### VISA® Cardholder Agreement

**Cardholder Agreement**

**TABLE OF CONTENTS**

- Introduction
- Fees and Charges
- Interest Charges
- Account Features
- Payments
- Default
- Other Important Information and Terms
- Your Billing Rights

Printable version of M-130419

Effective 06/01/20

**INTRODUCTION:** In this document, the term "Agreement" means this Cardholder Agreement and the disclosures found in our "Important Cost Information about our Credit Card" insert that is included with your card carrier when your card plastic is sent to you. In this Agreement, we call this "Important Cost Information" insert our "Account Opening Disclosures." The terms "we," "us" and "our" refer to UMB Bank, n.a., which is your credit card issuer. The terms "you" or "your" mean each person who applies for a credit card that is issued primarily for personal, family or household purposes, either as an applicant or a co-applicant, and to whom we issue a credit card pursuant to this Agreement. These terms also apply to any person who has a current credit card Account with us that was issued primarily for personal, family or household purposes. Your liability under this Agreement is joint and several, which means that each of you is liable to us for the full balance of the Account and all lawful interest, fees and charges, which may include any costs of collection, including our attorney's fees.

**YOUR PROMISE TO PAY:** You are entering into this Agreement with us, under which we agree, subject to the terms and conditions of the Agreement, to lend you money through the use of your Card, and you promise to pay back to us the money that we lend to you, plus any applicable interest charges and fees, in accordance with these terms and conditions. You borrow under this Agreement when you use a Card, even if you do not sign a purchase slip or other document for the transaction. If you use your Card number without presenting your actual Card (such as for mail, telephone, or Internet purchases), these transactions will be treated the same way as if you used the Card in person. If you let someone else use your Card, you are responsible for all transactions that person makes with your Card. Your obligation to repay us is the responsibility of your estate if you die. If you use a Card, you will have accepted this Agreement and agree be bound by it.

**OTHER IMPORTANT TERMS USED THROUGHOUT THIS AGREEMENT**

The terms listed in the far left column below have the meanings shown under the "What it means" column heading, when they are used throughout this Agreement. The terms and conditions of the Agreement that are directly related to the defined term are included in the last two columns to the right.

