United States. Limit one deposit of \$500 into your Plains Commerce Bank checking or savings account per household. Eligible loans must qualify for secondary market sale. Non-consumers are not eligible to participate in this promotion.

Plains Commerce Bank is not responsible for any problems or technical malfunctions of any telephone network or lines, computer online sites, servers or providers, computer equipment, software, failure of any application to be received by Plains Commerce Bank on account of technical problems or traffic congestion on the Internet or at any Website, or any combination thereof, including any injury or damage to registrants' or any other person's computer related to or resulting from participation or downloading any materials for the loan process.

By completing and submitting an application for a new mortgage loan or mortgage refinance with Plains Commerce Bank by 12/31/2018 the customer agrees to abide by the terms of these official rules and the decisions of Plains Commerce Bank, which are final and binding on all matters pertaining to the loan and the deposit of \$500 into your Plains Commerce Bank checking or savings account. Customer consents to the use of their name in any manner by Plains Commerce Bank without further compensation (customer contact information is excluded and will not be used). Employees, board of directors, and shareholders of Plains Commerce Bank and their immediate families are not eligible for the deposit of \$500 into your Plains Commerce Bank checking or savings account. Plains Commerce Bank shall not be responsible for any damages, taxes or expenses that customer might incur as a result of Plains Commerce Bank's deposit of \$500 into your Plains Commerce Bank checking or savings account.

Plains Commerce Bank reserves the right not to accept applications outside of our trade area.

To be eligible for the deposit of \$500 into your Plains Commerce Bank checking or savings account, one must apply for a new mortgage loan or mortgage refinance by 12/31/2018 and close on said loan by 06/30/2019. Apply online at www.plainscommcemortgage.com, by phone, or in person at our office in Bismarck, North Dakota to be eligible for the deposit of \$500 into your Plains Commerce Bank checking or savings account after loan closing.

Any customer notification not responded to within 30 days or returned as undeliverable may result in forfeiture of the \$500 deposit into your Plains Commerce Bank checking or savings account. Plains Commerce Bank assumes no responsibility for lost, misdirected, late, damaged, incomplete, illegible and/or postage due mail. No substitution or transfer of the deposit of \$500 into your Plains Commerce Bank checking or savings account is permitted except by Plains Commerce Bank. The sponsor of the deposit of \$500 into your Plains Commerce Bank checking or savings account is Plains Commerce Bank, PO Box 7, Hoven, SD 57450. By participating in this promotion, each customer unconditionally accepts and agrees to comply with and abide by these terms and conditions. The decisions of Plains Commerce Bank shall be final and binding in all respects. Void where prohibited by law. All federal, state and local laws and regulations apply. All rights reserved.