Plains Commerce Bank Mortgage Monday
$1,000 Furniture Gift Card (“Bonus”) Terms and Conditions

APPLICATION:
Plains Commerce Bank will give one (1) $1,000 furniture gift card (“Bonus”) at the time of loan closing to each household that applies for a new mortgage loan or refinance with Plains Commerce Bank on Mortgage Monday via online (12:00 am-11:59 pm Central Standard Time) 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, and Bismarck North Dakota. All credit and loan programs are subject to credit approval.

Customers will receive the $1000 furniture gift card (“Bonus”) at closing: customers in the Sioux Falls area will receive a $1,000 gift card to Montgomery’s Furniture in Sioux Falls; customers in the Aberdeen area will receive a $1000 gift card to Malchow’s Home Furnishing of Aberdeen; customers in the Mitchell area will receive a $1,000 gift card to Montgomery’s Furniture in Sioux Falls or Madison; customers in the Watertown area will receive a $1000 gift card to Slumberland Furniture; customers in Bismarck, ND will receive a $1,000 gift card to I. Keating Inc. There is no minimum to purchase in order to redeem the gift card. Verifiable retail value: $1,000. There will be no cash compensation. The (“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 by 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 (“Bonus”) that is returned as undeliverable will result in no award. The customer accepting the (“Bonus”) agrees that the (“Bonus”) 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 (“Bonus”). No recipient may make any substitution or transfer of (“Bonus”). Each participant shall accept the bonus 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.

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. All Conventional loans that qualify will be serviced by Plains Commerce Bank. This excludes all FHA (Federal Housing Administration), Rural Development and VA (Veterans Administration) Loans.

ELIGIBILITY:
Open to legal residents of United States. Limit one (“Bonus”) 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.

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 (“Bonus”). 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 (“Bonus”). 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 $1,000 furniture gift card (“Bonus”).

Plains Commerce Bank reserves the right not to accept applications outside of our trade area.
Plains Commerce Bank Mortgage Monday includes the following dates: August 26, September 2, September 9, September 16, September 23 and September 30, 2013 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 or phone or in person at our mortgage offices in Aberdeen, Watertown, Mitchell or Sioux Falls South Dakota or Bismarck North Dakota on Mortgage Monday to be eligible for the (“Bonus”) at time of closing.

Any customer notification not responded to within 30 days or returned as undeliverable may result in (“Bonus”) forfeiture. Plains Commerce Bank assumes no responsibility for lost, misdirected, late, damaged, incomplete, illegible and/or postage due mail. No substitution or transfer of (“Bonus”) 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, I. Keating Inc. of Bismarck North Dakota. The sponsor of this (“Bonus”) 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, Slumberland Furniture, and I. Keating Inc. are not a sponsor of this promotion.