

High Country Bank

Visa® Student Credit Card Application

IMPORTANT NOTE: PROVIDING A GUARANTOR IS OPTIONAL TO BE CONSIDERED FOR CREDIT. HOWEVER, DEPENDING ON YOUR INCOME AND CREDIT HISTORY, WE MAY DETERMINE THAT A GUARANTOR IS REQUIRED. THE GUARANTOR MUST BE ACCEPTABLE TO US AND CAN BE, FOR EXAMPLE, A PARENT, GUARDIAN OR GRANDPARENT.

MAIL COMPLETED APPLICATION TO: CARD SERVICES, P. O. BOX 419734, KANSAS CITY, MO 64141-6734

EMPLOYEE# (M5)

BRANCH# (M6)

AGENT **BBW 0240** (M2=VS CL9999)

APPLICANT INFORMATION

Name (first, middle, last)			Mother's Maiden Name (for security purposes only)		
Physical Address (No P. O. Boxes)		City	State	Zip Code	
Mailing Address (if different)		City	State	Zip Code	
Home Phone		Date of Birth	Social Security Number		
How Long	Yr.	Mos.	Rent <input type="checkbox"/>	Own <input type="checkbox"/>	Housing Payment \$
Employer Information (including Position Held)			Gross Annual Salary \$	Years There	Business Phone
Bank Name			Savings <input type="checkbox"/>	Checking <input type="checkbox"/>	
OTHER SOURCE(S) 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.					
Name and address of nearest relative not living with you					

GUARANTOR INFORMATION (OPTIONAL)

Name (first, middle, last)		Date of Birth	Social Security Number		
Physical Address (if different from applicant, no P. O. Boxes)		City	State	Zip Code	
Employer Information (including Position Held)			Years There	Business Phone	
Home Phone		Years There	Relationship to Applicant		
OTHER SOURCE(S) 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.					
Signature of Applicant		Date	Guarantor's Signature		Date

Notice to Guarantor

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility. You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection cost, which increase this amount. The bank can collect this debt from you without first trying to collect from the borrower. The bank can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, the fact may become a part of your credit report.

Dated _____ **X** _____
 Parent or other Guarantor's signature

Disclosure

Applicant and Guarantor apply to UMB Bank, n.a., Kansas City, Missouri, or its successors or assigns ("Issuer") for an Account as indicated above. If this application is accepted and credit card(s) issued, Applicant and Guarantor will be deemed to be in agreement with the terms and conditions accompanying the card(s). The Applicant and Guarantor, in signing this form, certify the information given herein is true and correct and agree to pay all charges on such Account when due. The Applicant and Guarantor authorize the Issuer to obtain a credit report on each of them in connection with this application and from time to time after the Account is established, the Issuer may verify that the Applicant and Guarantor continue to qualify for the Account. Issuer may verify Applicant's and Guarantor's credit, employment history and other information relating to such person and to answer questions about the Issuer's experience with each person. The Applicant and Guarantor acknowledge and agree that such information may be used to establish, administer or collect the Account requested by the undersigned, or for any legitimate purpose relating to the Account. Issuer will retain the application whether or not it is approved. **By obtaining an Account and Card, you authorize Issuer to provide information to your Bank from time to time, regarding your Account and your use of your Account.**

