

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



**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>		
Estimated monthly spending \$		
AGENCY DIRECTOR APPROVAL _____	AGENCY HIERARCHY NUMBER _____	
DIVISION OF FINANCE APPROVAL _____	_____	

**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. USA., 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**

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**IMPORTANT INFORMATION**

<b>Annual Percentage Rate (“APR”) for Purchases</b>	Visa Commercial Travel Card: <b>13.25%</b> . This APR is a variable rate, as explained below.
<b>Other APR's</b>	<b>Cash Advance APR:</b> 13.25%
<b>Variable Rate Information</b>	Your APR may vary. The regular APR for Purchases and Cash Advances is determined monthly by adding 8.00% to the Prime Rate. See explanation below <sup>1</sup> .
<b>Grace Period for Repayment of the Balance of Purchases</b>	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.
<b>Method of Computing the Balance for Purchases</b>	Two-cycle average daily balance (including new purchases).
<b>Annual Membership Fee</b>	There is no annual fee for this account.
<b>Minimum Finance Charge</b>	Fifty cents (\$0.50) for any Billing Period in which a Finance Charge is due.

- 1 The Prime Rate used to determine the APR for Purchases is 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 will never be less than 5.25%. The periodic rate finance charge for Purchase Advances will not exceed 25% Annual Percentage Rate.

**Cardholder Agreement.** For additional information about the costs and terms of the Account, see Issuer’s 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 the Issuer 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 the Issuer to change the terms of this Account, including rates, fees, and other credit terms, upon notice to cardholder and subject to the provisions of applicable law.

**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.** This information about the costs of the cards described above is accurate as of April 1, 2009, 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 e-mail us at [Commercial.Bankcards@umb.com](mailto:Commercial.Bankcards@umb.com).