2023 GiveBack $500 Closing Credit

APPLICATION:

Plains Commerce Bank will give $500 closing credit on your home loan via the GiveBack Program to each eligible household that closes a loan to purchase, refinance, or construct your primary residence with Plains Commerce Bank. Applications from individuals located inside our trade area are accepted online at www.plainscommercemortgage.com, by phone, or in person at our Aberdeen, Conde, Hoven, Mitchell, Sioux Falls and Watertown South Dakota locations. All credit and loan programs are subject to credit approval.

The customer accepting $500 GiveBack closing credit on your home loan will have no liability whatsoever for any injuries, losses or damages of any kind resulting from acceptance, possession or use of $500 closing credit on your home loan. Each participant shall accept the $500 GiveBack closing credit on your home loan on an "as is" basis. Participant agrees and acknowledges an IRS form 1099-MISC may be filed.

ELIGIBILITY:

Open to legal residents of United States. Limit one (1) $500 GiveBack closing credit on your home loan per household. Eligible loans must qualify for secondary market sale and must be closed-end. GiveBack Program participants are subject to verification of employment eligibility. 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 an eligible loan with Plains Commerce Bank through the GiveBack Program, 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 $500 GiveBack closing credit on your home loan. 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 $500 Giveback closing credit on your home loan. Plains Commerce Bank shall not be responsible for any damages, taxes or expenses that the customer might incur as a result of Plains Commerce Bank's $500 GiveBack closing credit on your home loan.

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

To receive the Plains Commerce Bank $500 GiveBack closing credit, your eligible loan must close by December 31, 2023. Apply online at www. plainscommercemortgage.com, by phone, or in person at our offices in Aberdeen Conde, Hoven, Mitchell, Sioux Falls or Watertown South Dakota locations to be eligible for $500 GiveBack closing credit on your home loan.

Any customer notification not responded to within thirty (30) days or returned as undeliverable may result in forfeiture of the $500 GiveBack closing credit on your home loan. Plains Commerce Bank assumes no responsibility for lost, misdirected, late, damaged, incomplete, illegible and/or postage due mail. No substitution or transfer of $500 credit on your home loan is permitted except by Plains Commerce Bank. The sponsor of the $500 Giveback closing credit on your home loan is Plains Commerce Bank, PO Box 7, Hoven, SD 57450. By participating, 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.