Branch # _____ Employee # _____

APPLICANT

Name (first, middle, last)			Mother's Maiden Name (For Security Purposes Only)
Physical Address (no P.O. Boxes)			
City	State	Zip Code	Home Phone
Mailing Address (if different)			
City		State	Zip Code
How Long Yr. Mo. / Rent ❑ Own ❑	Housing Payment $ /mo.	Date of Birth	Social Security Number
Name of Bank			Type of Account ❑ Checking ❑ Savings
Employer			Gross Annual Salary
Position		Years There	Business Phone
OTHER SOURCES 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 (per month) $
Name and address of nearest relative not living with you			

CO-APPLICANT

Name (first, middle, last)		Social Security Number
Physical Address (if different from Applicant Address, no P.O. Boxes)		Date of Birth
City	State	Zip Code
Employer	Years There	Business Phone
Position	Gross Annual Salary	Relationship to Applicant *(if any)*
OTHER SOURCES 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 (per month) $

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 _____ **APPLICANT'S SIGNATURE** **DATE**

X _____ **CO-APPLICANT'S SIGNATURE** **DATE**

DISCLOSURE

Applicant(s) 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. If Applicant(s) has requested both a Visa and Visa Platinum Account, Applicant(s) shall be deemed to have requested only a Visa Platinum Account. We offer several different Account plans, depending on your income and other factors that bear on your credit standing. Based on our review of this information, we determine the credit limit on your Account and the type of Account plan that you qualify for. We will consider you for a Visa Platinum Account. We reserve the right, based on our evaluation of information furnished by you and others, to open a Visa Classic Account if you do not qualify for a Visa Platinum Account, or not to open any Account.

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 relating 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. **By obtaining an Account and Card, you authorize Issuer to provide information to your Bank from time to time concerning your Account and your use of your Account.**

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

UMB complies with Section 326 of the U.S.A. Patriot Act. This law mandates that we collect and verify certain information about you while processing your account application. Please contact a bank representative if you have questions.

Moisten Strip, Fold and Mail.

UMB 011794 (R 6/06)