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**A whole new way to look at
loyalty programs.**



Board of Directors Kit

FREE Custom Affinity Programs for All Membership Organizations

CardPartner Pro
From UMB

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Start your Visa® program now at www.CardPartnerPro.com

CardPartner 
From UMB

Presenting affinity programs more rewarding than you could have ever pictured.

CardPartner, the company that reinvented affinity card marketing with its revolutionary online solution, is reinvigorating the category again with a variety of exciting, flexible new rewards card programs.

Now, all organizations can create a Visa® Platinum Rewards credit card program and receive \$50 for every activated account plus a percentage of every purchase made.

FREE and EASY

Creating the credit card program itself is FREE and couldn't be easier -- you can begin the process today online. Your own fully-branded credit cards can be available to your supporters in as little as 30 days.

There is no additional cost to the card for your supporters, members or fans. Plus, you can rest assured it comes with all the protection and benefits they would expect from a Visa Platinum Rewards card -- and more. The only difference is the increased revenue, increased visibility and increased loyalty for your organization.

CardPartner is owned and operated by UMB Bank, n.a., the lead bank of UMB Financial Corporation (NASDAQ: UMBF) – a financial services holding company headquartered in Kansas City, Mo. Visa credit cards offered through UMB CardPartner are issued by UMB Bank, n.a., and the bank approves credit decisions, grants credit, and manages the administration for card programs offered by UMB CardPartner.

Forbes Magazine ranked UMB Best Bank in the continental U.S. in 2010.



YOU WILL RECEIVE

- A gallery of fully branded credit card designs (personalized card option for qualified groups)
- A customized online card marketing toolkit
- \$50 for every activated account
- A percentage of the spend on the card going forward

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Benefits for your Group.

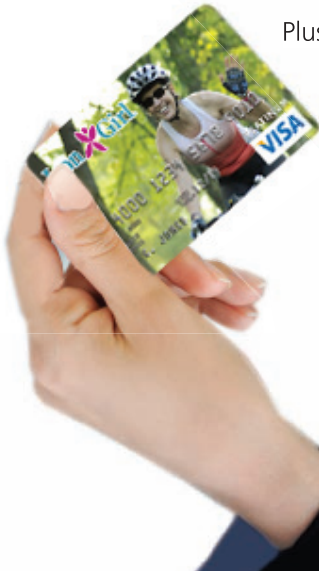
One of the greatest benefits of launching a custom CardPartner Pro Visa® Platinum Rewards program is the money it can raise for your organization.

Banks typically see an increase in account acquisition, activation, usage and retention with image cards, particularly when the images represent an organization or brand about which the customer is passionate. This translates into increased revenue for you on an ongoing basis.

YOUR GROUP GETS:

- **\$50 for each activated account**
- **A percentage of every purchase made on the card**
- **A valuable extension of your brand**
- **A FREE loyalty program**

In addition to an ongoing revenue stream, your CardPartner program will help raise the profile of your organization. Each card can be thought of as a “mini billboard” that your cardholders showcase every time they make a purchase, buy a meal or take a flight. This usage translates into thousands upon thousands of invaluable FREE advertising impressions that can help you attract new members, supporters and fans.



Plus, because CardPartner Pro Platinum Visa Rewards Card programs come with your choice of rich consumer rewards programs, they serve as a powerful retention and loyalty program for your organization, reinforcing your cardholders' bond with your group.



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CardPartner **Pro**
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CardPartner offers a flexible rewards platform that you can tailor to your organization's goals.

This platform gives you the ability to recognize your members' loyalty with more ways to earn points and more redemption options than any other program in the industry.

They are rewarding you with their support; it's time for you to reward them with the best credit card program of its kind.

POINTS ADD UP FAST WHEN THEY ARE AWARDED FOR:

- Retail Purchases (1 point per dollar)
- Balance Transfers (1 point per dollar)
- Billed Interest (2 points per dollar)
- Purchases from select online merchants (up to 20 bonus points per dollar)

REWARDS

POINTS HAVE MORE VALUE WHEN THEY CAN BE REDEEMED FOR:

- Merchandise (4,000 product options)
- Travel (No blackout dates)
- Event Tickets
- Activities
- Gift Cards
- Account Credits



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CardPartner **Pro**
From UMB

Creating your gallery.

