

2026 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 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 \$500 GiveBack closing credit will be applied at closing and has no cash value. It is non-transferable and may only be used toward eligible closing costs. We will make reasonable efforts to ensure applications are received and processed promptly. If you experience technical difficulties submitting your application, contact us immediately. While we cannot control third-party systems or internet outages, we can assist you in completing your application through alternative methods.

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, 2026. 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.

To avoid losing the \$500 GiveBack closing credit, you must respond to any bank notification regarding your application, within 30 days. If you do not receive a notification you expected, contact us immediately. Applications returned as undeliverable or unanswered may result in forfeiture of the credit. Plains Commerce Bank is not responsible for mail delivery issues. No substitutions or transfers of the \$500 credit are permitted except by Plains Commerce Bank. The sponsor of the \$500 GiveBack closing credit is Plains Commerce Bank, PO Box 7, Hoven, SD 57450. By participating, each customer agrees to comply with these terms and conditions. The decisions of Plains Commerce Bank are final and binding. Void where prohibited by law. All federal, state, and local laws and regulations apply.