



Request to Change Business Credit Card Account Type

For Internal Use Only

If you want to change the type of Business Credit Card Account from a Visa Business or a Visa Business Rewards Account to a *Visa Signature* Business Rewards credit card, which comes with a more robust Rewards Program and an enhanced set of Cardholder benefits, please complete this Application. You may also ask for an increase in your Company Credit Limit at the same time.

Branch No. Associate Name ID No.

What you should expect:

1. If approved for the new Visa Signature Business Rewards credit card, your current business card accounts will be closed, and new accounts will be opened. You will not be able to incur additional charges to the current accounts after they are closed. The new accounts will have the same billing options that were set up for your current accounts. For example, if your current accounts are set up for consolidated billing with three Card accounts rolling up to a Control Account, your new accounts will be structured exactly the same. If you currently have Card accounts set up for individual Account Statements, your new accounts will have the same number of Card accounts set up to receive individual Account Statements.
2. Your Account numbers, expiration dates and security codes will change.
3. You will continue to receive separate statements from your closed accounts until any remaining balance is paid in full.
4. All new Purchase Advances and Cash Advances will post to your new accounts, once you have received and activated your new Visa Signature Business Rewards credit cards.
5. You should destroy your old cards once you are in possession of the new cards.
6. Your old cards will no longer work after 15 calendar days from when the new accounts are opened.

Please provide the following information when requesting to change your current business credit card account to a new Visa Business Signature Credit Card Account.

We are required by law to have current credit information on file for your business when approving a new account.

BUSINESS INFORMATION (ALL APPLICANTS)

Legal Business Name		Federal Tax ID Number	
Physical Business Address (do not use P.O. Box)	City	State	Zip Code
Mailing Address (if different from Physical Address, above)	City	State	Zip Code
Website Address (URL)	Number of Employees	Number of Locations	Business Phone Number
Current Owner Since	Date Business Established	State Business Established	
Detailed Description of Business			
<input type="radio"/> Corporation <input type="radio"/> Subchapter S Corp. <input type="radio"/> Limited Partnership <input type="radio"/> General Partnership <input type="radio"/> LLC <input type="radio"/> Sole Proprietor <input type="radio"/> Non-Profit <input type="radio"/> Government			

BUSINESS FINANCIAL INFORMATION (ALL APPLICANTS)

Primary Bank	Average Checking Account Balance	Total Business Assets	Total Business Liabilities
Gross Annual Sales Revenue (Last Fiscal Year)	Net Profit (Last Fiscal Year)	Total Monthly Loan Payments	Total Business Net Worth
Has Applicant operated at a loss for any of the last three years? <input type="radio"/> Yes <input type="radio"/> No		If Yes: _____ Applicable Year(s) _____	
Does Applicant or any Owner owe any taxes from prior years? <input type="radio"/> Yes <input type="radio"/> No		If Yes: _____ Applicable Year(s) _____	

AGREEMENTS WITH RESPECT TO REQUEST TO CHANGE BUSINESS CREDIT CARD ACCOUNT TYPE:

INTENT OF APPLICATION. The business entity (the "Applicant") identified above hereby requests UMB Bank, n.a., Kansas City, Missouri, or its successors or assigns ("UMB") for a Visa Signature Business Rewards credit card account. Each person who signs below represents that he or she is duly authorized to sign this Application and to bind the Applicant to the Applicant's Agreements and to make the Officer/Owner Representations set forth below.

APPLICANT'S AGREEMENTS. If UMB approves this Application, UMB will close all existing Visa Business or Visa Business Rewards accounts in the Applicant's name, and open new Visa Signature Business Rewards credit card accounts to replace the closed accounts. The newly opened accounts will receive a new account number, expiration date and security code; and will be set up with the same billing options that existed for the closed accounts. UMB will continue to bill outstanding balances that are associated with the closed accounts until the balance is paid in full. Cards associated with the closed accounts will be deactivated. Applicant agrees to pay UMB the outstanding balance of the newly opened credit card line of credit accounts in accordance with the respective Cardholder Agreement in effect from time to time, together with interest, fees and costs of collection, including reasonable attorney's fees if necessary to collect the Card indebtedness. Applicant agrees to the Interest and Fees for the Visa Signature Business Rewards accounts as disclosed on Page 3 of 3. I understand that I will receive the Cardholder Agreement at the time that the new Cards are sent.

Request to Change Business Credit Card Account Type

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 Bureau of Consumer Financial Protection, 1700 G Street NW, Washington DC 20006.

OFFICER / OWNER REPRESENTATIONS. Each Owner/Officer of the Applicant signing below certifies that the information provided in this request with respect to this Application (including any attachments or supplemental documentation provided) is true, correct and complete in all material respects. UMB is hereby authorized, from time to time at its discretion, to verify the credit history of Company and employment history of each person signing this Application as Authorizing Officer and/or Guarantor. UMB may answer questions about Bank's credit experience with Applicant and each such person. UMB does not review the personal credit history of persons signing on behalf of governmental entities.