<table>
<thead>
<tr>
<th>TERM</th>
<th>WHAT IT MEANS</th>
<th>YOUR RESPONSIBILITY</th>
<th>OUR RESPONSIBILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>&quot;Account&quot;</strong></td>
<td>Your credit card account with us.</td>
<td>You promise to keep your Account in good standing, such as by making your payments on time, and to comply with the terms of this Agreement as long as your Account remains open or has a balance.</td>
<td>We will give you access to your Account, up to the amount of your Credit Limit, through access devices, which may include Cards, checks and/or your Account number. But we may change your Credit Limit or close your Account as stated in this Agreement. You may also be able to use your Card through &quot;digital wallets&quot; that we provide access to or that others provide. There may be additional agreements that govern the digital wallets.</td>
</tr>
<tr>
<td><strong>&quot;Card&quot;</strong></td>
<td>Any credit card associated with your Account, including all renewals and cards that we may issue to replace your current Card, for example, when you report your current Card as lost or stolen. The term also means any other access device that you or we issue to you that may be used to access your Account to obtain credit, including any Account number and any Convenience or Cashway Check.</td>
<td>You agree (1) to use your Card only for lawful purposes, (2) not to engage in any illegal transaction with your Card, and (3) to return the Card to us or destroy it immediately upon our request. Please sign the Card as soon as you receive it. The Card is valid during the dates provided on the front. You agree to take reasonable steps to prevent the unauthorized use of your Card and Account.</td>
<td>If you keep your Card in good standing and comply with this Agreement, we will honor the Card as provided in this Agreement. The Card is and will remain our property.</td>
</tr>
<tr>
<td><strong>&quot;Advance&quot;</strong></td>
<td>Any credit that we extend to you through your Account. The term &quot;Advance&quot; includes a Purchase Advance, a Cash Advance, an Overdraft Protection Advance and a Balance Transfer.</td>
<td>You agree to repay all Advances made on your Account, whether you request it or whether others who have authorized request the Advance.</td>
<td>We will honor Advances up to your Credit Limit, subject to the terms set forth in this Agreement. Our obligation to make credit available to you under this Agreement is discretionary with us, and we may cancel your right to obtain additional Advances at any time, even if you are not in default. We may decide not to make Advances that we believe may be fraudulent or for other reasons outlined in the Agreement.</td>
</tr>
<tr>
<td><strong>&quot;Authorized User&quot;</strong></td>
<td>Any person that you give the right to use your Card or your Account, but who is not obligated to repay us for use of the Account.</td>
<td>You will be responsible for an Authorized User's use of a Card and your Account, as well as anyone else the Authorized User allows to use the Card or Account. This will be true even if you did not want, or agree to, the particular use. You will be responsible to repay all Advances made on your Account by any Authorized User. You may have a separate agreement with an Authorized User under which the Authorized User agrees to repay you for your use of your Card or Account.</td>
<td>You may ask us to add one or more Authorized Users and to issue an additional Card in that person's name on your Account. If we agree to your request, we will need certain information about the Authorized User to manage your Account. We may limit an Authorized User's right to make certain transactions. If we do, we will tell you about those limitations before adding any new Authorized User to your Account. Once we add an Authorized User to your Account, we may discuss your Account with that person and provide that person with Account information. You can cancel the right of an Authorized User to use your Account by contacting us at the Customer Service number provided below. We have a reasonable time to act on your request to end an Authorized User's access to your Account.</td>
</tr>
<tr>
<td><strong>Removing Authorized Users</strong></td>
<td>If you want to remove an Authorized User from your Account, you must contact us as provided on your Statement and request the removal of that person. You also must immediately destroy all Cards in that person's possession and cancel any of the automatic billing authorizations that person made to charge your Account by contacting those persons. We will not do this for you. Until those arrangements are cancelled, you are still responsible for all amounts they charge to the Account. You are responsible even if the charges do not appear on the Account Statement until later. Authorized Users may remove themselves from the Account by contacting us.</td>
<td>You agree not to ask for or attempt to obtain any Advance that would cause you to exceed your Credit Limit. You are responsible for keeping track of your Account balances and your Available Credit. We may honor transactions above your Credit Limit, but our honoring of those transactions will not increase your Credit Limit.</td>
<td>We do not permit applicants to request a specific credit limit. We tell you your initial Credit Limit in the &quot;Important Cost Information&quot; insert that comes with your Card. We will also show your Credit Limit on your monthly billing Statement. We may also increase, decrease, restrict, or cancel your Available Credit at any time. This will not affect your obligation to repay us in accordance with the terms of this Agreement.</td>
</tr>
</tbody>
</table>

### Other Important Information and Terms

We will give you access to your Account, up to the amount of your Credit Limit, through access devices, which may include Cards, checks and/or your Account number. But we may change your Credit Limit or close your Account as stated in this Agreement. You may also be able to use your Card through "digital wallets" that we provide access to or that others provide. There may be additional agreements that govern the digital wallets.
Our Responsibility (continued)

That part of your Credit Limit that is available at any particular time for additional Advances. You may not make or attempt to make Advances that would exceed your Available Credit. We disclose your Available Credit to you on your monthly billing Statement, but that amount may not reflect any Advances that you have asked for but that have not yet posted to your Account.

Purchase Advance

An Advance for buying goods or paying for services. We also treat your annual fee (if your Account has an annual fee), return payment charges or documentation charges, and certain Balance Transfers (as explained below) as Purchase Advances. You must repay Purchase Advances as required by this Agreement. Interest will be charged on Purchase Advances at the "Annual Percentage Rate (APR) for Purchases" based on the formula shown in your Account Opening Disclosures. We will honor requests for Purchase Advances, assuming that you have available Credit at the time that you request a Purchase Advance, subject to the other terms of this Agreement.

