

Plains Commerce Referral Program Terms and Conditions

Sponsor: The sponsor of the Plains Commerce Bank Referral Program is Plains Commerce Bank 1130 S Burr Street, Ste. 100, Mitchell, SD 57301.

Eligibility: Must be a minimum age of 18 to participate. If you are an employee or staff member of Plains Commerce Bank, you are not eligible to participate. Family members of employees, which includes siblings, parents, significant others, children, grandchildren, or grandparents, are also not eligible to participate and/or win. Also, people living in the same household or individuals otherwise excluded are not eligible to participate.

How to Participate: Referral bonus: to receive up to 5 (five) \$50 referral-incentives during the promotional period, Plains Commerce Bank customer referral must open a new Plains Commerce Bank consumer checking or savings account, or a personal loan within the promotional period of May 22, 2023 – July 31, 2023. Personal loan types for the account-opening-incentive are limited to vehicle and recreational vehicle loans. Limitations also include one new account and loan incentive per household, with each being \$50 for a total of \$100 per household. Account opening referrals and referral incentives will be deposited into both the referrer and referee Plains Commerce Bank checking account, savings account, or issued a cashier's check on day of account opening and tracked and recorded by Plains Commerce Bank. Referrals can be made online or in person at Plains Commerce Bank 1130 S Burr Street, Mitchell, SD 57301.

For \$50 account opening bonus and referral bonus: no minimum balance to obtain the \$50 bonus, no minimum balance required to open the account, annual percentage yields for consumer checking and savings account may vary depending on the account type chosen and the amount of the initial deposit or balance. For example, Plains Savings account earns 0.45% annual percentage yield with no minimum balance to open and no minimum daily/monthly balance to obtain APY. The \$50 bonus will be deposited into a Plains Commerce Bank checking account, savings account, or a cashier's check will be issued on day of account opening. To be eligible for bonus, account or loan must be opened between May 22, 2023 – July 31, 2023.

Interest Checking: Rate Information: The interest rate(s) and annual percentage yield(s) are accurate as of 05/22/2023. The interest rate for your account is 0.05% with an annual percentage yield of 0.05%. At our discretion, we may change the interest rate on your account at any time. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. Fees could reduce the earnings on the account.

Choice Checking: The interest rate(s) and annual percentage yield(s) are accurate as of 05/22/2023. The interest rate for your account is 0.10% with an annual percentage yield of 0.10%. At our discretion, we may change the interest rate on your account at any time. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. Fees could reduce the earnings on the account.

Plains Savings: The interest rate(s) and annual percentage yield(s) are accurate as of 05/22/2023. The interest rate on your account is 0.45% with an annual percentage yield of 0.45%. At our discretion, we may change the interest rate on your account at any time. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield. Fees could reduce the earnings on the account.

Limitations of Liability: By participating in the Program, each participant agrees to indemnify, release, and hold harmless Plains Commerce Bank and any promotional partners, each of their parent, subsidiary, affiliate and related companies, and each of its and their respective officers, directors, employees, and agents from and against any losses, damages, rights, claim or cause of action of any kind resulting directly or indirectly, from acceptance, possession, use or misuse of any prize awarded in connection with the Plains Commerce Bank Referral Program, including without limitation personal injury, and/or property damage, as well as claims based on publicity rights, defamation, and/or invasion of privacy.

Plains Commerce Bank is not responsible for: (1) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Program; (2) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (3) unauthorized human intervention in any part of the entry process or the Program; (4) technical or human error which may occur in the administration of the Program or the processing of entries; or (5) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Program or receipt or use or misuse of any bonus. (6) Bonus awarded will not be replaced if lost or stolen.

Additional Conditions: If, for any reason, Plains Commerce Bank is not able to complete the Referral Program as intended, Plains Commerce Bank reserves the right at its sole discretion to cancel, terminate, modify, or suspend the Program. Program rules can be amended any time by Plains Commerce Bank without notification. Entrants agree that all disputes, claims and causes of action arising out of or connected with Plains Commerce Bank.

Publicity: Except where prohibited by law, by entering a Drawing or by winning, entrants grant to the Sponsor the right to publicize the entrant's name, photograph, image, likeness, voice, statements, and biographical information in all manner and media, worldwide, in perpetuity, for advertising, trade, and promotion purposes without compensation and without opportunity for review.

Participants agree and acknowledge an IRS form 1099-MISC may be filed for the winner.

Plains Commerce Bank March Money Madness Sweepstakes Terms and Conditions