

## UMB Visa Commercial Card Solutions

# UMB Visa Commercial/Purchasing Cardholder Benefits

Giving you and your company more customization, flexibility and control.

The UMB Visa® Commercial/Purchasing credit card provides a single, flexible card solution to monitor travel and entertainment costs as well as procurement expenses. The UMB Visa Commercial/Purchasing card provides cost-effective purchasing and accounts payable processing as well as reporting to help analyze company spending.

The experienced members of the UMB Commercial Card Solutions team will work with your company to design a customized card program with the control and flexibility you need to:

- Streamline accounts payable processing and make purchasing more cost-effective.
- Gain a consolidated picture of your company spending through improved management reporting and the ability to analyze spending data by reporting structure, expense type, preferred suppliers, etc.

### Save time and money with a UMB Visa Commercial/Purchasing card

The UMB Visa Commercial/Purchasing card aligns your payment program with your business needs by giving you flexibility, while maintaining control over employee spending. It allows you to:

- Define use by employee category, for example, sales, purchasing managers, etc.
- Set spending limits by department, division, and employee.
- Restrict card use to specific types of purchases.
- Accommodate specialized needs, like tracking employee relocation, temporary services, project management, and departmental expenses.

### Streamline the management of travel, purchasing, and fleet data

With the capability to view enhanced data from our web-based Visa Information Management service, your company can gain more control over spending and managing your UMB Visa Commercial/Purchasing card program. Use the wide range of tools to:

- Integrate procurement and spending data directly into your company's financial systems with web solutions for statements, MIS reporting and reconciliation.
- Support agreements and negotiations with preferred suppliers.
- Facilitate regulatory reporting, such as IRS Forms 1099.

See enclosed Visa Information Management insert for details.





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Giving you and your company more customization, flexibility and control.

### Add more security and convenience to your business travel

Being a UMB Visa Commercial/Purchasing cardholder has its benefits — including a comprehensive suite of travel services that offer additional safety, security, and time savings when you're away from home on business:\*

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#### Travel Rewards Program

Enroll your UMB Visa Commercial/Purchasing credit card in the Travel Rewards program and earn points toward great travel rewards. Earn one point for every dollar spent on qualified purchases and redeem for airline travel on most major airlines, car rental and hotel awards. Unlike other reward programs, you are not limited in the amount of points you can earn each year. To find out more about our Travel Rewards program and to see if it's right for your company, contact one of our Commercial Card team members.

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#### Auto Rental Collision Damage Waiver

Enhance your safety with automatic primary coverage for collision or theft up to the cash value of most rental vehicles when you charge your entire rental transaction on your UMB Visa Commercial/Purchasing card.

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#### Visa Liability Waiver Program

Protect your company against eligible losses incurred through card misuse. This valuable core benefit of your UMB Visa Commercial/Purchasing card offers:

- Extensive coverage — up to \$150,000 per cardholder
- No deductible, extra cost, or maximum cap per company
- Coverage of cash advances, officers, ghost accounts, and contractors

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#### Travel Accident Insurance

For no additional cost, you receive up to \$500,000 in travel accident insurance when you use your UMB Visa Commercial/Purchasing Card to purchase common carrier transportation (plane, train, bus, ship, or taxi). Coverage applies anywhere in the world.

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#### Visa's Travel and Emergency Assistance Services\*\*

As a UMB Visa Commercial/Purchasing cardholder, you can rely on around-the-clock access to key travel services with a single toll-free call to the Visa Assistance Center for help when you're traveling. Access this suite of services 24 hours a day, seven days a week, by calling:

- 1-800-VISA-911 toll free in the U.S. and Canada
- 1-410-581-9994 collect outside the U.S. and Canada

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#### Emergency Card Replacement

Save valuable time if your card is lost or stolen. A replacement card can be issued to you in just 24 hours anywhere in the U.S. or in one business day outside the U.S.

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#### Emergency Cash Disbursement

Relax, knowing that you have the security of accessing up to \$5,000 for emergency cash from your available funds if your card is lost or stolen.

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**Medical Referral Assistance**

Provides you with the names of English-speaking local doctors, dentists, and hospitals wherever you are.