Cash Advances and Cash Advance Limit

Advances made for cash or cash like equivalents, such as for wire transfers, money orders, travelers checks, and some Balance Transfers (as explained below). Your Cash Advance Limit is a percentage of your overall Credit Limit. The Cash Advance Limit is disclosed in your Account Opening Disclosures and on your Statement. You are responsible for repaying Cash Advances as required by this Agreement. Interest will be charged on Cash Advances at the "APR for Cash Advances" based on the variable rate formula shown in your Account Opening Disclosures. We restrict the amount of your overall Credit Limit that can be used for Cash Advances. We call that limit the "Cash Advance Limit." We will honor requests for Cash Advances in accordance with this Agreement, assuming that you have available Credit under your Cash Advance Limit. We post each Purchase Advance to your Account as of the transaction date of the purchase.

Statement

A detailed itemization of your Account for a monthly billing period. Your Statement includes Your Payment Due Date shown on that Statement. If you do not pay the entire amount of the New Balance by the Payment Due Date, there will be an interest charge assessed on each Purchase from the date the Purchase is made. We will send you one Statement for your Account, unless the law does not require or permit us to send a Statement. Statements will be sent at the end of each billing period when your Account has a debit or credit balance of more than $0.00, or if we have charged any Interest or other charges to your Account. Your Statement will show all transactions billed to your Account during the billing period, along with other important Account information.

Business Day

Means any day in which U.S. offices are open for the processing of payments and credits. Our Business Days are Monday through Friday, but do not include holidays. Some of the activities related to your Account, such as days that you can make payments at our branch offices, or the day on which a change in the interest rate that applies to your Account is calculated, are determined by our Business Days.

Fees and Charges

The information below explains the fees and charges that may be assessed to your Account.

Fee

HOW CAN YOU AVOID THIS FEE?

Late Payment Fee

You can avoid this fee by paying at least the Minimum Payment Due shown on your monthly billing Statement by the Payment Due Date shown on the Statement.

HOW MUCH IS THE FEE AND WHEN IS THE FEE ASSESSED?

We will assess a late charge of $27 if you fail to pay the Minimum Payment Due shown on your monthly billing Statement by the Payment Due Date. The late charge may be up to $38 if you do not make your Minimum Payment Due by its Payment Due Date more than once during a six month period. The late charge that we assess will never exceed your Minimum Payment. These fees may be adjusted as allowed by law.

Returned Payment Fee

You can avoid this fee by making sure that none of your payments to us on your Account are returned unpaid.

Document Charge

Keep all the monthly billing Statements, disclosures and notices that we send to you about your Account. This fee will not be charged for requests for documents in connection with a written notice of a billing error, or when you ask for an additional copy of your Cardholder Agreement or Account Opening Disclosures. You can get a copy of your billing Statement by using our Online Banking Service.

Interest Charges

The information below explains how we calculate and charge interest on your Account.

Term

HOW WE CALCULATE YOUR INTEREST CHARGES

Variable APRs

We determine the Annual Percentage Rates ("APR") applicable to the different types of transactions on your Account in the manner described in your Account Opening Disclosures. These APRs are variable, unless the disclosures that we provide to you in connection with a particular offer say otherwise. This means that your interest rate is calculated by adding a percentage rate (called a "Margin") to the Prime Rate for a billing period. (In some cases, such as for promotional offers like Balance Transfers, the APR may be fixed for the period of time specified in the Account Opening Disclosures or the marketing materials that we provide related to the special offer; after the promotional period has ended, the APR will be variable.) When your interest rate is variable, the APR for a category of transactions (such as Cash Advances or Purchase Advances) may vary from billing period to billing period if the Prime Rate changes. The "Prime Rate" is the highest prime rate published in the "Money Rates" section of the Wall Street Journal print edition. The Prime Rate used in a billing period to calculate your interest rate is the Prime Rate most recently available as of the 5th day of the previous month, or the next Business Day if the 5th is not a Business Day. When the Prime Rate increases, the APRs that we apply to your outstanding balances of Cash Advances, Purchase Advances, and other Advances may increase. Any increase in the Prime Rate may increase the amount of your Minimum Payment.

