UNIVERSITY OF NEBRASKA TRAVEL CARD PROGRAM Individual Account Application Visa Commercial Card-Business Travel Account



	APPLICANT INFORMATIO N			
Applicant Name (first, middle, last)		Email Address		

Home Address

		PersonneIID # (from Pay Voucher)	Business Telephone Numb	oer ()
		OTHER INFORMATION			
Other Sources of Income Alimony, child support or separate Maintenance need not be revealed not wish to have it considered as a repaying this obligation.	d if you do				
<u>BILLING ADDRESS I</u> F <u>OTHER THAN LISTE</u> D <u>ABOVE</u>					\$2,500 (Default) Requested\$
Estimated monthly spending					
AUTHORIZEDAPPROVAL					
APPLICATION AND AGRE EMENT					

\$ SSOLFDQW DSSOLHV WR 80% % DQN Q D . DQVDV & LW\ 0LV d/abovel If this applicit/vis/adde/off and credit card(s) issued, those signing above will be deemed to be in agreement with the terms and conditionard(s) on the Applicant in signing above will be deemed to be in agreement with the terms and conditionard(s) on the Applicant authoriz obtain and verify from time to time, credit, employment, and other information relating to the undersigne/d/an&tQ a/hs/DdE d/uXsW W Kehce, with Applicant. The Applicant acknowledges and agrees that such information may be used to establish, admainsdentorecollesded by undersigned for any legitimate purpose relating to the account. The Applicant understander the application whether or not it is a Because this account is offered in conjunction with the applicant/bis/eensityeef Nebraskaravel Card Program, certain information about you use of the account will bepliced to your employer and authorized representatives for administrative purposes. By signing below, yduarioog information you provide on your application and information about your account with your employer and its dimeplices. Applicant agrees that unless they write to UMB Bank, n28.Gara@d Boulevard, Subbel, Kansas City, Missouri 64106,and request that inform not be sharedy UMB, n.a. and its affiliates may share information about the

UNIVERSOFTYNEBRASKA TRAVEL CAF Individual Account Applicati VisCaommeroCiaarld-BusTirnaevAeeslcount



DISCLOSURE INFORMATION

ANNUAL PERCENTAGE RATE FOR PURCHASES	Variable;8.0% + Prime, which currently equals 13.25%.
VARIABLE RATE INFORM ATION	Your APR may vary. The regular APR for Purchases is determined monthly by adding 8.00% to t he Prime Rate for the UMB Visa Corporate Credit Card.
GRACE PERIOD FOR REPAYMENT OF BALANCES F OR 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 Statements 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 PURCHASE S	Two-cycle average daily balance (including new purchases).
ANNUAL FEE	There is no annual fee for this account.
MINIMUM FINANCE CHAR GE	Fifty cents (\$.50) for any Billing Period in which a Finance Charge isdue.
OTHER FEES	Late Fee: None The regular APR for Cash Advances is determined monthly by adding 12.00% to the Prime Rate for the Visa Corporate Credit Card. <i>**Please note: cash advances are prohibited</i> <i>XQGHU WKH 8QLYHUVLW</i> <i>RI</i>

IMPORTANT: The information about the costs of the cards described above is accurate as of July 14th, 2010, the date this document was published and made available as a downloadable file. This information may have changed after that date. To find out what may have changed, write to us at UMBBank, n.aat928Grand Boulevard, Subt 501, KansaSity, Missouri 64600r email us at our commercialcard website at *www.umb.co m*.

Important Infor mation About Procedures For Opening A New A