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**Legal Referral Assistance**

Puts you in contact with English-speaking attorneys and U.S. embassies/consulates if you're detained by local authorities, have a car accident, or need legal assistance.

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**Emergency Ticket Replacement**

Assists you with an airline carrier's lost ticket reimbursement procedures and delivers a replacement ticket to you if your ticket is lost.

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**Lost Luggage Locator Service**

Assists you with an airline carrier's lost luggage claim procedures and arranges shipment of replacement items if your checked luggage is lost.

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**Pre-Trip Assistance**

Gives you key information on your destination before you leave home, including ATM locations, currency exchange rates, weather reports, health precautions, required immunization, and passport visas.

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**Cardholder Inquiry Service**

Enjoy the convenience of making a single call to the Visa Assistance Center for help with nonemergencies, general account, or card benefit inquiries — such as the location of the nearest Visa ATM. The service is available 24 hours a day, seven days a week.

**umb.com**

\* Certain restrictions, limitations and exclusions apply. See your Visa Guide to Benefits and your Cardholder Agreement for details. Accepted everywhere Visa credit cards are accepted.

\*\*Visa Travel and Emergency Assistance Services provide assistance and referral only. You are responsible for the cost of any actual medical, legal, transportation, cash advance, or other services or goods provided. Please understand that, due to occasional problems such as distance, location, or time, neither Visa nor its service providers can be responsible for the availability, use, cost, or results of any medical, legal, transportation, or other services. This program does not apply to Visa cardholders whose accounts have been suspended or cancelled. Certain other restrictions, limitations, and exclusions apply. See the Guide to Benefits and Cardholder Agreement for details.

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**ORGANIZATION RESOLUTION AND AGREEMENT  
FOR CREDIT CARD PROGRAM**

\_\_\_\_\_, who is the undersigned Recordkeeper for \_\_\_\_\_  
\_\_\_\_\_, (the "Organization"), a \_\_\_\_\_ (type of entity) organized  
under the laws of \_\_\_\_\_ (state), does hereby certify:

1. That he/she is the Secretary or Assistant Secretary, or an officer, partner, owner, principal, manager, member or other person having lawful custody of the official records of the above Organization (the "Recordkeeper") and is authorized to provide this document to UMB Bank, n.a. ("Bank").
2. That at a meeting of the governing body of the Organization duly held on \_\_\_\_\_ (date) and at which a quorum was present and acting throughout, or pursuant to the unanimous written consent of its members, the following Resolution and Agreement was duly adopted and approved and is currently in full force and effect, and has not been amended or rescinded:

**RESOLVED**, that a credit card authority for this Organization be established by the Designated Officer named in the section immediately below with UMB Bank, n.a., and that separate accounts and credit cards ("Cards") under said authority be opened and issued by Bank in the name of this Organization for use by employees and agents of this Organization who are identified from time to time by the Designated Officer, or by any successor to the Designated Officer identified from time to time by the Recordkeeper (or by the successor to the Recordkeeper), and that the Organization authorizes the use of the Cards in accordance with the Cardholder Agreement that is sent by Bank with the Cards; and

**RESOLVED FURTHER**, that \_\_\_\_\_ is the Designated Officer referred to in the above section of this Resolution, and that the Designated Officer or any successor to the Designate Officer designated in writing by the Recordkeeper (or by a successor Recordkeeper) may from time to time: request that Cards be issued in the name of this Organization; request that the credit limits and purchase controls be changed on existing Cards issued in the name of this Organization; designate additional persons authorized to use Cards issued by Bank in the name of this Organization; request termination of use of existing Cards; and communicate other pertinent information to Bank; and

**RESOLVED FURTHER**, that the forgoing resolution shall remain in full force and effect until written notice of an amendment or rescission thereof is delivered to and receipted for by Bank; and

**RESOLVED FURTHER**, that the Recordkeeper be and he/she is hereby authorized and directed to certify to Bank this resolution and that the Recordkeeper signing this Resolution and Agreement or any person designated in writing by the Recordkeeper, is authorized to certify to the Bank the names and signatures of persons authorized to act on behalf of the Organization under the foregoing Resolution and Agreement, and from time to time hereafter, as additions to or changes in the identity of said Recordkeeper are made, such Recordkeeper or designee shall immediately report, furnish and certify such changes to the Bank, and shall submit to Bank a new incumbency certificate or other document reflecting such changes in order to make such changes effective; and

**RESOLVED FURTHER**, that the foregoing resolution was adopted in accordance with the governing documents of the Organization, and that such resolution is now in full force and effect.

