

Credit Card Application

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

Now you can enjoy the world's most respected credit cards and deal with hometown friends you know and trust.

Introducing Plains Commerce Bank Visa[®]/MasterCard[®]. If you have a question, we're here to answer it. If you need a cash advance, we'll take care of it. And best of all, you'll be dealing with a bank you know and trust. Hometown professionals who believe in working together to build a stronger community.

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. Then 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) VISA[®] Gold VISA[®] Mastercard[®]

Check Account Choice: (only one) Individual Account Joint Account

Applicant

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	_____ No. of Dependents	
_____ Street Address	_____ City		_____ State	_____ ZIP	_____ Home Phone	_____ How Long (years)
_____ Previous Address	_____ City		_____ State	_____ ZIP	_____ Home Phone	_____ How Long (years)
_____ Employer	Self Employed: Yes No		_____ Income (gross monthly)	_____ Phone	_____ How Long (years)	
_____ Employer Address	_____ City		_____ State	_____ ZIP	_____ Mother's Maiden Name (for security purposes)	
_____ Source of additional income*	_____ Amount/Month		_____ Own	_____ Rent	_____ 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	_____ No. of Dependents	
_____ Street Address	_____ City		_____ State	_____ ZIP	_____ Home Phone	_____ How Long (years)
_____ Previous Address	_____ City		_____ State	_____ ZIP	_____ Home Phone	_____ How Long (years)
_____ Employer	Self Employed: Yes No		_____ Income (gross monthly)	_____ Phone	_____ How Long (years)	
_____ Employer Address	_____ City		_____ State	_____ ZIP	_____ Mother's Maiden Name (for security purposes)	
_____ Source of additional income*	_____ Amount/Month		_____ Own	_____ Rent	_____ 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.

Loan Status:
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						

Interest Rates and Interest Changes (KEEP FOR YOUR RECORDS)

Annual Percentage Rate (APR) for Purchases	12.00%
APR for Cash Advances	12.00%
Paying Interest	Your 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 balance by the due date each month. We will begin charging interest on Cash Advances on the later of the transaction date or the first day of the billing cycle in which the cash advance posts to your account.
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 · Cash Advance · Foreign Transaction	Either \$2.00 or 2.00% of the amount of each cash advance, whichever is greater. 1.00% of each transaction in U.S. dollars.
Penalty Fees · Late Payment · Returned Payment	\$20.00 or 5.00% of amount past due, whichever is higher. \$20.00.
Other Fees · Phone Payment Fee	\$5.00 with operator assistance.

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 other fees and charges from the day they were posted to your account. Interest Charges will accrue on Cash Advances from the later of the transaction date of the Cash Advance or the first day of the billing cycle in which the Cash Advance posts to your account until paid in full.

When a Cash Advance is posted to your account there is a one-time Interest Charge for each Cash Advance posted of \$2.00 or 2.00% of the Cash Advance amount, whichever is greater.

The Interest Charge resulting from the application of the periodic rate is determined by multiplying the "Average Daily Balance" for Purchases and the Cash Advances outstanding during the monthly billing cycle by the monthly "Periodic Rate." The monthly "Periodic Rate" is 1.00% which is equivalent to an Annual Percentage Rate of 12.00%.

The "Average Daily Balance" is computed by taking the beginning balance of your account on each day, calculated separately for Purchases and Cash Advances, adding new purchases and/or cash advances and subtracting any payments or credits to get each day's daily balance. The daily balances are then added together and divided by the number of days in the billing cycle to get the "Average Daily Balance." You may pay all or any portion of your unpaid account balance at any time without incurring any special or extra Interest Charge.

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 and the disclosures provided to me/us on the card carrier upon receipt of my/our credit card. 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