

# Mortgage Monday \$1,200 Furniture Gift Card (“Bonus”) OR \$500 Deposit into your Plains Commerce Bank Checking Account Terms and Conditions

## APPLICATION:

Plains Commerce Bank will give each customer the choice of one (1) \$1,200 furniture gift card (“Bonus”) OR \$500 deposit into your Plains Commerce Bank checking account after loan closing to each household that applies for a new mortgage loan or mortgage refinance with Plains Commerce Bank on Mortgage Monday via online (12:00 am-11:59 pm Central Standard Time (CST)) or in person or by phone during our extended Mortgage Monday Hours of 7am to 7pm at our Aberdeen, Mitchell, Sioux Falls, and Watertown South Dakota locations. All credit and loan programs are subject to credit approval.

Customers who choose the \$1,200 furniture gift card (“Bonus”) after loan closing: customers in the Sioux Falls area will receive a \$1,200 gift card to Montgomery’s Furniture in Sioux Falls; customers in the Aberdeen area will receive a \$1,200 gift card to Malchow’s Home Furnishing of Aberdeen; customers in the Mitchell area will receive a \$1,200 gift card to Montgomery’s Furniture in Sioux Falls or Madison; customers in the Watertown area will receive a \$1,200 gift card to Slumberland Furniture. There is no minimum to purchase in order to redeem the gift card. Verifiable retail value: \$1,200. There will be no cash compensation. The \$1,200 furniture gift card (“Bonus”) is valid only at the stated stores. Any other labor or services, including third party installation, that is not provided by the furniture store cannot be applied to balance on the gift card.

By participating in this promotion you are consenting to Plains Commerce Bank releasing your name, address and phone number to a third party service provider. Any notification or \$1,200 furniture gift card (“Bonus”) that is returned as undeliverable will result in no award. The customer accepting the \$1,200 furniture gift card (“Bonus”) OR \$500 deposit into your Plains Commerce Bank checking account agrees that the \$1,200 furniture gift card (“Bonus”) OR \$500 deposit into your Plains Commerce Bank checking account is 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 \$1,200 furniture gift card (“Bonus”) OR \$500 deposit into your Plains Commerce Bank checking account. No recipient may make any substitution or transfer of \$1,200 furniture gift card (“Bonus”) OR \$500 deposit into your Plains Commerce Bank checking account. Each participant shall accept the \$1,200 furniture gift card (“Bonus”) OR \$500 deposit into your Plains Commerce Bank checking account on an “as is” basis. Plains Commerce Bank and its third party providers give no representation or warranty whatsoever as to the quality, merchantability or fitness for purpose or any other implied terms or conditions with respect to any bonus. Plains Commerce Bank reserves the right, at our discretion, at any time, without notice or assigning any reason therefore, replace or substitute any bonus in the promotion with any other prize of similar value selected by Plains Commerce Bank. Participant agrees and acknowledges an IRS form 1099-MISC 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 also the Borrowers will be responsible for all pre-paid interest.

## ELIGIBILITY:

Open to legal residents of United States. Limit one (\$1,200 furniture gift card (“Bonus”) or \$500 deposit into your Plains Commerce Bank checking 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 and/or Mortgage Monday.

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By completing and submitting an application for a new mortgage loan or mortgage refinance with Plains Commerce Bank during Mortgage Monday 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 (\$1,200 furniture gift card (“Bonus”) or \$500 deposit into your Plains Commerce Bank checking 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 \$1,200 furniture gift card (“Bonus”) or \$500 deposit into your Plains Commerce Bank checking 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 Mortgage Monday \$1,200 furniture gift card (“Bonus”) OR \$500 deposit into your Plains Commerce Bank checking account.

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

Plains Commerce Bank Mortgage Monday includes the following dates: September 17, September 24, and October 1, 2018 with the option to extend at discretion of Plains Commerce Bank. In the event that additional Mortgage Monday dates are selected, an addendum to this terms and conditions stating those dates will follow. Apply online at [www.plainscommercemortgage.com](http://www.plainscommercemortgage.com) or phone or in person at our mortgage offices in Aberdeen, Watertown, Mitchell or Sioux Falls, South Dakota on Mortgage Monday to be eligible for the (\$1,200 furniture gift card (“Bonus”) or \$500 deposit into your Plains Commerce Bank checking account) after loan closing.

Any customer notification not responded to within thirty (30) days or returned as undeliverable may result in (\$1,200 furniture gift card (“Bonus”) or \$500 deposit into your Plains Commerce Bank checking account) forfeiture. Plains Commerce Bank assumes no responsibility for lost, misdirected, late, damaged, incomplete, illegible and/or postage due mail. No substitution or transfer of (\$1,200 furniture gift card (“Bonus”) or \$500 deposit into your Plains Commerce Bank checking account) is permitted except by Plains Commerce Bank and its promotion partners: Montgomery’s Furniture of Sioux Falls and Madison, Malchow’s Home Furnishing of Aberdeen, and Slumberland Furniture of Watertown. The sponsor of this \$1,200 furniture gift card (“Bonus”) or \$500 deposit into your Plains Commerce Bank checking account is Plains Commerce Bank, PO Box 7, Hoven, SD 57450. By participating in Mortgage Monday, 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. Montgomery’s Furniture, Malchow’s Home Furnishing, and Slumberland Furniture are not a sponsor of this promotion.

Addendum Following

# Addendum to: Mortgage Monday \$1,200 Furniture Gift Card (“Bonus”) OR \$500 Deposit into your Plains Commerce Bank Checking Account Terms and Conditions

The purpose of this Addendum is to provide a statement of contract provisions, which is incorporated into and made a part of the Terms and Conditions to which it is attached.

The following Terms and Conditions are incorporated into and form a part of the ‘Mortgage Monday’ Terms and Conditions to which it is attached. Provisions in the Terms and Conditions that are consistent with said Addendum will continue in full force and effect. In the event there is a conflict between the Terms and Conditions of the Agreement and this Addendum, this Addendum will control.

Plains Commerce Bank’s augmentation and modifications on said Addendum dated September 11, 2018 will include 1) Current Pre-Qualified Loans with signed Purchase Agreement dated on or after September 8, 2018 will be considered eligible for Mortgage Monday “Bonus” (\$1200 Furniture Gift Card OR \$500 Deposit into your Plains Commerce Bank Checking Account). 2) All Mortgage Monday Loans will have a ‘Close Date’ of no later than March 31, 2019 to be considered eligible for Mortgage Monday “Bonus” (\$1200 Furniture Gift Card OR \$500 Deposit into your Plains Commerce Checking Account).

This Addendum cannot be modified or amended or altered by any party other than Plains Commerce Bank.