



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



Send Completed Applications To:

STATE OF MISSOURI BUSINESS TRAVEL CARD COORDINATOR, POST OFFICE BOX 809, JEFFERSON CITY, MISSOURI 65102

APPLICANT INFORMATION

Applicant Name (first, middle, last)		Email Address
Home Address		Social Security Number
City/State/Zip	Date of Birth (mm/dd/19yy)	Home Telephone Number ()
Agency Name & Org Code		Position/Title
Gross Annual Income	Years There	Business Telephone Number ()

OTHER INFORMATION

<u>BILLING ADDRESS IF OTHER THAN LISTED ABOVE</u>	
(For Office of Administration Use Only)	
STATE 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) issues, 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 correct 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 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 the State of Missouri, 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	VARIABLE RATE INFORMATION	GRACE PERIOD FOR REPAYMENT OF BALANCES FOR PURCHASES	METHOD FOR COMPUTING THE BALANCE FOR PURCHASES	ANNUAL FEE	MINIMUM FINANCE CHARGE	OTHER FEES
16.25% APR is a variable rate, as explained in next box.	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 <i>The Wall Street Journal</i> on the fifteenth (15 th) day of each month, or the next business day, if the 15 th 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.	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.	Two-cycle average daily balance (including new purchases).	There is no annual fee for this account.	Fifty cents (\$.50) for any Billing Period in which a Finance Charge is due.	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 August 1, 2006, 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 64199 or email us at our website at www.umb.com.

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.