The Margin for Purchase Advances and the Margin for Cash Advances are stated in your Account Opening Disclosures. These Margins will apply to your Account unless we change the Margins after giving you notice as required by law. If we change the Margins that applies, the new Margin will only apply to new transactions after the effective date of the change. You will generally have at least 45 days notice of the change.

Maximum APR

The maximum interest rate that we apply to your outstanding balances is disclosed on the Account Opening Disclosures that you receive with your Card. However, a minimum interest charge may apply, as set forth in the Account Opening Disclosures; the minimum interest charge is not included in our calculation of your maximum interest rate.

If you are a member of the Armed Forces or a dependent of a member of the Armed Forces, your maximum Annual Percentage Rate is disclosed in the Military Lending Act paragraph below.

Grace Periods

Cash Advances (including Balance Transfers that are treated as Cash Advances). There is no grace period for Cash Advances. We will charge interest from the date of the Advance to the date of payment on your entire outstanding balance. We will honor requests for Cash Advances, assuming that you have available Credit at the time that you request a Cash Advance, subject to the other terms of this Agreement.

Monthly Interest Calculation

We calculate the monthly interest charge on your Account in the following manner:

First, we calculate the "Average Daily Balance" for each category of transactions, such as Cash Advances, Purchase Advances, or Promotional Balances, by doing the following:

We take the beginning balance for that type of transaction each day during the monthly billing period and add any new Advances of that type posted that day and subtract any payments that are applied to the transaction category for that day. This gives us the daily balance for that type of transaction. We then add up all the daily balances for each transaction type for each day included in the monthly billing Statement, and divide by the total number of days included in the monthly billing Statement. That gives us the Average Daily Balance for each transaction type.

Next, we divide the applicable Annual Percentage Rate by 365. This gives us the "Daily Interest Rate.

Finally, we multiply the applicable Daily Interest Rate for each type of transaction by the Average Daily Balance for that category of transactions. This gives us the interest charge for each category of transactions.

Minimum Interest Charge

A Minimum Interest Charge will be assessed to your Account for any billing period in which monthly interest is charged, but the calculated amount of the monthly interest is less than the Minimum Interest Charge. When this occurs you will not be charged the calculated monthly interest charge, but will instead be charged the Minimum Interest Charge. The amount of the Minimum Interest Charge is shown in the Account Opening Disclosures.

Military Lending Act

The Military Lending Act provides protections for certain members of the Armed Forces and their dependents ("Covered Borrowers") for new credit card accounts opened on or after October 3, 2017. The provisions of this section apply only to Covered Borrowers who open their Accounts after that date. If you would like more information about whether you are a Covered Borrower and whether this paragraph applies to you, please contact us at (888) 815-2179.

Statement of MPRs: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependents may not exceed an Annual Percentage Rate of 9%. This rate must include, as applicable to the credit transaction or account: (1) the costs associated with credit insurance premiums; (2) fees for ancillary products sold in connection with the credit transaction; (3) any application fee charged (other than certain application fees for specified transactions or accounts); and (4) any participation fee charged (other than certain participation fees for a credit card account).

Oral Disclosures: If you are a Covered Borrower and want to hear important disclosures and payment information about your obligations under this Agreement, please call (888) 815-2179.
ACCOUNT FEATURES

The information below shows the features that may be made available to you through your Account, and information about how they work and what the costs and terms of each feature are.

Balances Transfers

A "Balance Transfer" is an Advance that you use to pay off a creditor other than us. You can ask for a Balance Transfer by (1) using an instrument that we provide you with that contains the words "Online Banking Check," "Balance Transfer Request," "Cash Advance Check," or "Cashway Check," (2) by using an instrument that you create with the same routing and transit information on it as the instruments that we send you to access your Account, or (3) by calling our Service Center. We may at our discretion in the future add additional ways for you to obtain a Balance Transfer.

