



3 Easy Ways to Apply:

- Apply online at: <https://cardpartner.com/app/BH01>
- Apply over the phone at 1.800.821.5184
- Fill out and return this Application by mail

Please mail completed Visa® credit card application to:
CARD SERVICES | P.O. BOX 419734 | KANSAS CITY, MO 64179-0626

For Internal Use Only

See second page for important rates, fees, disclosures and other cost information.

NT ID: _____ Submitter Location: _____
 Affinity ID: **BH01**

Please use blue or black ink only

UMB (R 2/16)

General Information

First Name _____ MI _____ Last Name _____ Suffix _____ Date Of Birth _____

e-Mail Address _____ Social Security Number _____ Mother's Maiden Name _____

Physical Address Line 1 (no P.O. Boxes) _____ Physical Address Line 2 _____

Zip Code _____ City _____ State _____ YR _____ MO _____ Length at Residence _____

Mailing Address Line 1 (if different) _____ Mailing Address Line 2 _____

Zip Code _____ City _____ State _____ Primary Phone _____ Alternate Phone _____

Financial Information

Employment Status: Part Time Full Time Self Employed Retired Unemployed Homemaker

Position _____ Employer Name _____ YR _____ MO _____ Length of Employment _____

Work Phone _____ Resident Status: Own Rent Other Monthly Housing Payment \$ _____ Primary Financial Institution _____

Gross Annual Income \$ _____ Gross Annual Other Income \$ _____ Other Income Source _____

Spousal support, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repayment.

Finalize

The Applicant, in signing this Application, certifies the information given herein is true and correct, and agrees to pay all charges on such Account when due in accordance with the Cardholder Agreement that will be sent with the Card(s). Applicant acknowledges receipt of the Important Cost Information disclosure provided with this Application. By obtaining an Account and Card, Applicant agrees that information concerning the Card and Account may be shared from time to time between UMB Bank and the co-branded company associated with the card.

To All Applicants: Applicant applies to UMB Bank, n.a., Kansas City, Missouri, or its successors or assigns ("Issuer") for a credit card account ("Account") as indicated in this Application. If this application is accepted and credit card(s) issued, Applicant will be deemed to be in agreement with the cardholder agreement and disclosures that we send with the card(s).

The 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 credit, employment history and other information relating to the Applicant and to answer questions about the Issuer's experience with Applicant. The Applicant acknowledges and agrees that such information may be used to establish, administer or collect the Account, or for any legitimate purpose relating to the Account.

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.

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.

X

APPLICANT'S SIGNATURE

DATE

Important Cost Information about our Visa® Credit Card

Interest Rates and Charges

Annual Percentage Rate (APR) for Purchases

14.24% to 18.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

APR for Cash Advances

25.00%. This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers

0% introductory APR for the first 12 billing cycles for balances transferred within 60 days from account opening. After the first 12 billing cycles, and for Balance Transfers made more than 60 days from account opening, **14.24% to 18.24%** (based on your credit worthiness) if your Balance Transfer is treated as a Purchase, or **25.00%** if your Balance Transfer is treated as a Cash Advance. These APRs will vary with the market based on the Prime Rate.

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 Consumer Financial Protection Bureau

To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <http://consumerfinance.gov/learnmore>

Fees

Annual Fee

None

Transaction Fees

- **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** minimum and a **\$50** maximum.
- **Foreign Transaction** **Two percent (2%)** of the U. S. dollar amount of each Cash Advance or Purchase.

Penalty Fees

- **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)".

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%.

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.

Disclosures and Agreements: (1) **MARRIED WISCONSIN RESIDENTS:** You agree that (a) no provision of any marital property agreement, unilateral statement under the Wisconsin Marital Property Law or court decree will adversely affect our interests unless, prior to the time credit is granted, we are given a copy of the agreement, statement, or decree or we have actual knowledge of the adverse provision. (2) **CALIFORNIA RESIDENTS:** An applicant, if married, may apply for a separate account. Applicants (1) may, after credit approval, use the credit card account up to its credit limit; (2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. (3) **OHIO RESIDENTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. (4) **NEW YORK RESIDENTS:** New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. NY State Dept of Financial Services: 1-800-342-3736 or visiting http://www.dfs.ny.gov/consumer_creditdebt.htm (5) **NEW YORK AND VERMONT RESIDENTS:** We may obtain your credit reports for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. (6) **DELAWARE AND OREGON RESIDENTS:** Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month. You may pay more than the minimum payment due, up to your entire outstanding balance, at any time.

Important Information about the costs of credit cards as shown in the Important Cost Information chart is accurate as of February 1, 2016, the date this document was printed. This information may have changed after that date. To find out what may have changed, call us at 855.368.0410 or write to us at UMB Bank, n.a., P.O. Box 419734, Kansas City, Missouri 64141-6734.