NOTICE REGARDING GUARANTORS. Any person who signed as a Guarantor for the existing credit card account must also sign as Guarantor below. By signing below, each Guarantor acknowledges that his or her personal guaranty currently in effect shall continue and shall apply to the newly opened Visa Signature Business Rewards credit card accounts, the Total Company Credit Limit and any other debt that may be covered by the guaranty. (Personal guarantees are not required for governmental credit card applications, and the language below referencing the signer's capacity as Guarantor does not apply to product change requests applicable to governmental accounts.)

Select this box to also be considered for a Total Company Credit Limit Increase. If selected, please enter your Current Company Credit Limit and your Total Company Credit Limit Requested, below. If you do not wish to be considered for a Company Credit Limit Increase, do not complete this section, and please proceed to the Authorized Signature section, below.

Current Company Credit Limit Total Company Credit Limit Requested

AGREEMENTS WITH RESPECT TO REQUEST FOR A COMPANY CREDIT LIMIT INCREASE:

INTENT OF APPLICATION. If a new Total Company Credit Limit is requested above, the business entity (the "Applicant") identified above hereby requests UMB Bank, n.a., Kansas City, Missouri, or its successors or assigns ("UMB") for an increase in the Applicant's Total Card Credit Limit. Each person who signs below represents that he or she is duly authorized to sign this Application and to bind the Applicant to the Applicant's Agreements and to make the Officer/Owner Representations set forth below.

APPLICANT'S AGREEMENTS. If UMB approves Applicant's request, UMB will inform the Applicant of the new total amount of the Applicant's credit card line of credit. Applicant agrees to pay UMB the outstanding balance of the credit card line of credit accounts in accordance with the Cardholder Agreement in effect from time to time, together with interest, fees and costs of collection, including reasonable attorney's fees if necessary to collect the Card indebtedness.

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 Bureau of Consumer Financial Protection, 1700 G Street NW, Washington DC 20006.

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NOTICE REGARDING GUARANTORS: Any person who signed as a Guarantor for the existing credit card account must also sign below. By signing below, each Guarantor acknowledges that his or her personal guaranty currently in effect shall continue and shall apply to the newly opened Visa Signature Business Rewards credit card accounts, the new Total Company Credit Limit and any other debt that may be covered by the guaranty. Personal guarantees are not required for governmental credit card applications, and the language below referencing the signer's capacity as Guarantor does not apply to applications for increases in limits applicable to governmental accounts.

AUTHORIZED SIGNATURE(S) - BUSINESS OWNERS WITH 20% OR MORE, AUTHORIZED OFFICERS AND GUARANTORS

Signature as Authorizing Officer of Company and as Guarantor, if applicable _____ Printed Name _____ Date signed _____

Signature as Authorizing Officer of Company and as Guarantor, if applicable _____ Printed Name _____ Date signed _____

Signature as Authorizing Officer of Company and as Guarantor, if applicable _____ Printed Name _____ Date signed _____

VISA® SIGNATURE BUSINESS REWARDS CREDIT CARD

Please keep this page for your records.

INTEREST RATES AND CHARGES

Annual Percentage Rate (“APR”) for Purchases	0.00% introductory APR for 9 months. After that, your APR will be 15.99% (quote based on the Prime Rate currently in effect). This APR will vary with the market based on the Prime Rate, as explained below.
Annual Percentage Rate (“APR”) for Cash Advances & Overdraft Protection	22.99% (quote based on the Prime Rate currently in effect). This APR will vary with the market based on the Prime Rate, as explained below.
Variable Rate Information	The APR for Purchases is determined monthly by adding 10.74% to the Prime Rate. The APR for Cash Advances is determined monthly by adding 17.74% to the Prime Rate. The Prime Rate will never be less than 5.25% . See explanation below. ¹
How to Avoid Paying Interest on Purchases	Your due date is 24-30 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month.
Monthly Payment Amount	On or before the Payment Due Date shown on each Monthly Statement, the Company must pay at least the Minimum Payment shown. The Minimum Payment will be either the entire New Balance (including any Past Due Amount), or an amount equal to 5% of the New Balance with a minimum payment of \$50. Payment in full is required if your Company Credit Limit is greater than \$25,000.
Minimum Interest Charge	Fifty cents (\$0.50)
Annual Fee	None
Transaction Fees	Late Payment Fee: Up to \$38. Cash Advance Fee: 3% of Cash Advance amount, with a \$15 minimum, no maximum on the amount of the fee. Over Limit Fee: None Returned Payment Fee: \$35 if a check or ACH payment on your account is returned for insufficient funds. Foreign Transaction Fee: 2% of the U.S. dollar amount of each Purchase or Cash Advance. Overdraft Protection Fee: 3% of the amount of the Advance, with a \$10 minimum; no maximum on the amount of the fee. Overdraft protection is only provided if specifically requested. See Page 2 of Application.

How We Will Calculate Your Balance: We use a method called the “average daily balance (including new purchases).”

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardmember Agreement.

¹ The Prime Rate used to determine the APR for Purchases and for Cash Advances 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 weekday or holiday. However, 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 a **32.00%** Annual Percentage Rate for this account.

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 November 1, 2019, 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.