Our patented desktop Design Tool makes it incredibly easy (and fun) to design your custom cards with your own images and logo.

We're happy to advise you on what makes for a compelling, effective card design and, if you prefer, will even design your cards for you, at no cost.

The unique print-on-demand plastic production technology we employ easily allows you to introduce new card designs to celebrate special anniversaries, showcase new photography or commemorate an event. And you'll be able to monitor the popularity of both old and new designs by reviewing the Bottom Line section of your Marketing Toolkit, which shows you exactly how many "clicks" you've gotten on each card design.



The value, in terms of advertising impressions, of these mini-billboards is immeasurable and is one of the key benefits your organization will reap from your UMB CardPartner program.

PERSONALIZED CARDS*

CardPartner's recent introduction of this Web 2.0 enhancement to our card design capability is proving to be a resounding success.

Now, in addition to choosing from your gallery of custom cards, your supporters can upload their own photographs into one of your custom templates.

Groups that have seen the tremendous popularity of this new feature include the Porsche Club of America, the USHPA (United States Hangliding and Paragliding Association) and Guide Dogs for the Blind.

*Available for qualified groups.



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CardPartner Pro
From UMB

Marketing your Card Program.

In reinventing the affinity card business model for the 21st century, UMB CardPartner enables you to leverage patented card design technology, a unique database-driven online marketing toolkit and the extraordinary viral power of email and social media to make your program a resounding success.

Begin your marketing Visa® cards the minute your program is approved (typically in less than 30 days) using all the custom materials in your toolkit.

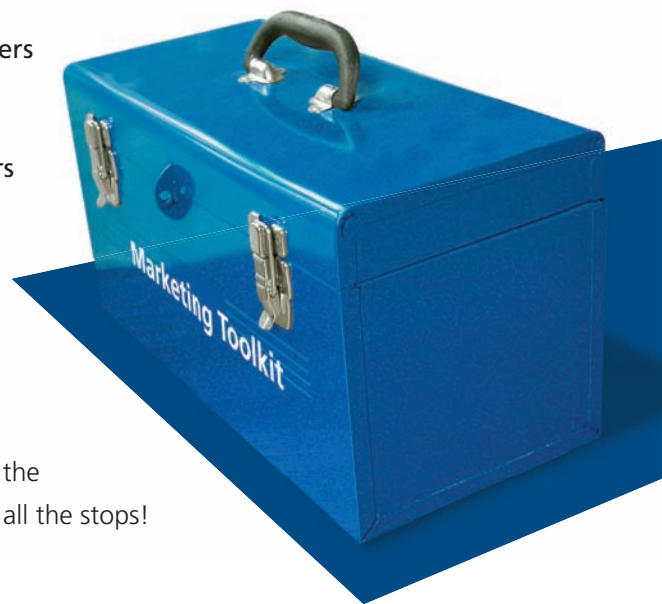
Every aspect of your marketing program is in your complete control and is subject to your approval. In fact, you can easily do all the marketing yourself.

YOUR ONLINE MARKETING TOOLKIT CONTAINS

- A fully-branded and secure application page for your new credit card program, hosted by UMB CardPartner
- Digital card images you can use to promote the program on your website and any other relevant media, e.g., blogs and various social networking sites
- Email templates you can send to your supporters announcing the new cards
- Templates for flyers, ads and press releases
- Banners • Badges • Blog entries • Email footers
- Tweets • Mail-in Applications • Logos
- FAQs • Offline, PDF applications
- New marketing materials are being added all the time

FREE AND EASY

Remember, the bottom-line success of your card program, the revenue you generate, will depend on the effort you put into marketing, so it pays to pull out all the stops!



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CardPartner **Pro**
From UMB

About UMB.