APPLICATION TO GUARANTY CREDIT CARD OBLIGATIONS

When a person who is at least 18 years of age applies to establish a credit card account ("Account"), and is unable to establish creditworthiness based on their own individual credit, UMB offers the applicant the option to obtain the guaranty of a creditworthy person as a condition to approving the Account and issuing the Card. The undersigned Guarantor is applying to UMB Bank, n.a. ("Creditor") to become a guarantor for the credit card obligations of the Principal Applicant identified below.

Please provide requested information so that the Creditor can establish Guarantor's creditworthiness, in order to be able to issue the requested Account and Card. A Card will be issued to the Principal Applicant, but not to the Guarantor.

Note: Creditor 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 application. Please contact a creditor representative if you have any questions.

Principal Applicant's Name		Relationship to Guarantor	
Guarantor's Name			
Guarantor's Home Address		Guarantor's City/State/Zip	
Guarantor's Area Code & Home Phone Number	Guarantor's Social Security Number		Guarantor's Date of Birth
Guarantor's Employer		Guarantor's Gross Annual Salary	

GUARANTY AGREEMENT

1. For good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the undersigned Guarantor (herein referred to as the "Guarantor"), promises and agrees to pay to UMB Bank, n.a. (herein referred to as "Creditor"), when due, whether by acceleration or otherwise, and at all times thereafter, all obligations, liabilities and indebtedness (herein collectively referred to as the "Obligations"), of the "Principal Applicant" identified above to Creditor now or hereafter arising under and in connection with that certain VISA credit card(s) issued by Creditor in favor of Principal Applicant, and related credit card account(s) and credit card account agreement(s), as the same may be amended or supplemented from time to time, and all renewals, extensions and replacements thereof, and substitutions therefore, in whole or in part, and all other obligations arising under any other agreement, instrument or certificate executed in connection with the said credit card(s) and related credit card account(s) and credit card account agreement(s).
2. This instrument is continuing, absolute and unconditional; provided, however, that the Guarantor may by notice in writing, sent by registered mail, return receipt requested, to Creditor at Creditor's office at Kansas City, Missouri, terminate this Guaranty with respect to the Obligations of Principal Applicant incurred by Principal Applicant after the date on which such notice is received by Creditor. This is a guaranty of payment and not of collection, and the Guarantor's liability hereunder shall be primary, direct and immediate.
3. If any default occurs in connection with the Obligations, the Guarantor agrees to pay to Creditor upon demand the full amount which would be payable hereunder by the Guarantor if all Obligations were then due and payable.
4. The Guarantor hereby consents and agrees that Creditor may at any time and from time to time, without notice to the Guarantor, extend or renew for any period (whether or not longer than the original period), alter, modify or exchange, or grant any other indulgence with respect to, any of the Obligations, or any writing evidencing the Obligations, or any of them.
5. The Guarantor hereby expressly waives: (i) notice of acceptance of this instrument; and (ii) notice of any default, indulgence granted, non-payment, partial payment, presentment, demand with respect to the Obligations, and all other notices whatever.
6. No delay or failure on the part of Creditor in the exercise of any right or remedy shall operate as a waiver thereof, and no single or partial exercise by Creditor of any right or remedy shall preclude other or further exercise thereof or the exercise of any other right or remedy.
7. This agreement shall bind and inure to the benefit of Creditor, its successors, and assigns, and likewise shall bind and inure to the benefit to the Guarantor, his or her heirs, executors, administrators, successors and assigns. If more than one person shall execute this instrument, the term "Guarantor" shall mean, as used herein, all the parties executing this instrument and all such parties shall be liable jointly and severally for each of the undertakings provided for herein with respect to the Guarantor.
8. This instrument shall be governed by and construed in accordance with the laws of the State of Missouri.

NOTICE TO GUARANTOR

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The bank can collect this debt from you without first trying to collect from the borrower. The bank can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, the fact may become a part of your credit record.

The Guarantor signing below authorizes the Creditor to obtain a credit report on Guarantor in connection with this Application and from time to time after the Account is established, the Creditor may verify that the Guarantor continues to qualify for the Account. Creditor may verify Guarantor's credit, employment history and other information related to the Guarantor and to answer questions about the Creditor's experience with Guarantor. The Guarantor acknowledges and agrees that such information may be used to establish, administer, or collect the Account, or for any legitimate purpose related to the Account. Guarantor certifies that the information provided in this Application is true and correct, and that the Account will be governed by the Cardholder Agreement that is delivered with the Card. Guarantor agrees to the Guaranty Agreement set forth above.

Signature of Guarantor	Printed Name	Date Signed