Guaranty

1. For good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the undersigned (herein referred to as the "Guarantor") promises and agrees to pay to UMB Bank, n.a. (herein referred to as "Creditor"), when due, whether by acceleration or otherwise, and at all times thereafter, all obligations, liabilities and indebtedness (herein collectively referred to as the "Obligations") of Primary Applicant listed above (herein referred to as "Principal") to Creditor now or hereafter arising under and in connection with that certain Visa credit card(s) issued by Creditor in favor of Principal, and related credit card account(s) and credit card account agreement(s), as the same may be amended or supplemented from time to time, and all renewals, extensions and replacements thereof, and substitutions therefore, in whole or in part, and all other obligations arising under any other agreement, instrument or certificate executed in connection with the said credit card(s) and related credit card account(s) and credit card account agreement(s). 2. This instrument is continuing, absolute and unconditional; provided, however, that the Guarantor may by notice in writing, sent by registered mail, return receipt requested, to Creditor at Creditor's office at Kansas City, Missouri, terminate this Guaranty with respect to the Obligations of Principal incurred by Principal after the date on which such notice is received by Creditor. This is a guaranty of payment and not of collection, and the Guarantor's liability hereunder shall be primary, direct and immediate. 3. If any default occurs in connection with the Obligations, the Guarantor agrees to pay to Creditor upon demand the full amount which would be payable hereunder by the Guarantor if all Obligations were then due and payable. 4. The Guarantor hereby consents and agrees that Creditor may at any time and from time to time, without notice to the Guarantor, extend or renew for any period (whether or not longer than the original period), alter, modify or exchange, or grant any other indulgence with respect to any of the Obligations, or any writing evidencing the Obligations, or any of them. 5. The Guarantor hereby expressly waives: (i) notice of acceptance of this instrument; and (ii) notice of any default, indulgence granted, non-payment, partial payment, presentment, demand with respect to the Obligations, and all other notices whatever. 6. No delay or failure on the part of Creditor in the exercise of any right or remedy shall operate as a waiver thereof, and no single or partial exercise by Creditor of any right or remedy shall preclude other or further exercise thereof or the exercise of any other right or remedy. 7. This agreement shall bind and inure to the benefit of Creditor, its successors, and assigns, and likewise shall bind and inure to the benefit to the Guarantor, its heirs, executors, administrators, successors and assigns. If more than one person shall execute this instrument, the term "Guarantor" shall mean, as used herein, all the parties executing this instrument and all such parties shall be liable jointly and severally for each of the undertakings provided for herein with respect to the Guarantor. 8. This instrument shall be governed by and construed in accordance with the laws of the State of 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.

IMPORTANT INFORMATION

Annual Percentage Rate (“APR”) for Purchases	12.15%. Each APR is a variable rate, as explained below.
Other APRs	Cash Advance APR: 16.15%. Penalty APR: 23.75%. See explanation below. ¹ These are variable rates as explained below.
Variable Rate Information	Your APR may vary. Purchase APR: The regular APR for Purchases is determined monthly by adding 6.90% to the Prime Rate. Cash Advance APR: The regular APR for Cash Advances is determined monthly by adding 10.90% to the Prime Rate. Penalty APR: The Penalty APR is determined monthly by adding 18.50% to the Prime Rate. See explanation below. ²
Grace Period for Repayment of the Balance of Purchases	At least 20 days when you pay your balance in full each month.
Method of Computing the Balance for Purchases	Average Daily balance method (including new purchases).
Annual Membership Fee	None
Minimum Finance Charge	Fifty cents (\$0.50).
Late Payment Fee	From \$15 to \$39, depending on amount of New Balance.
Other Fees	Over-the-credit-limit fee: \$35. Cash Advance Fee: 3% of Cash Advance amount (\$15 minimum, \$50 maximum on the amount of the fee). Balance Transfer Fee: 3% of the Balance Transfer Amount (\$15 minimum and no maximum on the amount of the fee). Other fees may apply.

¹ The Penalty APR applies to accounts in which payment is more than 30 days past due. The Penalty APR will apply until your payment history has been satisfactory for 6 consecutive monthly Billing Periods.

² 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 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. The periodic rate finance charge for Penalty APR will not exceed 27.90% 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 the rates, fees and other credit terms, upon notice to the cardholder and subject to the provisions of applicable law. By obtaining an Account and Card, you authorize Issuer to provide information to the bank named on the front of your Card concerning your Account and use of your Account.

Important Information about Procedures for Opening A New Account. UMB 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 contact a bank representative if you have questions.

Important. This information about the costs of credit cards is accurate as of June 1, 2009, the date this document was printed. This information may have changed after that date. To find out what may have changed, call us at 800-821-5184 or write to us at Card Services, P.O. Box 419734, Kansas City, Missouri 64141-6734.