

**VISA® PLATINUM CARD APPLICATION**

**1. Personal Information**

Primary Account Holder's First Name Middle Initial Last Name

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Social Security Number (Required) Date of Birth (Required)

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Physical Address (No P.O. Boxes) Apt. No.

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City State Zip Code How Long?

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Previous Address (if home address is less than 2 years)

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Mailing Address  
(If different from home address)

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City State Zip Code How Long?

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Home Phone Mother's Maiden Name

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Cell Phone E-Mail Address

Joint Account Holder's First Name Middle Initial Last Name

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Social Security Number (Required) Date of Birth (Required)

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Physical Address (No P.O. Boxes) Apt. No.

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City State Zip Code How Long?

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Previous Address (if home address is less than 2 years)

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Mailing Address  
(If different from home address)

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City State Zip Code How Long?

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Home Phone Mother's Maiden Name

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Cell Phone E-Mail Address

**2. Employment History and Financial Information**

Primary Account Holder's Employer

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Business Address

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Position Length of Employment

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Gross Annual Salary Business Phone

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Other Source(s) of Income Other Income Amount (per month)  
Alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying the obligation.

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Checking  Savings

Joint Account Holder's Employer

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Business Address

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Position Length of Employment

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Gross Annual Salary Business Phone

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Other Source(s) of Income Other Income Amount (per month)  
Alimony, child support or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying the obligation.

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Checking  Savings

Bank Name Account Number

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Bank Address

Bank Name Account Number

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Bank Address

**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.**

**X**  
Primary Account Holder's Signature Date

**X**  
Joint Account Holder's Signature Date

**By signing above, I (we) certify that the information provided in this application is true and correct, and I (we) certify that I (we) have read and agree to all of the terms, conditions and disclosures set forth on the application.**

**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, MO or its successors or assigns ("Issuer") for an Account as indicated on the application. If this application is accepted and a credit card(s) issued, those signing the application 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 those signing the application, or for any legitimate purpose relating to the Account. Each 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 Federated Investors and the company named on the front of your card, concerning your Account and your use of your Account.**

## Interest Rates &amp; Charges

**IMPORTANT COST INFORMATION about our Credit Card**

<b>Annual Percentage Rate ("APR") for Purchases</b>	<b>0%</b> introductory APR for six (6) months. After that, your APR will be <b>12.99%</b> . The APR in effect after your introductory APR expires will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>16.99%</b> . This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>12.99%</b> If your Balance Transfer is treated as a Purchase, or <b>16.99%</b> if your Balance Transfer is treated as a Cash Advance. These APRs will vary with the market based on the Prime Rate.
<b>Penalty APR and When it Applies</b>	<b>21.75%</b> . This APR may be applied to your account if you make a late payment. <b>How long will the Penalty APR apply?</b> 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.
<b>Paying Interest</b>	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.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.50.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a>
<b>Fees</b>	
<b>Annual Fee</b>	None.
<b>Transaction Fees</b>	
• <b>Balance Transfer</b>	<b>Three percent (3%)</b> of the amount of the Balance Transfer, with a \$15 minimum and no maximum.
• <b>Cash Advance</b>	<b>Three percent (3%)</b> of the amount of the Cash Advance, with a \$15 minimum and a \$50.00 maximum.
• <b>Foreign Transaction</b>	<b>Two percent (2%)</b> of the U. S. dollar amount of each Cash Advance or Purchase.
<b>Penalty Fees</b>	
• <b>Late Payment</b>	<b>Up to \$35</b>
• <b>Returned Payment</b>	<b>Up to \$35</b>
• <b>Over the Credit Limit</b>	<b>None</b>

**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 (15<sup>th</sup>) day of each month, or the next business day, if the 15<sup>th</sup> falls on a weekend or holiday. The APR for Purchase and Cash Advances will not exceed 25.00%, and the Penalty APR 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 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 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 August 1, 2010, the date this document was revised. 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.