**IN WITNESS WHEREOF**, the undersigned Recordkeeper has subscribed his or her name and, if appropriate or required, applied the seal of the Organization to this Resolution and Agreement as of this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_.

**RECORDKEEPER**

**Signature by Secretary, Assistant Secretary, or other  
Person certifying to this Resolution and Agreement**

**ADDITIONAL OFFICER**

**Signature by Second Person, certifying to incumbency  
of Recordkeeper**

\_\_\_\_\_  
Signature  
Name:  
Title:

\_\_\_\_\_  
Signature  
Name:  
Title:

**Affix Seal, if required by Organization's governing documents.**

**Additional Signatures of Members, Partners or Other Required Persons**

The undersigned persons, being Members, General Partners, or other persons required under the governing documents of the foregoing Organization Resolution and Agreement for Credit Card Program, hereby consent to the adoption thereof.

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Signature  
Name:  
Title:

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**Guidelines for Completion** for Customers that are U.S. legal entities:

- **Corporation:** The Recordkeeper signing above should be the corporate secretary or assistant secretary. The second person may be the Chairman, President, CEO, a Board member, the Treasurer or the CFO.
- **Partnership, Limited Liability Partnership, Limited Liability Company, or Sole Proprietor:** All general partners, all members, or the sole proprietor must sign this form, unless Organization’s governing documents specify that a manager, managing general partner or other person may act. In any event, a second general partner or member must sign in the second place. Sole proprietors do not require a second signature.
- **Governmental Entity:** The Treasurer must sign in the first place, unless the Organization’s charter specifies otherwise. The entity’s Chairperson, Vice Chairperson, or Counsel must sign in the second place.



**PROVISIONS & TERMS GOVERNING ACCOUNTS**

Thank you for completing this Application for a Visa Commercial / Purchasing Credit Card. Please keep a copy of this Application, after it has been completed and signed and before it is delivered to Issuer. Issuer will retain this Application whether or not it is approved.

If this Application is approved, Issuer will inform the Company of the amount of the Company's credit card authority. Issuer will rely on the information provided in this Application and any attached sheets regarding (a) the number of Accounts to open; (b) the requested controls for each Account; (c) the identity of Employees, if any, whose names are to be printed on Cards, in addition to the Company's name; (d) where to send copies of the Monthly Statements for each Account; and, (e) other pertinent information. Issuer will then issue Cards in accordance with the credit authority established for the Company. Subsequently, the Company may give Issuer notice of the same information for additional Employees authorized to use Cards, requested changes in controls for Accounts, and of termination by the Company of an Employee's authorization to use a Card. A termination notice should be accompanied by the Employee's Card, cut in half. Issuer will not be obligated to recognize changes, additions, deletions or other information contained in a notice until after receiving the notice and having had a reasonable period of time thereafter to act thereon.

Upon the issuance of Cards, as set forth herein, (i) the Company, by using or authorizing Employees to use cards, will be deemed to be in agreement, and will comply, with all of the terms and conditions stated in the Cardholder Agreement (the "Agreement") that will accompany the Cards; (ii) the Company will instruct Employees who use Cards to use them in accordance with the Agreement; (iii) the Company will pay when due all charges made to each Account; (iv) Issuer may answer questions and give information to others concerning Issuer's credit experience with the Company.