When Balance Transfer credits are sent to other creditors through the mail, there may be a delay in posting the payment to your account with the other creditor and against your Credit Limit. We will rely on the information about your account with the other creditor that you supply to us. You may ask us to stop payment on a Balance Transfer request, but it must reach us within enough time for us to be able to act on the request before the payment is presented to us.

Balance Transfers will be reflected on your monthly billing statement, but you will not receive the paid amount with your monthly billing statement.

Overdraft Advance

We offer a feature with your Account called an "Overdraft Advance," which allows you to use your credit card account, up to your Available Credit, to cover an overdraft from a checking account on which you are an authorized signer. Overdraft Advances are governed by a separate overdraft agreement with us. They will be made in $500 increments (unless you have less than $500 available under your Available Credit, in which case the Overdraft Advance will be the amount of your Available Credit). The fees, for example, that you have your checking account linked to this Account and overdraft your checking account by an amount less than $500, $500 Overdraft Advance will usually be made.

Foreign Transactions

You may be able to use your Account to receive Advances in a currency other than U.S. dollars. When you do this, Visa USA or other applicable payment card network will convert the Advance into a U.S. dollar amount. The payment card network will use its currency conversion procedures in effect when it processes the transactions. The conversion rate in effect on the processing date might differ from the rate in effect on the transaction or posting date. The rate used may vary from the rate the payment card network itself receives.

PAYMENTS

The information below explains how we calculate your required payments, how you may make payments, and how we apply your payments to your Account balances.

Minimum Payment Calculation

The Minimum Payment that we will show on your monthly billing statement will equal:

1. Any Minimum Payment from the previous monthly billing period that you did not pay, plus
2. The greater of:
   a. $25.00, or
   b. The amount of any Late Payment Fee or Returned Payment Fee charged on the monthly billing statement, or
   c. The sum of:
      i. one percent (1%) of the New Balance, plus
      ii. total billed monthly interest charges, plus
      iii. any Late Payment or Returned Payment Fees.

The Minimum Payment will never exceed your Account’s New Balance amount.

Sending Us Payments

Where

All payments that you make to us through the mail must be sent to us at the address for payments shown on your monthly billing statement. The mailing address for payments is also shown below under “Other Customer Service Information.” You can also make online payments at our Online Banking website, at one of our branch offices, or over the telephone to one of our Customer Service Representatives.

When Payments Are Credited to your Account

Payments that we receive by 5:00 p.m. on any Business Day at the post office box address on your monthly billing Statement will be credited to your Account as of that day. If the Payment Due Date falls on a non-Business Day, we will treat any payment received by us at that post office box address by 5:00 p.m. on the next Business Day as being received by us on the Payment Due Date. Payments that do not meet the requirements of this “Sending Us Payments” section may be subject to a delay in crediting of up to five (5) days after the date of receipt.

How

All payments must be payable in U.S. dollars from an account of a U.S. financial institution and otherwise in a form acceptable to us. Payments made with a check drawn on a foreign bank will not be accepted. We do not accept cash payments through the mail. You may not make payments with using the available credit from your Account or any other credit account with us or any other company within the UMB organization.

Sending Us Checks; Notice of Electronic Presentment

When you provide a check as payment, you authorize us to either (1) process the payment as a check transaction or (2) use the information from your check to make a one-time electronic fund transfer ("EFT") from your deposit account. When we use information from your check for an EFT, funds may be withdrawn from your deposit account as soon as the same day we receive your payment. If your check is converted into an electronic image it will be collected and returned electronically.

Availability of Credit After Payment

We may, at our discretion, delay the availability of credit when you make a payment until we reasonably believe that your payment has cleared. We do not provide you with a notice if we delay replenishing your Available Credit to ensure the collectability of your payment. If we replenish your Available Credit Limit before a payment has cleared and a payment is returned to us unpaid, it will reduce your Available Credit, and may result in your Account being in an over-the-credit-limit status.

