

Important Cost Information about our Credit Card

Interest Rates and Charges	
Annual Percentage Rate (APR) for Purchases	13.99% to 17.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	24.99% . 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, 13.99% to 17.99% (based on your credit worthiness) if your Balance Transfer is treated as a Purchase, or 24.99% 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	
<ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<p>Three percent (3%) of the amount of the Balance Transfer, with a \$15 minimum and no maximum.</p> <p>Three percent (3%) of the amount of the Cash Advance, with a \$15 minimum and a \$50 maximum.</p> <p>Two percent (2%) of the U. S. dollar amount of each Cash Advance or Purchase.</p>
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Returned Payment • Over the Credit Limit 	<p>Up to \$35</p> <p>Up to \$35</p> <p>None</p>

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%.

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.

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.

Important: Information about the costs of credit cards as shown in the Important Cost Information chart is accurate as of August 1, 2013, 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.

