

MISSOURI STATE UNIVERSITY - BUSINESS TRAVEL CARD
Individual Account Application (Visa Corporate)



Send Completed Applications To:

BUSINESS TRAVEL CARD COORDINATOR, UMB CARD SERVICES, P.O. BOX 410436, KANSAS CITY, MISSOURI 64141-0389

APPLICANT INFORMATION		
Applicant Name (first, middle, last)		Email Address
Home Address		Social Security Number
City/State/Zip	Date of Birth (mm/dd/yyyy)	Home Telephone Number ()
Employer/Agency Name	Missouri State University	Position/Title
Gross Annual Income	Years There	Business Telephone Number ()

OTHER INFORMATION	
Billing Address if other than listed above	
(For Office of Administration Use Only)	
AUTHORIZED APPROVAL	

APPLICATION AND AGREEMENT

Applicant applies to UMB Bank, n.a., Kansas City, MO, or its successors or assigns ("Issuer") for an Account as indicated above. If this application is accepted 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). The Applicant in signing this form, certifies the information given herein to be true and accurate and jointly/and or severally 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 credit 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. Because this account is offered in conjunction with Missouri State University, certain information about you and your use of the account will be supplied to your employer. By signing below, you consent to Issuer sharing information you provide on your application and information about your account with your employer.

I have read the entire application, agree to its terms, and certify the information is correct.

X

APPLICANT'S SIGNATURE	DATE

DISCLOSURE INFORMATION	
ANNUAL PERCENTAGE RATE FOR PURCHASES	16.25% APR is a variable rate, as explained in the next box.
VARIABLE RATE INFORMATION	Your APR may vary. The regular APR for Purchases is determined by adding 8.00% to the Prime Rate. The Prime Rate used to determine the APR for Purchases 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 for Purchases will never be less than 5.25%. The periodic rate finance charge for Purchase Advances will not exceed 25% Annual Percentage Rate.
GRACE PERIOD FOR REPAYMENT OF BALANCES FOR PURCHASES	You have not less than 45 days to repay the entire balance before a Finance Charge will be imposed, if full payment of both the prior balance and the current balance shown on your Current and Previous Monthly Statement are received within 45 days after the Statement Closing Dates for such statements. The entire balance due shown on each Monthly Statement must be paid in full each month.
METHOD FOR COMPUTING THE BALANCE FOR PURCHASES	Two-cycle average daily balance (including new purchases).
ANNUAL FEE	There is no annual fee for this account.
MINIMUM FINANCE CHARGE	Fifty cents (\$.50) for any Billing Period in which a Finance Charge is due.
OTHER FEES	Late Fee: None Cash Advance Fee: 3%; (\$3 minimum, \$20 maximum)

IMPORTANT: The information about the costs of the cards described above is accurate as of June 1, 2007, the date this document was printed. This information may have changed after that date. To find out what may have changed, write to us at UMB Bank, n.a., Post Office Box 410436, Kansas City, Missouri 64141-0389.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: UMB 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 contact a bank representative if you have questions.