Payments/Marked with Restrictive Words, Conditions or Instructions

Any check or other check that has restrictive words, conditions, limitations, or special instructions added (including payments marked with the words "Paid In Full" or similar language) and all accompanying communications must be marked to and received at P.O. Box 419734, Kansas City, Missouri 64141-6734, and include the phrase “Alt: Payment of Disputed Amount” or words of similar effect in the heading of your letter. If you make your payment or send any accompanying communications to any other address, we may accept and process the payment without losing any of our rights. We may deposit any such payment without that deposit affecting an accord and satisfaction with respect to the disputed amount.

Other Payment Provisions

We can accept partial payments, late payments or payments with any restrictive writing without losing our rights under this Agreement. You should not send us a postdated check to make a payment. If you do so, we may decide to present the check for payment before the date that you wrote on the check, or return it without processing it for payment to the person who sent it. We are not liable to you for any loss or expense arising from the action we decide to take in those circumstances.

We may adjust your Account as necessary to correct errors, to process returned and reversed payments, and to handle similar issues.

How Payments Are Applied

Minimum Payment

If applicable, your Statement will show the Minimum Payment Due and the Due Date. To avoid a late payment fee, you must pay us at least this minimum payment amount by the due date provided in the Statement. In addition to the minimum payment, you may pay all of or part of the total balance on your Account. You must still pay at least the minimum payment amount each month, even if you paid greater than the minimum on the previous Statement. The entire balance is immediately due and payable if your Account is 180 days past due, part of a bankruptcy proceeding or is otherwise charged off.

We may apply your Minimum Payment to your Account in any manner that we choose, including in a way that is most favorable to us. However, all payments are applied in accordance with applicable law.

Amounts in Excess of Minimum Payment

If you make a payment that exceeds your Minimum Payment, we will generally apply the excess amount to your Account balances in order of the highest Annual Percentage Rate to the lowest Annual Percentage Rate.

Prepayment

You may pay all or any part of your outstanding Account balance at any time. Payment of more than the Minimum Payment Due in one billing period (but less than the outstanding balance) will not relieve you of the obligation to pay the entire Minimum Payment Due in any later billing period.
The information below explains how you can avoid defaulting and what may happen if you do default.

**Potential Results of Triggering a Default**

If you are in default, we may take the following actions without notifying you, unless the law says that we must notify you:

(a) Reduce your Account's privilege temporarily or permanently and close your Account;
(b) Lower your Credit Limits;
(c) Declare your full Account balance to be immediately due and payable, subject to any notice and cure rights required by applicable law;
(d) Exercise any right or remedy under this Agreement and applicable law;
(e) Continue to change your interest charges and fees as long as your balances remain outstanding, subject to our compliance with applicable law;
(f) Charge you fees and expenses incurred when we try to collect on your Account, including, subject to applicable law, attorneys' fees and court costs. If you are a resident of Nebraska, Iowa or any other state that prohibits contracting for or charging attorneys' fees when you default, we will not charge you attorneys' fees.

**Other Important Information and Terms**

The section below contains additional important information and terms about how we can change the terms of this Agreement, and your rights under certain circumstances to reject the changes that we announce.

**Topic**

- **Information Sharing Under a Co-Branded Card Program**
- **Reporting Information to Credit Bureaus and Other Entities**
- **Identity Theft**
- **When We Replace Your Card with a Card having a Different Number or having a Different Expiration Date**
- **Changes to this Agreement**
- **Change of Address**
- **Monitoring/Recording of Telephone Calls**
- **Liability**
- **Bankruptcy Notification**
- **Governing Law**
- **Severability**
- **Assignment**
- **Closing Your Account**

**Summary**

- We will report information about your Account to credit bureaus and obtain and use credit and income information about you from credit reporting agencies and others as the law allows. If you ever discover what you believe to be an inaccuracy in the information that we report to credit bureaus, you must notify us, Use the address provided under the heading "Other Customer Service Information" to send us a notice that you believe we have reported information inaccuracy about your Account.

