

the business.

#### **VISA BUSINESS CREDIT CARD APPLICATION**

Incomplete information may cause delays. Please complete in full. Fax to 816.860.3152 or email to <a href="mailto:bankcardcredit.commercial@umb.com">bankcardcredit.commercial@umb.com</a>

Branch	Associate Name	ID No.

#### It's easy to Apply.

NOTE: In accordance with the USA PATRIOT Act, we ask for certain information about you for the purpose of verifying your identity. Please ask a Bank representative for details.

This E	Business Credit Card Application is subject to yo	our agreements and r	epresentati	ons included	on page 2 of th	is document	(SPA	5580,	/7100/0240)	
	Legal Business Name		Со	mpany Name	to Appear on (	Card			Federal Tax ID Nu	mber
	Dhysical Rusiness Street Address (Include Number, Street City, State and Zin Code, Do not use DO Pay)									
	Physical Business Street Address (Include Number, Street, City, State and Zip Code. Do not use PO Box.)									
BUSINESS NFORMATION	Mailing Address (if different from Physical Address, above)  Website A					Website Ad	dress (URI	-)		
USIN	Number of Employees Number of Location	s State Where	Organized	Business P	hone Number	Date Busine	ess Establis	shed	State Established	
B F				( )						
	Description of Business									
	☐ Sole Proprietor ☐ Corporation or Subch	anter S.Corn Dij	mited Partn	ershin $\square$ G	eneral Partners	shin 🗆 Limi	ted Liabilit	/ Compa	ny Not-for-Profit/0	Govt
	Primary Bank	Average Chec			Total Busines	•			usiness Liabilities	20111
AL	,	\$			\$			\$		
BUSINESS FINANCIAL INFORMATION	Gross Annual Sales Revenue (Last Year)	Net Profit for L	ast Fiscal Y	'ear	Total Monthly	/ Loan Paym	ents	Total B	usiness Net Worth	
ESS FINANC FORMATION	\$	\$			\$			\$		
ESS	Has business operated at a loss for any						; Year(s)		; Cumulative? TY6	
INISI INI	Does the business or any owner owe any Has the business or any of its owners de				It Yes: \$ If Yes, descri	iho on o cor	; Year(s)	□ <i>.</i>	; Cumulative? Ye	es 🗌 No
В	Is the business or any owner currently in				If Yes, descri					
	Please provide the following information of							-	Check here if Addendu	ım for
	this Application. Please complete an Add						muot oign		Business Owners is a	
RS)	Name:		Social Se	Social Security No.:			Position:			
NO N	Address:		Date of E				Owner Sir	nce:		
PERSONAL INFORMATION ON BUSINESS OWNERS (GUARANTORS)			Net wort		\$		Business Ownershi	D:	%	
	E-mail:			Annual Salary: \$			Residence: Own Rent			
NFO	Phone:			come*:	\$		Monthly P	mt: \$	5	
JALI	Name:			Social Security No.: Date of Birth:			Position:			
SS)	Address:			Total Personal			Owner Sir Business	nce:		
PEFISINE	E-mail:		Net worth	Net worth: \$ Annual Salary: \$			Ownershi	_	%	
BU	Phone:			Other Income*: \$			Residence Monthly P	-	Own Rent	
	*Alimony, child support, or separate maintenance income need n				o not wish it to	be consider			aying your obligations	to us.
	Credit Limit Requested	neck here if this is a r	equest to in	crease the	Revolvina Cr	redit ( availab	le for aggre	egate cre	edit lines under \$25,000	))
		nit on an existing acc	•		Pay in Full Mo	•	55			
	Chook A or P:	W /E l. l d d.		Late and the same						-1- \
	Check A or B: (A) Individual Billing (Each Individual cardholder will receive a separate bill and be allowed to accrue and redeem points.)  (B) Consolidated Billing (Activity for all individual cards will appear on one statement for which you will submit one payment.)									
AND TP	Check C, if desired: (C) Rewards Program (\$50 Annual Fee applies. See disclosure for details.)									
ONS	NAMES OF INDIVIDUALS TO BE ISSUED	• •				,				
CARD OPTIONS AND ACCOUNT SETUP	Please complete an Addendum for Busines	s Owners form if mo	ore than for	ur cards are	•				Business Owners is at	tached.
RD (	Name of Employee (Brint Only)		Title	-	Used to Last 4 Digits	s of SSN Date of Birth		Individual Card	Limit	
S «	Name of Employee (Print Only)		Tiue		Last 4 Digits	5 01 33IN	Date	DIIUI	\$	LIIIII
									\$	
									\$	
									\$	
z	With this completed and signed Visa I	Business Credit C	ard Appli	cation:						
PING DIFF	If the business is a Not-for-Profit, or the	ne credit limit requ	est is grea	ther than \$2	25,000, then p	please prov	ide the m	ost rece	ent Year-end Balanc	e
PORT	Sheet and Income Statement. Co		•							
SUPPORTING OCUMENTATION	If the business is a Retailer, then plea If the business is Less Than 2 Years						or each O	wner wh	no owns 20% or mor	e of

