

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



APPLICANT INFORMATION

Applicant Name (first, middle, last)			Email Address	
Home Address			Social Security Number	Date of Birth
City/State/Zip			Home Telephone Number ()	
Employer /Department Name			Position/Title	
Gross Annual Income	Years There	Personnel ID # (from Pay Voucher)	Business Telephone Number ()	

OTHER INFORMATION

Other Sources 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.				
<u>BILLING ADDRESS IF OTHER THAN LISTED ABOVE</u>			<input type="checkbox"/> Card Limit \$2,500 (Default) <input type="checkbox"/> Card Limit Requested \$ _____	
Estimated monthly spending \$				
AUTHORIZED APPROVAL _____				

APPLICATION AND AGREEMENT

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 accepted and 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 correct and agrees to pay all charges on such account when due. The Applicant authorizes the Issuer to obtain and verify from time to time, credit, employment, and other information relating to the undersigned and to answer questions about the Issuer's credit experience with Applicant. The Applicant acknowledges and agrees that such information may be used to establish, administer or collect the account requested by the undersigned for any legitimate purpose relating to the account. The Applicant understands that the Issuer will retain the application whether or not it is approved. Because this account is offered in conjunction with the applicant's employer **University of Nebraska** Travel Card Program, certain information about you and your use of the account will be supplied to your employer and authorized representatives for administrative purposes. By signing below, you consent to Issuer sharing information you provide on your application and information about your account with your employer and its' representatives for administrative purposes.
Applicant agrees that unless they write to UMB Bank, n.a. at 928 Grand Boulevard, Suite 501, Kansas City, Missouri 64106, and request that information not be shared by UMB, n.a. and its affiliates may share information about the Applicant or the account for administrative purposes.

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

X

APPLICANT'S SIGNATURE

DATE

Send completed applications to:
 University of Nebraska Financial Services Office, 1700 Y Street, Lincoln, NE 68588-0646

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DISCLOSURE INFORMATION

ANNUAL PERCENTAGE RATE FOR PURCHASES	Variable;8.0% + Prime, which currently equals 13.25%.
VARIABLE RATE INFORMATION	Your APR may vary. The regular APR for Purchases is determined monthly by adding 8.00% to the Prime Rate for the UMB Visa Corporate Credit Card.
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 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 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 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 under the University of Nebraska's agreement</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 UMB Bank, n.a. at 928 Grand Boulevard, Suite 501, Kansas City, Missouri 64106 or email us at our commercialcard website at www.umb.com.

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.

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