

Terry Redlin Credit Card Application

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.

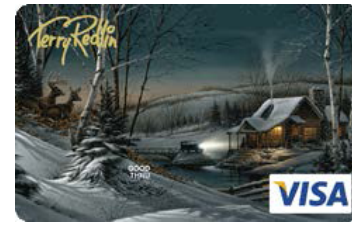
Check Credit Card Image Choice: (only one)



Spring Fever



Best Friends



Evening with Friends

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)	
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:

Bank Name	Street Address	City	State	ZIP	Branch	Open	Closed
	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 a copy 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 <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • Late Payment • Returned Payment 	\$20.00 or 5.00% of amount past due, whichever is higher. \$20.00.
Other Fees <ul style="list-style-type: none"> • Expedited Service Fee 	\$5.00 operator assisted payment.

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.



Application Line: 1-800-777-7735
 Customer Service: 1-605-948-2278



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.

Notices

NEW YORK RESIDENTS: You may contact the New York State Banking Department at 1-877-226-5697 or by writing to the Research & Technical Assistance Division, 1 State St., NY, NY 10004-1417 to obtain a comparative listing of all credit card rates, fees and grace periods.

CALIFORNIA RESIDENTS: A married applicant may apply for a separate account in his/her own name.

OHIO RESIDENTS: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

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.

_____ _____
Applicant Signature Date 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. _____ _____
Applicant Initials Joint Applicant Initials

For internal use only

Date Approved Credit Line Approved by