



Access Fund Visa® Platinum Rewards Card Application

***Please note:** See other side for important rates, fees and other cost information.

APPLICANT					
First, middle, last)					
Physical Address (No P.O. Boxes)					
City		State		Zip Code	
Home Phone					
Mailing Address (if different from Physical Address)			City		State
Zip Code					
How Long? ____ Years ____ Months		<input type="checkbox"/> Rent <input type="checkbox"/> Own		Housing Payment \$ _____ / mo.	
Date of Birth		Social Security Number			
Employer				Gross Annual Household Income \$	
Position		Years There		Business Phone	
Bank Name				<input type="checkbox"/> Checking <input type="checkbox"/> Savings	
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.				Amount of Other Income \$	
Name and Address of nearest relative not living with you					
I have read the entire application, agree to its terms, and certify that the information is correct.					
Applicant's Signature				Date	

DISCLOSURE
<p>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 approved and a credit card(s) issued, those signing above will be deemed to be in agreement with the terms and conditions accompanying the card(s). 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. 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 continues to qualify for the Account. Issuer may verify Applicant's credit, employment history and other information relating to the Applicant and to answer questions about the Issuer's experience with the Applicant. 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.</p>

CHOOSE YOUR CARD

PLEASE CHECK CARD DESIGN OF YOUR CHOICE



__ Card A



__ Card B



__ Card C



__ Card D



__ Card E

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



Powered by CardPartner.com. The #1 provider of credit card programs for smaller organizations.
 See reverse side for important rates, fees and other cost information.

IMPORTANT INFORMATION

Annual Percentage Rate (“APR”) for Purchases	0.00% during 6-month Introductory Period. Thereafter, 11.15% . This APR is a variable rate, as explained below.
Other APRs	Cash Advance APR: 15.15%. Penalty APR: 26.00%. See explanation below ¹ . These are variable rates as explained below.
Variable Rate Information	Your APR may vary. Purchase APR: The regular APR for Purchases is determined monthly by adding 5.90% to the Prime Rate. Cash Advance APR: The regular APR for Cash Advances is determined monthly by adding 9.90% to the Prime Rate. Penalty APR: The Penalty APR is determined monthly by adding 23.75% to the Prime Rate. See explanation below ² .
Grace Period for Repayment of the Balance of Purchases	At least 20 days when you pay your balance in full each month.
Method of Computing the Balance for Purchases	Two-cycle average daily balance (including new purchases).
Annual Membership Fee	None.
Minimum Finance Charge	Fifty cents (\$0.50).
Late Payment Fee	From \$15 to \$39, depending on amount of New Balance.
Other Fees	Over-the-credit-limit fee: \$35. Cash Advance Fee: 3% of Cash Advance amount (\$15 minimum, \$50 maximum). Balance Transfer Fee: 3% of the Balance Transfer amount (\$15 minimum and no maximum on the amount of the fee.) Other fees may apply.

1 The Penalty APR applies to accounts in which payment is more than 30 days past due. The Penalty APR will apply until your payment history has been satisfactory for 6 consecutive monthly Billing Periods.

2 The Prime Rate used to determine the APR for Purchases and for Cash Advances is the highest Prime Rate published in The Wall Street Journal on the fifteenth (15th) day of each month, or the next business day, if the 15th falls on a weekend or holiday, provided however, that the Prime Rate used to determine the APR of Purchases and for Cash Advances will never be less than 5.25%. The periodic rate finance charge for Purchase Advances and Cash Advances will not exceed 25% Annual Percentage Rate. The periodic rate finance charge for Penalty APR will not exceed 27.90% Annual Percentage Rate.

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 charge 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 May 1, 2008, 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.