

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

Send Completed Applications to:
University of Nebraska) L Q D Q F L D O , 6 7 0 0 S t e e l H e a d , L i n c o l n , N e b r a s k a 6 8 5 0 8 - 0 6 4 6

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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</i> X Q G H U W K H 8 Q L Y H U V L W I R 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 64101 or email us at our commercialcard website at www.umb.com.

Important Information About Procedures For Opening A New A