



## UMB Direct Cash Program Rules – Visa Platinum

Effective May 1, 2017

In these Rules, the terms “we”, “our” or “Issuer” refer to UMB Bank, n.a., the issuer of your Visa® credit card (“Card”). “You” or “your” means the person who holds a qualifying Card that we have issued. “Program” means our Direct Cash™ Program. The Rewards Program Rules are separate from the terms of your Cardholder Agreement.

1. You are eligible to participate in the Program if you hold a qualifying Card that the Issuer has issued, and your related credit card account is in good standing. Your account is considered in good standing with Issuer if it has not been closed, has not been charged off, is not 30 days or more delinquent, and is not over limit or otherwise in default. You forfeit all unredeemed rewards if your account is closed.
2. You will earn 1% cash back on Net Purchases. Program members may receive bonus cash rewards from time to time. “Net Purchases” refers to the Purchase Advance of goods or services under the Cardholder Agreement, minus any returns, refunds or Purchases that were unauthorized. The following transactions are excluded from “Purchases” and do not earn cash back rewards: convenience checks, balance transfers (unless our balance transfer offer specifically says otherwise), cash advances, returns, finance charges and credit card interest or fees.
3. New accounts begin to accrue cash back rewards under these Program Rules as of your account opening date. Your account opening date is the date that the Issuer has approved you as a cardholder. If your account is converted from another rewards program to our Direct Cash Program, cash back rewards are not retroactive on previous purchases.
4. The amount of cash back rewards you have earned is updated each month on your statement. Your credit card statement will show the accumulated cash back rewards you earned as of the statement date.
5. Cash back rewards are redeemed by an automatic credit to your Program Card monthly billing statement that cycles in the last month of each calendar quarter (March, June, September, and December). The minimum redemption amount is \$25 in cash back rewards. If you have not earned at least \$25 in cash back rewards on the regular billing cycle redemption date, rewards will be carried forward until the next regular redemption billing cycle after redemption minimum is met. If you have earned at least \$25 in cash back rewards as of the regular billing cycle redemption date, the entire amount of your cash back rewards will be credited to your account statement. If the account is 30 days or more delinquent at the time of your regular billing cycle redemption date, your rewards will not be redeemed until the next regular billing cycle redemption date, if the account is in good standing at that time.
6. Cash back rewards are redeemed on a first-in, first-out basis. Cash back rewards will be issued to your Program Card account only, and may not be redeemed for cash equivalent, transferred to another Card account or used as a payment on accounts at UMB Bank, n.a., or any of its affiliates, and are not transferrable. However, if you notify us that your Card is lost or stolen, we will transfer your earned cash back credits and your anniversary participation date from your old Card to your new Card.
7. The Rewards Program is void where prohibited by federal, state, or local law. You are responsible for any personal tax liability relating to your participation in the Program or awards that you redeem.
8. Issuer reserves the right to deny or cancel your membership in the Rewards Program due to suspected fraud or abuse of credit privileges or if your account is in default under the terms of the Cardholder Agreement.



9. The Rewards Program and benefits are offered at the sole discretion of Issuer. Issuer reserves the right to modify or change any Program benefit or feature, including, without limitation, any annual fee that may apply to the Program, cash back rewards earning percentage, redemption criteria or timing, reward options, and to cancel or suspend the Rewards Program at any time upon notice to participants as required by law. Issuer will automatically renew your membership in the Program annually, provided your account is in good standing and Issuer has not received notice that you have cancelled the Card.
10. Issuer fulfills its responsibility to you under the Program by providing timely billing statement credit that you have earned under the Program Rules then in effect.
11. Rewards accumulated are not the property of the cardholder and cannot be bought, sold, or transferred (including upon your death or as part of a domestic relations settlement).