UMB (NASDAQ: UMBF) is a multi-bank, multi-billion dollar holding company headquartered in Kansas City, Missouri. As a leading issuer with nearly 40 years of credit card experience, UMB was recently honored by both *Smart Money* and *American Banker*.

Forbes Magazine ranked UMB Best Bank in the continental U.S. in 2010.

For more information visit, www.umb.com

MANAGEMENT UMB

George Schmelzel, SVP and Director of Card Services

George joined UMB in 2006 and has thirty years of bankcard experience. He has held executive positions at Household International, Associates Corporation, Fair Isaac Corporation and First National Bank Omaha. During his tenure in the industry he has managed numerous partnership relationships.

Jason Dyro, Vice President and BankCard Portfolio Manager

Jason has been with UMB Card Services for 3 years. He has over 12 years of professional experience and has held various roles in marketing and product development. Currently Jason is responsible for co-brand/affinity relationship management, portfolio management, data and analytics, and business development at UMB.

Leslie Lagan, Vice President and Consumer Product Manager

Leslie's been with the UMB Card Services division for 13 years. Leslie has held positions within the organization including underwriting, relationship management, and Healthcare Card Services. Leslie currently runs the Product Development, Marketing and Relationship Management initiatives for our Consumer Credit and Debit Card Programs.

MANAGEMENT CARDPARTNER

Douglas Davis, Vice President

Doug brings 20 years of sales and .com experience to his role at UMB CardPartner. He holds an MBA in marketing from Fordham University and was responsible for signing and launching our first programs.

Jessica Freund, Marketing and Product Manager

Jessica joins UMB CardPartner with a background in non-profit management and marketing. Prior to CardPartner, she held a position with a web-based NGO in South Africa where she was responsible for several projects focused on education and community development in Western Cape.

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CardPartner 
From UMB

1. Tell me about CardPartner?

CardPartner is an online service that enables U.S.- based membership organizations, non-profits and enthusiast groups of all sizes to create custom affinity credit card programs. Thanks to our innovative technology, these groups can now create card designs using trademarks or service marks unique to the organization, receive \$50 per active account opened by their members, and receive an ongoing percentage of purchases made using the cards.

2. Who's behind CardPartner?

CardPartner is owned and operated by UMB Bank, n.a., the lead bank of UMB Financial Corporation (NASDAQ: UMBF) – a financial services holding company headquartered in Kansas City, Mo. Visa credit cards offered through CardPartner are issued by UMB Bank, n.a., and the bank approves credit decisions, grants credit, and manages the administration for card programs offered by CardPartner.

3. What's the catch?

There really is NO cost to any organization that creates a Visa Platinum Rewards credit card program through CardPartner. However, we do require your organization to commit to the Card program for a 5-year period. A successful program will involve some marketing effort with our easy-to-use online tools. Please see the full terms and conditions on our Web site.

4. Why is CardPartner technology being offered to these organizations?

Marketing credit cards through affinity organizations is a business model with a proven track record of success. CardPartner technology allows us to extend that concept to organizations of all sizes whose members/supporters have particularly strong affinity relationship with those groups.

5. What assurances do we have when we enter into a card program through the CardPartner web site?

It's important to point out that there is no financial relationship between your organization and CardPartner. The financial relationship you have is with Kansas City-based UMB Bank, n.a. Your supporters will receive credit cards from UMB, not CardPartner. CardPartner does not receive financial or personal information about any card applicants, this information is collected by UMB and is not passed to CardPartner.

Similarly, the revenue which your card program generates will be paid to you directly by UMB and is not passed through CardPartner personnel.

The CardPartner technology facilitates the financial relationship between your organization and UMB and you do have a legal relationship with CardPartner. For more information, please see the terms and conditions on our website.

6. Do we need to share our lists with CardPartner?

There is no reason for you to release your lists (snail mail or email) to us. You can choose to do all the marketing for your affinity program yourself (using our online marketing toolkit and your existing channels). We do manage email marketing campaigns for select qualified groups. If you're interested in having us execute your campaigns, please let us know.

