

APPLICANT

Name (first, middle, last)				Mother's Maiden Name (For security purposes only)					
Physical Address (no P. O. Boxes)					E-mail Address				
City		State		Zip Code		Home Phone			
Mailing Address (if different)				City		State		Zip Code	
How Long		Rent <input type="checkbox"/>		Housing Payment		Date of Birth (required)		Social Security Number (required)	
Yr.	Mo.	Own <input type="checkbox"/>		\$ /mo.					
Employer						Gross Annual Salary			
						\$			
Position				Years There				Business Phone	
Bank Name				Savings <input type="checkbox"/>		Checking <input type="checkbox"/>			
OTHER SOURCE(S) OF INCOME: Alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation						OTHER INCOME AMOUNT:			
						\$			
Name and Address of nearest relative not living with you.									

CO-APPLICANT

Name (first, middle, last)				Date of Birth (required)		Social Security Number (required)				
Physical Address (if different from Applicant)					City		State		Zip Code	
Employer						Gross Annual Salary				
						\$				
Position				Years There				Business Phone		
OTHER SOURCE(S) OF INCOME: Alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying this obligation						OTHER INCOME AMOUNT:				
						\$				
Relationship to Applicant (if any)										

NOTE: When you furnish Applicant and Co-Applicant information and each such person signs below, you indicate your INTENT TO APPLY FOR JOINT CREDIT. Each person can use the account and each person is liable for the debt.

I HAVE READ THE ENTIRE APPLICATION, AGREE TO ITS TERMS, AND CERTIFY THE INFORMATION IS CORRECT.

X _____ **X** _____
Applicant's Signature **Date** **Co-Applicant's Signature** **Date**

Disclosures
Notice to young applicants: If you are under 21 years of age, Federal law prohibits us from approving your application for a credit card unless you demonstrate that you have the independent ability to make the required payments on your account, or unless you provide a guarantor or cosigner. The guarantor or cosigner must be acceptable to us and must sign our form of guaranty agreement.
To All Applicants: Applicant applies to UMB Bank, n.a., Kansas City, Missouri, or its successors or assigns ("Issuer") for an Account as indicated above. If this application is accepted and credit card(s) issued, those signing above will be deemed to be in agreement with the terms and conditions accompanying the card(s). Each Applicant in signing this form, certifies the information given herein to be true and correct and agrees to pay all charges on such Account when due.
 Each Applicant authorizes the Issuer to obtain a credit report in connection with this application and from time to time after the Account is established, the Issuer may verify that the Applicant(s) continues to qualify for the Account. Issuer may verify Applicant(s)' credit, employment history and other information related to the Applicant(s) and to answer questions about the Issuer's experience with each person. Each Applicant acknowledges and agrees that such information may be used to establish, administer or collect the Account requested by the undersigned, or for any legitimate purpose relating to the Account. The Applicant understands the Issuer will retain the application whether or not it is approved.

CHOOSE YOUR CARD

PLEASE CHECK CARD DESIGN OF YOUR CHOICE



_Card A



_Card B

Please mail completed application to:
 UMB Card Center / Attn: Betty Thomas
 MS 1110505
 906 Grand Blvd. Kansas City, MO 64106



Important Cost Information about our Credit Card

Interest Rates and Charges	
Annual Percentage Rate (“APR”) for Purchases	0.00% introductory APR for six (6) months. After that, you’re APR will be 11.99% . The APR in effect after your introductory APR expires will vary with the market based on the Prime Rate.
APR for Cash Advances	15.99% . This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	11.99% if your Balance Transfer is treated as a Purchase, or 15.99% if your Balance Transfer is treated as a Cash Advance. These APRs will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	21.75% . This APR may be applied to your account if you make a late payment. How long will the Penalty APR apply? If your APRs are increased for the above reason, the Penalty APR will apply until you make six (6) consecutive payments of at least the minimum payment due.
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. Generally, we will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Annual Fee	None.
Transaction Fees	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>Three percent (3%) of the amount of the Balance Transfer, with a \$15 minimum and no maximum.</p> <p>Three percent (3%) of the amount of the Cash Advance, with a \$15 minimum and a \$50 maximum.</p> <p>Two percent (2%) of the U. S. dollar amount of each Cash Advance or Purchase.</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Returned Payment • Over the Credit Limit 	<p>\$15 if New Balance is less than \$100, \$29 if New Balance is from \$100 to \$999.99, \$39 if New Balance is \$1,000 or more.</p> <p>\$29</p> <p>None</p>

How We Will Calculate Your Balance: We use a method called the “average daily balance (including new purchases)”.

Loss of Introductory and Promotional APRs: We may end your introductory APR (including your promotional APRs on Balance Transfers) and any Promotional APRs that you have been offered on Promotional Purchases or Special Promotional Items and apply the Penalty APR if you make a late payment.

How We Determine APRs: The Purchase and Cash Advance APRs are determined by adding a Margin to the Prime Rate. The Prime Rate is the highest Prime Rate published in The Wall Street Journal Money Rates table on the fifteenth (15th) day of each month, or the next business day, if the 15th falls on a weekend or holiday. The APR for Purchases and Cash Advances will not exceed 25.00%, but if the Penalty APR applies, it will not exceed 27.90%.

Margin: We will add 8.74% to the Prime Rate to determine the APR for Purchases. We will add 12.74% to the Prime Rate to determine the APR for Cash Advances. We will add 18.50% to the Prime Rate to determine the Penalty APR.

Cardholder Agreement. For additional information about the costs and terms of the Account, see Issuer’s Cardholder Agreement, which will be sent with the Card. The Cardholder Agreement and the Account will be governed by Missouri and applicable federal law, but the Issuer will rely on the provisions of Nebraska law with respect to the fees and charges (other than interest) that apply to your Account, as authorized by Missouri Revised Statutes Section 408.145. The Cardholder Agreement permits the Issuer to change the terms of this Account, including the rates, fees and other credit terms, upon notice to cardholder and subject to the provisions of applicable law.

Important Information About Procedures For Opening A New Account. Our bank complies with Section 326 of the USA PATRIOT Act. This law mandates that we collect and verify certain information about you while processing your Account application. Please talk with a Bank representative if you have questions.

Important. This information about the costs of credit cards is accurate as of February 1, 2010. This information may have changed after that date. To find out what may have changed, call us at 800-821-5184 or write to us at UMB Bank, n.a., P.O. Box 419734, Kansas City, Missouri 64141-6734.