# VISA Business Credit Card Application YOUR AGREEMENTS AND REPRESENTATIONS GOVERNING THIS CREDIT CARD APPLICATION

TENT OF THIS APPLICATION

**INTENT OF APPLICATION.** The business entity (the "Company") identified on page 1 hereby requests UMB Bank, n.a., Kansas City, Missouri, or its successors or assigns ("UMB") to establish a credit card authority for the Company pursuant to which UMB will open one or more credit card accounts ("Account(s)") in the name of the Company and will issue one or more commercial credit cards or card numbers (each a "Card") to the Company and/or the employees or agents of the Company (collectively "Employees") to be used for Company related business, commercial or agricultural purposes. Each person who signs below or on a separate *Addendum for Business Owners* form on behalf of the Company represents that he or she is duly authorized by the Company to sign this Agreement and to bind the Company to the *Company's Agreement Concerning Card Issuance*, as set forth herein.

PANY'S AGREEMENTS ERNNG CARD ISSUANCE COMPANY'S AGREEMENTS CONCERNING CARD ISSUANCE. If UMB approves Company's request, UMB will inform the Company of the amount of the Company's credit card authority. UMB will rely on the information provided in this form and any attached sheets regarding (a) the number of Accounts to open; (b) the requested credit limit for each Account; (c) the identity of Employees whose names are to be printed on Cards, in addition to the Company's name; (d) where to send copies of the monthly statements for each Account; and (e) other pertinent information. UMB will then issue Cards in accordance with the credit authority established for the Company. Subsequently, the Company shall give UMB notice of the same information for additional Employees authorized to use Cards, requested changes in credit limits for Accounts, and of termination by the Company of an Employee's authorization to use a Card. A termination notice should be accompanied by the Employee's Card, cut in half. UMB will not be obligated to recognize changes, additions, deletions or other information contained in a notice until after receiving the notice and having had a reasonable period of time thereafter to act thereon. Upon the issuance of Cards, as set forth herein, (i) the Company, by using or authorizing Employees to use Cards, will be deemed to be in agreement, and will comply with all of the terms and conditions stated in the Cardholder Agreement that will accompany the Cards; (ii) the Company will instruct Employees who use Cards to use them in accordance with this Agreement; (iii) the Company will pay when due all charges made to each Account; (iv) UMB may answer questions and give information to others concerning UMB's credit experience with the Company.

The Company authorizes UMB to investigate the Company's creditworthiness and payment history and to otherwise verify the information contained in this form. The Company certifies that all information contained in this form is true and correct.

CUIRED

**REQUIRED NOTICE.** The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of Currency (O.C.C.), Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston TX 77010-9050.

ESENTATION

OFFICER / OWNER'S REPRESENTATIONS. Each Owner/Officer of the Business signing below or on a separate *Addendum for Business Owners* form certifies that: (1) the information provided in this Application with respect to the Business (including any attachments) is true, correct and complete in all material respects; (2) the personal information provided in this Application with respect to such Owner/Officer is true and correct; (3) the undersigned are authorized to submit this application on behalf of Business; and (4) UMB is hereby authorized, from time to time at its discretion, to check the credit history of Business and the personal credit and employment history of each person signing this application, and to answer questions about Bank's credit experience with Business and each such person.