7. Why should we choose a card program using CardPartner technology?

CardPartner reinvented affinity marketing for the 21st century and now has a proven track record of creating innovative programs for organizations of all sizes, including many national brands and iconic artists. Our partners have earned hundreds of thousands of dollars through their CardPartner programs.

8. What's our commitment when starting up a card program through CardPartner ?

By creating a custom Visa Platinum Rewards credit card program through CardPartner, you are agreeing to the terms and conditions displayed on CardPartner.com, which you should read carefully. However, the two main commitments are:

- Not to apply to a similar service through another provider for a period of 5 years
- Make commercially reasonable efforts to notify your supporters that you have created a Visa Card program.

9. We already have an affinity card program. Should we switch?

You clearly have to abide by your current provider's Terms and Conditions. However, before your current program comes up for renewal, we suggest that you consider how much support you are getting from your current provider, the level of customization and choice they offer and particularly the benefits they give your supporters. Many of our current celebrated partners switched to CardPartner when their contracts with the traditional issuers expired.

10. What are the benefits of launching our own FREE credit card program through CardPartner?

In addition to providing your loyal supporters with a FREE Rewards Program and increasing the visibility of your organization, one of the key benefits is the additional money your Visa program can raise, at no cost and with little additional effort.

Not only do you receive a bonus of \$50 for each active account, you'll also earn a percentage of net purchases made on cards issued under your program on an ongoing basis.

Your funds will be directly deposited into the account you designate on a quarterly basis.

11. What types of organizations can start a program?

Local, regional and national professional groups, charities, enthusiast groups and sports clubs are just some of the eligible organizations. Very simply, if you represent a membership organization, national brand, entertainer or charity, there's a good chance you'll be eligible to create your own credit card program through CardPartner.com.

Please note that every request will be subject to approval by UMB Bank and Visa. Email customerservice@cardpartner.com if you have any questions about your group's eligibility.

12. How will our supporters feel about a credit card program?

Launching a Visa Platinum Rewards credit card program through CardPartner is a simple but effective way to raise funds for your organization and to promote awareness of your brand among your members and the general public. Your supporters will enjoy all the benefits and security that a world-class Visa Platinum Rewards card provides, while using a card that reflects their passion and pride.

13. How long does it take to enter our application on your web site?

The process shouldn't take longer than 20 minutes.

14. Do I have to fill in any forms?

Yes, you will need to complete some simple forms online.

15. Do I have to complete the request in one session?

No. It is very easy to save your form and log back in at another time.

16. How long does it take to get up and running?

Once you have designed your cards and completed your request, a review process starts. This process, which involves UMB Bank and Visa, typically takes just 30 days. If your request is incomplete, or there is a need for clarification, the review may take longer.

17. Is a credit card opened through the CardPartner.com just like any other credit card?

Although the card comes with the benefits and protection you would expect with a Visa Platinum Rewards card, it is in all other respects unique. You can create a gallery of custom card designs that will promote awareness of your group and its mission. Plus, your organization shares in the revenue. Qualified groups can even offer their supporters the opportunity to personalize their custom group card with their own photographs.

18. Designing our own cards sounds complicated. Is it?

You'll be amazed at how easy it is, thanks to our very user-friendly online card "designer." Start by uploading the images and logo that showcase your organization. It is really very straightforward — and what's more, it's fun! If you prefer, you can take advantage of our free design service.

19. How many designs can we provide for our card?

Groups that qualify for a personalized card offering can offer an expanded gallery of card images.

20. Can anyone within our organization initiate the card program?

Yes, as long as they have the authority to act on the organization's behalf.

21. Who markets this card?

The CardPartner technology will provide you with a **FREE** and comprehensive online marketing kit which will make it easy for you to market the card to your members. The kit, which will be updated regularly, includes: a fully secure web page, where your supporters can apply for a card; a PDF of a flyer which can be placed in the mail, handed out at events or made into a poster; images of your card designs that can be used in online media, such as blogs, social networking sites and banners; an email template, and more.

