

STATE OF UTAH
TRAVEL CARD PROGRAM Individual Account Application
Visa Commercial Card-Business Travel Account



04/2012

APPLICANT INFORMATION

Applicant Name (first, middle, last)		Email Address
Home Address		Social Security Number
City/State/Zip		Home Telephone Number ()
Employer /Agency-Department Name		Position/Title
Gross Annual Income	Years There	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>		
EXECUTIVE DIRECTOR OR DESIGNEE APPROVAL: _____	Estimated Monthly Spending	\$ _____
STATE TRAVEL OFFICE AUTHORIZED APPROVAL _____	Hierarchy _____	

APPLICATION AND AGREEMENT

Applicant applies to UMB Bank,n.a., Kansas City, MO, 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 State of Utah, certain information about you and your use of the account will be supplied to your employer. By signing below, you consent to issuer sharing information you provide on your application and information about your account with your employer and agree to use account, if issued, for official travel expenses only as authorized by the Utah State Travel Policy. Applicant agrees that unless they write to UMB Bank, n.a., to P.O.Box 410436, Kansas City, Missouri 64141-0389, UMB Bank, 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 Application to: STATE TRAVEL OFFICE, 4120 State Office Bldg, Salt Lake City, UT 84114

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DISCLOSURE INFORMATION

ANNUAL PERCENTAGE RATE FOR PURCHASES

Variable; 8.0% + Prime, which currently equals **13.25%**.

VARIABLE RATE INFORMATION

Your Annual Percentage Rate ("APR") may vary monthly. It is determined by adding a "Margin" to the highest "Prime Rate" reported in the "Money Rates" section of *The Wall Street Journal* on the 15th day of each January, March, May, July, September, and November.

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
Cash Advance Fee: 3% of cash advance (\$10 minimum, no maximum)

IMPORTANT: The information about the costs of the cards described above is accurate as of March 1, 2012, 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: Cardholder is liable to pay UMB for the amounts charged

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