ARANTY

**GUARANTY.** Each person signing below (a "Guarantor"), in his or her individual capacity (even though a title or other designation may be placed next to their signature) jointly and severally, unconditionally guarantees and promises to pay to UMB all indebtedness of the Company, identified above, at any time arising under or relating to any credit requested through this VISA Business Credit Card Application, as well as any extensions, increases or renewals of that indebtedness. Each Guarantor waives (i) presentment, demand, protest, notice of protest, and notice of non-payment; (ii) any defense arising by reason of any defense of the Company or other Guarantor, and (iii) the right to require UMB to proceed against the Company or any other Guarantor, to pursue any remedy in connection with the guaranteed indebtedness, or to notify Guarantor of any additional indebtedness incurred by the Company, or any changes in the Company's financial condition. Each Guarantor also authorizes UMB, without notice or prior consent, to (i) extend, modify compromise, accelerate, renew, increase or otherwise change the terms of the guaranteed indebtedness; (ii) proceed against one or more Guarantors without proceeding against the Company or another Guarantor; and (iii) release or substitute any party to the indebtedness or this guaranty. Each Guarantor agrees (i) to pay UMB's costs and attorney's fees in enforcing this guaranty; (ii) this guaranty shall benefit UMB and its successors and assigns; and (iii) an electronic or facsimile of Guarantor's signature, in any capacity, may be used as evidence of Guarantor's agreement to the terms of this guaranty. This is a guaranty of payment and not of collection and the Guarantor's liability hereunder shall be primary, direct and immediate. This Guaranty shall be governed by and construed in accordance with the laws of the State of Missouri.

ES	BY:			
SIGNATURES	BY:	Signature as Authorizing Officer of Business and as Guarantor	Printed Name	Date Signed
•		Signature as Authorizing Officer of Business and as Guarantor	Printed Name	Date Signed

<b>-</b> Y-	Ш	USE	U	IJу.

Branch Number Associate
Company's Aggregate Outstanding Credit of all cards issued not to exceed \$

# ORGANIZATION RESOLUTION AND AGREEMENT FOR CREDIT CARD PROGRAM

		, who is the undersigned Recordkeeper
for		, (the <i>"Organization"</i> ),
a _	(type of entity) organized under the I	aws of(state), does hereby certify:
I	That he/she is the Secretary or Assistant Secretary, or an officer, having lawful custody of the official records of the above Organizadocument to UMB Bank, n.a. ("Bank").	partner, owner, principal, manager, member or other person ation (the "Recordkeeper") and is authorized to provide this
2. ·	That at a meeting of the governing body of the Organization duly quorum was present and acting throughout, or pursuant to the unand Agreement was duly adopted and approved and is currently i	animous written consent of its members, the following Resolution
imm issu time the	RESOLVED, that a credit card authority for this Organization be enediately below with UMB Bank, n.a., and that separate accounts used by Bank in the name of this Organization for use by employee by the Designated Officer, or by any successor to the Designate successor to the Recordkeeper), and that the Organization autho eement that is sent by Bank with the Cards; and	and credit cards ("Cards") under said authority be opened and as and agents of this Organization who are identified from time to ad Officer identified from time to time by the Recordkeeper (or by
Offides nan Org	RESOLVED FURTHER, that	dkeeper) may from time to time: request that Cards be issued in the controls be changed on existing Cards issued in the name of this issued by Bank in the name of this Organization; request
	RESOLVED FURTHER, that the forgoing resolution shall remain cission thereof is delivered to and receipted for by Bank; and	in full force and effect until written notice of an amendment or
and auth fore are	RESOLVED FURTHER, that the Recordkeeper be and he/she is that the Recordkeeper signing this Resolution and Agreement or norized to certify to the Bank the names and signatures of personagoing Resolution and Agreement, and from time to time hereafter made, such Recordkeeper or designee shall immediately report, as a new incumbency certificate or other document reflecting such	rany person designated in writing by the Recordkeeper, is sauthorized to act on behalf of the Organization under the r, as additions to or changes in the identity of said Recordkeeper furnish and certify such changes to the Bank, and shall submit to
	RESOLVED FURTHER, that the foregoing resolution was adopte that such resolution is now in full force and effect.	d in accordance with the governing documents of the Organization,
	IN WITNESS WHEREOF, the undersigned Recordkeeper has suluired, applied the seal of the Organization to this Resolution and A	bscribed his or her name and, if appropriate or Agreement as of this day of,
Sigı cert	RECORDKEEPER nature by Secretary, Assistant Secretary, or other Person ifying to this Resolution and Agreement	ADDITIONAL OFFICER Signature by Second Person, certifying to incumbency of Recordkeeper
Nan	nature ne (print): e (print):	Signature Name (print): Title (print):

Affix Seal, if required by Organization's governing documents.

