

CC6-51

APPLICANT				
Name (first, middle, last)			Mother's Maiden Name (For Security Purposes Only)	
Physical Address (no P.O. Boxes)			E-mail	
City	State	Zip Code	Home Phone	
Mailing Address (if different)			Cell Phone	
City	State	Zip Code		
How Long Yr.	Mo.	Rent Own <input type="checkbox"/> <input type="checkbox"/>	Housing Payment \$ / mo.	Date of Birth (required)
Name of Bank			Type of Account <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
Employer			Gross Household Income (required)	
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 (required)
Physical Address (if different from Applicant Address, no P.O. Boxes)		Date of Birth (required)
City	State	Zip Code
Employer		Business Phone
Position		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.

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(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.

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.

DEBT PROTECTION COVERAGE APPLICATION AND DISCLOSURE
 By signing or initialing below, you apply for Debt Protection Coverage to help protect the credit card account being applied for in this Application.

- You acknowledge that the purchase of Debt Protection Coverage is OPTIONAL. Your application for credit and the terms of any credit agreement you have with Issuer will not be affected by whether or not you purchase coverage.
- If Debt Protection is activated, your duty to pay the credit card account is only suspended. You must fully repay the outstanding credit and any accumulated interest after the suspension period has expired.
- While Debt Protection is activated, you will be unable to incur additional charges on the credit card or use the credit line.
- The monthly fee for Debt Protection is based on your account balance each month multiplied by the unit-cost, which is \$0.79 per \$100.
- You have the right to cancel Debt Protection at any time. UMB has the right to cancel Debt Protection for any reason with 30 days advance notice.
- There are eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits under Debt Protection. You may find a complete explanation of the eligibility requirements, conditions, and exclusions in Section V of the Debt Protection Customer Agreement, which will be mailed to you after the Issuer receives your application.

Initial or sign here to apply _____ Date _____

Interest Rates and Charges	
Annual Percentage Rate (APR) for Purchases	0% introductory APR for six (6) months. After that, your APR will be 12.99% . The APR in effect after your introductory APR expires will vary with the market based on the Prime Rate.
APR for Cash Advances	16.99% . This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	12.99% if your Balance Transfer is treated as a Purchase, or 16.99% 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 when 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: Three percent (3%) of the amount of the Balance Transfer, with a \$15 minimum and no maximum. Cash Advance: Three percent (3%) of the amount of the Cash Advance, with a \$15.00 minimum and a \$50.00 maximum. Foreign Transaction: Two percent (2%) of the U. S. dollar amount of each Cash Advance or Purchase.
Penalty Fees	<ul style="list-style-type: none"> Late Payment: Up to \$35 Returned Payment: Up to \$35 Over the Credit Limit: None

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 9.74% to the Prime Rate to determine the APR for Purchases. We will add 13.74% 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 your 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 we 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 us 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 August 1, 2010, the date this document was printed. 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.

Moisten Strip, Fold and Mail.