**NAMES OF INDIVIDUALS TO BE ISSUED SEPARATE CARDS**

Please use separate sheet in necessary

Name (Print Only)		
Title	Requested Credit Limit \$	Social Security Number – Last 4 Digits
Name (Print Only)		
Title	Requested Credit Limit \$	Social Security Number – Last 4 Digits
Name (Print Only)		
Title	Requested Credit Limit \$	Social Security Number – Last 4 Digits
Name (Print Only)		
Title	Requested Credit Limit \$	Social Security Number – Last 4 Digits

**ACCOUNT SET UP**

- Check A or B:** A.  Individual Billing (will allow individual cardholders to redeem points if enrolled in the Rewards Program) or  
 B.  Consolidated Billing
- Check C (optional):** C.  Set Spending Controls on Purchasing Card. If checked, a member of the Commercial Card Services team will contact you.
- Check D (optional):** D.  Travel Rewards Program (available on Visa Commercial Card only - \$50 Annual Fee per Card applies; see disclosures for details)

COMPANY NAME TO APPEAR ON CARDS (19 CHARACTERS):

- Complete Application     Organization Resolution and Agreement for Credit Card Program
- Guaranty Form (required if Company open less than 2 years)     Personal Financial Statement (required if Company open less than 2 years)
- Company Balance Sheet and Income Statement for last two fiscal years (required for aggregate credit lines over \$3,500)

**Mail completed application and documentation to Card Service – Commercial Card Department, P.O Box 410436, Kansas City, MO 64141-0436**

## DISCLOSURE INFORMATION

Annual Percentage Rate ("APR") for Purchases	Visa Commercial / Purchasing Credit Card: <b>15.50%</b> Visa Commercial Travel Rewards Credit Card: <b>11.40%</b> Each APR is a variable rate, as explained below.
Other APRs	Cash Advance APR: Visa Commercial / Purchasing Credit Card - 19.50%. Visa Commercial Travel Rewards Credit Card - 15.40%. Each is a variable rate, as explained below.
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 Commercial/Purchasing Credit Card and 3.90% to the Prime Rate for the UMB Visa Commercial Travel Rewards Credit Card. The regular APR for Cash Advances is determined monthly by adding 12.00% to the Prime Rate for the Visa Commercial/Purchasing Credit Card and 7.90% to the Prime Rate for Visa Commercial Travel Rewards Credit Card. The Prime Rate will never be less than 5.25%. See explanation below <sup>1</sup> .
Grace Period for Repayment of the Balance of Purchases	At least 25 days when you pay your balance in full each month.
Method of Computing Balance for Purchases	Two-cycle average daily balance (including new purchases).
Annual Membership Fee	UMB Visa Commercial/Purchasing Credit Card: None. UMB Visa Commercial Travel Rewards Credit Card: \$50 per Card.
Minimum Finance Charge	Fifty cents (\$0.50).
Other Fees	Late Fee: From \$15 to \$39, depending on the amount of the New Balance Cash Advance Fee: 3% of Cash Advance amount (\$10 minimum, no maximum) Other fees may apply.

<sup>1</sup> The Prime Rate used to determine the APR for Purchases and for Cash Advances in the highest Prime Rate published in *The Wall Street Journal* on the fifteenth (15th) day of each month, or the next business day, if the 15th falls on a weekend or holiday, provided, however, that the Prime Rate used to determine the APR for Purchases and for Cash Advances will never be less than 5.25%. The periodic rate finance charge for Purchase Advances and Cash Advances will not exceed 25% Annual Percentage Rate.

UMB complies with Section 326 of the U.S.A. Patriot Act. This law mandates that we collect and verify certain information about you while processing your account application. Please contact a UMB representative if you have any questions.

**IMPORTANT:** The information about the costs of the cards described above is accurate as of March 1, 2006, the date this document was most recently revised. This information may have changed after that date. To find out what may have changed, write to us at UMB, Post Office Box 410436, Kansas City, Missouri 64141-0436 or call 888-494-5141.

The Federal Government requires all financial institutions to provide the following notice to commercial applicants with gross revenues of one million dollars or less.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of Currency (O.C.C.), Customer Assistance Unit, 1301 McKinney Avenue, Houston, TX 77010.

If an application for business credit is denied, the applicant has the right to a written statement of the specific reasons for the denial. To obtain the statement, the applicant should contact UMB Bank Commercial Card Services, P.O. Box 419226, Kansas City, Missouri 64141-6226, or a Commercial Card Services Representative at 888-494-5141 within 60 days from the date the applicant is notified of our decision. A written statement of reasons for the denial will be sent within 30 days of receiving the request.