**Guidelines for Completion** for Customers that are U.S. legal entities:

- <u>Corporation</u>: The Recordkeeper signing above should be the corporate secretary or assistant secretary. The second person may be the Chairman, President, CEO, a Board member, the Treasurer or the CFO.
- <u>Partnership, Limited Liability Partnership, Limited Liability Company, or Sole Proprietor</u>: All general partners, all members, or the
  sole proprietor must sign this form, unless Organization's governing documents specify that a manager, managing general partner
  or other person may act. In any event, a second general partner or member must sign in the second place. Sole proprietors do not
  require a second signature.
- <u>Governmental Entity</u>: The Treasurer must sign in the first place, unless the Organization's charter specifies otherwise. The entity's Chairperson, Vice Chairperson, or Counsel must sign in the second place.

	DISCLOSURE INFORMATION
Annual Percentage Rate ("APR") for Purchases	Visa Business Card: 13.25%  Visa Business Rewards Card: 9.15%  Each APR is a variable rate, as explained below.
Other APRs	Cash Advance APR: Visa Business Credit Card - 17.25%. Visa Business Rewards Credit Card - 13.15% Each is a variable rate, as explained below.
Variable Rate Information	Your APR may vary.  The regular APR for Purchases is determined monthly by adding 8.00% to the Prime Rate for the Visa Business Credit Card and 3.90% to the Prime Rate for the Visa Business Rewards Credit Card.  The regular APR for Cash Advances is determined monthly by adding 12.00% to the Prime Rate for the Visa Business Credit Card and 7.90% to the Prime Rate for Visa Business Rewards Credit Card.  The Prime Rate will never be less than 5.25%. See explanation below 1.
Grace Period for Repayment of the Balance of Purchases	At least 25 days when you pay your balance in full each month
Method of Computing Balance for Purchases	Two-cycle average daily balance (including new purchases)
Annual Membership Fee	Visa Business Credit Card: None Visa Business Rewards Credit Card: \$50 per Card
Minimum Finance Charge	Fifty cents (\$0.50)
Other Fees	Late Charge: \$15 if New Balance is less than \$100, \$29 if New Balance is from \$100 to \$999.99; \$39 if New Balance is \$1,000 or more
	Cash Advance Fee: 3% of Cash Advance amount (\$10 minimum, no maximum on the amount of the fee)
	Overlimit Charge: \$35 International Transaction Fee: 2% of the U.S. dollar amount of each Cash or Purchase Advance

<sup>&</sup>lt;sup>1</sup>The Prime Rate used to determine the APR for Purchases and for Cash Advances in 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 and for Cash Advances will never be less than 5.25%. The periodic rate finance charge for Purchase Advances and Cash 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 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 the rates, fees and other credit terms, upon notice to the cardholder and subject to the provisions of applicable law.

**IMPORTANT:** The information about the costs of the cards described above is accurate as of April 1, 2014 the date this document was most recently revised. This information may have changed after that date. To find out what may have changed, write to us at UMB, Post Office Box 410436, Kansas City, Missouri 64141-0436 or call 888-494-5141.



Legal Business Name

### APPLICATION FOR BUSINESS CREDIT CARD

UMB i 1510002A (R 09/10)

Federal Tax ID Number

### ADDENDUM FOR BUSINESS OWNERS / REQUEST TO ISSUE ADDITIONAL CARDS

d/b/a Business Name (if applicable)

Incomplete information may cause delays. Please complete in full. Fax to 816.860.3152 - Commercial Card Dept. Notice: In accordance with the

USA PATRIOT Act, we ask for certain information about you for the purpose of verifying your identity. Please ask a Bank representative for details.