CardPartner can manage your email campaigns for you, should you choose. This service is offered to qualified groups.

22. Can we market the credit card program in any way we like?

Please note that since the card program extends a financial offer, you cannot adjust the language of the offer supplied in documents through the CardPartner marketing kit in any way. The way in which you promote your card program is at your discretion, but should be relevant to your community. The use of unsolicited email (spam) and other inappropriate channels may not be used. In the event that inappropriate methods are used, UMB Bank will have to terminate the agreement.

Keep in mind that we will provide you with a **FREE** and comprehensive marketing kit.

23. Are debit or business card programs offered through the CardPartner web site too?

Currently, we are only offering consumer credit card programs through the CardPartner web site.

24. How often does the revenue generated by our supporters get paid into our account?

It will be paid into your account on a quarterly basis.

25. What kind of information do we need to supply?

You'll need to provide some basic information about your organization, including contact details, the type of organization you are, your status as a for-profit or not-for-profit organization, and your date of incorporation. You'll also need to tell us what you intend to call your card program and how many supporters you estimate will apply for a card. All in all, nothing too complex and nothing sensitive.

26. Do we have to hand over any sensitive financial information or bank details? If so, at what point?

When your request is approved, UMB will ask for the details of the bank account where you would like to the revenue your program generates deposited.

27. How do we know our credit card program has been approved?

We will inform you by email, typically within 30 days.

28. We've got supporters all around the world, not just in the US. Can they apply for a card, too?

At this time, only U.S. residents can apply for a credit card with your organization's logo on it under the UMB CardPartner program.

29. Do our supporters have to earn a specific amount to be eligible?

The application process for your supporters is just like that for any other credit card. Eligibility will depend on a number of factors, not just income.

30. How do our supporters apply for our new credit card?

They simply go to the web page we will provide you with once your organization's request to participate has been approved. The web site is operated by UMB and is accessed through a secure link from the CardPartner web site. Once the card applicant is there, they can apply through our secure online application process. Mail-in applications will also be available for you to distribute in your online marketing toolkit.

31. Are there different types of cards, e.g., Platinum, Gold, etc?

At present, we offer a Visa Platinum credit card through the CardPartner web site. We do plan to introduce other affinity card types in the future.

32. What interest rate does the card come with?

The interest rate for the credit card is not a fixed rate. Rates on credit cards are typically based on a margin over the prime rate. The current full financial offer will be prominently disclosed to your supporters when they apply.

33. How much income will the card program provide us with?

This depends on how many of your supporters use the card and their spending habits. The more supporters who use your card, the greater the income you'll receive. It's worth emphasizing that transaction volume, not revolving debt, is the determining factor.

34. What happens if one of our supporters can't repay his or her debt? Are we liable?

There is no need to be concerned, as this would strictly be an issue between the individual cardholder and UMB Bank, the bank issuing the card.

35. Our request was successful. What next?

Congratulations. Your card program is now up and running and ready to be promoted to your supporters using the online marketing kit we provided you. Follow the instructions in the approval email to find out more about how this works. Most importantly, you will be contacted by UMB Bank regarding your bank details, so they can deposit all the revenue generated by your card directly into your account.

36. Our application was denied. What now?

Unfortunately, your organization did not satisfy one or more of our approval criteria and we therefore are unable to offer you a credit card program at this time.

37. We were told our application was incomplete. What now?

Without all the requested information, we are unable to verify that your organization meets one or more of our approval criteria. Please check your email to see which information is outstanding and supply it to us as soon as possible, so that we can reprocess your request.

38. I've got a question that's not answered here. Who can I ask?

Please email your question to customerservice@cardpartner.com

39. What terms and conditions apply?

To see the terms and conditions, please visit our website.

40. Do you have an affiliate program?

Will we get compensation for referring another group?

We do have an affiliate program and yes, groups who have an affiliate agreement with us and refer other groups will receive compensation. For details on our affiliate program, please email doug.davis@cardpartner.com