- We may report information about your Account to other creditors, other financial institutions and credit bureaus.

- We may provide personal information about you to Visa USA (as applicable), its members or their or our respective contractors for the purpose of providing emergency cash and emergency card replacement services, to fulfill any awards you earn if you participate in our rewards program, or to provide any other Account benefit for which you are entitled.

**Additional Details**

- If you are not in default. A suspension of your Account might be permanent.
- We may close or suspend your Account and your right to obtain credit from us.
- Sometimes, we need to send you a new Card with a different Card number to service your Account properly. Your existing balance will be transferred to your new Account.
- We will send your new Card number and/or expiration date to merchants who participate in a Card update service and who you authorized to bill your Account automatically or that you gave your Card number to because you regularly stop at them and like to use your Card to make purchases there.
- If you are in default, we may take the following actions without notifying you, unless the law says that we must notify you.

**Topic**

- **Information Sharing Under a Co-Branded Card Program**
- **Reporting Information to Credit Bureaus and Other Entities**
- **Identity Theft**
- **When We Replace Your Card with a Card having a Different Number or having a Different Expiration Date**
- **Changes to this Agreement**
- **Change of Address**
- **Monitoring/Recording of Telephone Calls**
- **Liability**
- **Bankruptcy Notification**
- **Governing Law**
- **Severability**
- **Assignment**
- **Closing Your Account**

**Summary**

- We will report information about your Account to credit bureaus and obtain and use credit and income information about you from credit reporting agencies and others as the law allows. If you ever discover what you believe to be an inaccuracy in the information that we report to credit bureaus, you must notify us, Use the address provided under the heading "Other Customer Service Information" to send us a notice that you believe we have reported information inaccuracy about your Account.

- We may report information about your Account to other creditors, other financial institutions and credit bureaus.

- We may provide personal information about you to Visa USA (as applicable), its members or their or our respective contractors for the purpose of providing emergency cash and emergency card replacement services, to fulfill any awards you earn if you participate in our rewards program, or to provide any other Account benefit for which you are entitled.

**Additional Details**

- If you are not in default. A suspension of your Account might be permanent.
- We may close or suspend your Account and your right to obtain credit from us.
- Sometimes, we need to send you a new Card with a different Card number to service your Account properly. Your existing balance will be transferred to your new Account.
- We will send your new Card number and/or expiration date to merchants who participate in a Card update service and who you authorized to bill your Account automatically or that you gave your Card number to because you regularly stop at them and like to use your Card to make purchases there.
- If you are in default, we may take the following actions without notifying you, unless the law says that we must notify you.

**Topic**

- **Information Sharing Under a Co-Branded Card Program**
- **Reporting Information to Credit Bureaus and Other Entities**
- **Identity Theft**
- **When We Replace Your Card with a Card having a Different Number or having a Different Expiration Date**
- **Changes to this Agreement**
- **Change of Address**
- **Monitoring/Recording of Telephone Calls**
- **Liability**
- **Bankruptcy Notification**
- **Governing Law**
- **Severability**
- **Assignment**
- **Closing Your Account**

**Summary**

- We will report information about your Account to credit bureaus and obtain and use credit and income information about you from credit reporting agencies and others as the law allows. If you ever discover what you believe to be an inaccuracy in the information that we report to credit bureaus, you must notify us, Use the address provided under the heading "Other Customer Service Information" to send us a notice that you believe we have reported information inaccuracy about your Account.

- We may report information about your Account to other creditors, other financial institutions and credit bureaus.

- We may provide personal information about you to Visa USA (as applicable), its members or their or our respective contractors for the purpose of providing emergency cash and emergency card replacement services, to fulfill any awards you earn if you participate in our rewards program, or to provide any other Account benefit for which you are entitled.