You	You may proceed to Section 2 if no additional business owners exist.										
PERSONAL GUARANTY	Each person signing below (a "Guarantor"), in his or her individual capacity (even though a title or other designation may be placed next to their signature) jointly and severally, unconditionally guarantees and promises to pay to UMB all indebtedness of the Company, identified above, at any time arising under or relating to any credit requested through this form, as well as any extensions, increases or renewals of that indebtedness. Each Guarantor waives (i) presentment, demand, protest, notice of protest, and notice of non-payment; (ii) any defense arising by reason of any defense of the Company or other Guarantor, and (iii) the right to require UMB to proceed against the Company or any other Guarantor, to pursue any remedy in connection with the guaranteed indebtedness, or to notify Guarantor of any additional indebtedness incurred by the Company, or any changes in the Company's financial condition. Each Guarantor also authorizes UMB, without notice or prior consent, to (i) extend, modify, compromise, accelerate, renew, increase or otherwise change the terms of the guaranteed indebtedness; (ii) proceed against one or more Guarantors without proceeding against the Company or another Guarantor; and (iii) release or substitute any party to the indebtedness or this guaranty. Each Guarantor agrees (i) to pay UMB's costs and attorney's fees in enforcing this guaranty; (ii) this guaranty shall benefit UMB and its successors and assigns; and (iii) an electronic facsimile of Guarantor's signature, in any capacity, may be used as evidence of Guarantor's agreement to the terms of this guaranty. This is a guaranty of payment and not of collection and the Guarantor's liability hereunder shall be primary, direct and immediate. This Guaranty shall be governed by and construed in accordance with the laws of the State of Missouri.										
SE	ECTION 1. ADDITIONAL BUSINESS OW	/NERS									
	Please provide the following information on all owners (20% o this Application. Please complete an Addendum for Busines				neck here if an additional ddendum is attached.						
	Name:	Social Security No.:		Position:							
	Address:	Date of Birth:		Owner Since:							
		Total Personal Net worth:	\$	Business Ownership:	%						
	E-mail:	Annual Salary:	\$		Own Rent						
	Phone:	Other Income*:	\$	Monthly Pmt: \$							
	x										
	Signature	Title		Da	te						
	Name:	Social Security No.:		Position:							
	Address:	Date of Birth:		Owner Since:							
		Total Personal Net worth:	\$	Business	%						
	E-mail:	Annual Salary:	\$	Ownership: Residence:	Own Rent						
	Phone:	Other Income*:	\$	Monthly Pmt: \$							
	x										
	Signature	Title		Da	te						
	*Alimony, child support, or separate maintenance income need no	t be disclosed if you do	o not wish it to be considere	ed as basis for repayi	ng your obligations to us.						
or les NOT	*Alimony, child support, or separate maintenance income need not be disclosed if you do not wish it to be considered as basis for repaying your obligations to us.  The federal government requires all financial institutions to provide the following notice to commercial applicants with gross revenues of one million dollars r less.  IOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, eligion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the										

applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of Currency (O.C.C.), Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston TX 77010-9050.

Each Owner/Officer of the Business signing below certifies that: (1) the information provided in this Application with respect to the Business (including any attachments) is true, correct and complete in all material respects; (2) the personal information provided in this Application with respect to such Owner/Officer is true and correct; (3) the undersigned are authorized to submit this application on behalf of Business; and (4) UMB is hereby authorized, from time to time at its discretion, to check the credit history of Business and the personal credit and employment history of each person signing this application, and to answer questions about Bank's credit experience with Business and each such person.

SECTION 2. NAMES OF ADDITIONAL INDIVIDUALS TO BE ISSUED CARDS									
	☐ Check here if an additional <i>Addendum</i> is attached to request more individual cards to be issued.								
Used to verify Cardholde				nolder Identity					
	Name of Employee (Print Only)	Title	Last 4 Digits of SSN	Date of Birth	Individual Card Limit				
					\$				
					\$				
					\$				
					\$				

## BANK REFERENCE To be completed by principal bank

Date	
Business Name:	Business Contact
	Credit Verification
Bank Name	Bank contact
Phone Number	Address

Checking Acct
Savings Acct
CD/RA/MM Acct
Other Account

<b>Opening Date</b>	Rating	Average Balance

	LOANS								
Opening Date	High	Terms	Balance	Security	Rating				