**Additional Details**

- If you are not in default. A suspension of your Account might be permanent.
- We may close or suspend your Account and your right to obtain credit from us.
- Sometimes, we need to send you a new Card with a different Card number to service your Account properly. Your existing balance will be transferred to your new Account.
- We will send your new Card number and/or expiration date to merchants who participate in a Card update service and who you authorized to bill your Account automatically or that you gave your Card number to because you regularly stop at them and like to use your Card to make purchases there.
- If you are in default, we may take the following actions without notifying you, unless the law says that we must notify you.
**Lost or Stolen Cards; Unauthorized Use**

If you notice the loss or theft of your credit card or a possible unauthorized use of your Card, write to us immediately: Card Services, P.O. Box 419734, Kansas City, MO 64141-6734, or call (800) 821-5184. Telephoning us will not preserve your Billing Error Rights.

You will not be liable for any unauthorized use that occurs after you notify us. If your Account was opened primarily for personal, family, or household purposes, or if you are an employee of a business and your Card was issued in connection with that business and related activities, you will not be liable for any unauthorized use that occurs before your notice to us. If those exceptions do not apply, your liability for unauthorized use that occurs before you notify us will not exceed $50.

In general, when the Card is used for a transaction (other than a transaction on a commercial card), you have no liability. You must promptly report the claim to us, and you must not have acted grossly negligently or fraudulently in handling your Card. If we reimburse your Account for unauthorized charges made using your Card, you agree to help us investigate, pursue, and get reimbursement from the wrongdoer. Your help includes giving us documents that we ask for and that are acceptable to us.

**Other Customer Service Information**

For billing errors or disputes:

Card Services
P.O. Box 419734
Kansas City, MO 64141-6734

To make a payment:

Card Services
P.O. Box 297136
Kansas City, MO 64021-9736

To reach our Customer Service Representatives:

(800) 821-5184 or from the Kansas City area (816) 843-2000

www.umb.com

**No Security Interest**

This credit is not secured by any collateral.

The credit extended under this Agreement is not secured by any collateral, even if other agreements which you may have executed would otherwise secure it. We waive, but only with respect to indebtedness arising under this Agreement, any security interest which may otherwise secure such indebtedness.

**Rewards**

Your Account might provide you with the opportunity to earn rewards.

If your Account provides you with the opportunity to earn rewards, we will separately provide you with information about your rewards. We will include on your Statements all rewards you have earned from us. It might take up to two billing periods for your earned rewards to appear on your Statement.

**Force Majeure**

When circumstances are beyond our control.

From time to time, due to circumstances beyond our control (such as system failures, fires, floods, natural disasters, or other unpredictable events), our services might be unavailable. When this happens, you might be unable to use your Card or obtain information about your Account. We will not be responsible or liable if that happens.

**Using a PIN**

We may give you a personal identification number (PIN). For security reasons, you might have to provide the PIN before you are able to complete some transactions using the Card.

With a PIN, you may use your Card to: (1) obtain cash from certain automated teller machines (ATM) or (2) make purchases at certain merchant or retailer point-of-sale devices (POS). You may do these things if the ATM or POS requires entry of a PIN and displays the logo of the Payment Card Network on your Card. We will treat all ATM transactions as Cash Advances and all POS transactions as Purchases. You should keep your PIN secure and not write it down, give it to anyone, or keep it with your Card. If you lose your Card or believe that someone has gained unauthorized access to your PIN, you must contact us immediately.

**Merchant Refunds**

When you receive a refund from a Merchant.

If you are entitled to a refund for goods or services purchased with your Card, you will accept these refunds as credits to your Account. We do not control when a merchant sends you your refund. We will also have a reasonable amount of time after we receive your refund to process it.

**Credit Balances**

When you have a credit balance on your Account.

We may reject and return to you any payment that creates a credit balance on your Account. Any credit balance we allow will not be available until we confirm that your payment has cleared.

**Your Rights If You Are Dissatisfied With Your Credit Card Purchases.**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services).
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the above criteria are met and you are still dissatisfied with the purchase, contact us in writing at: Card Services, P.O. Box 419734, Kansas City, MO 64141-6734.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and do not pay, we may report you as delinquent.