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F03-AM79-3

Effective 03/23

Visa® Secured Cardholder Agreement and Pledged Deposit Account Security Agreement

Visa® Secured Cardholder Agreement

INTRODUCTION: In this document, the term “Agreement” means (i) this Secured Cardholder Agreement, (ii) 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, and (iii) the Pledged Deposit Account Security Agreement that is also provided to you with this Cardholder Agreement. In this Agreement, we call the “Important Cost Information” insert our “Account Opening Disclosures,” and we call the Pledged Deposit Account Security Agreement simply the “Security Agreement.” The terms “we,” “us” and “our” refer to UMB Bank, n.a., which is your credit card issuer. The terms “you” or “your” mean the person who applied for a secured credit card that is to be used primarily for personal, family or household purposes, and to whom we issue an Account and a secured credit card pursuant to this Cardholder Agreement and the Security Agreement. You are 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 attorneys’ fees, as permitted by law.

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, fees and charges, 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), those 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 accept or use a Card, you will have accepted this Agreement and agree to 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.

TERM	WHAT IT MEANS	YOUR RESPONSIBILITY	OUR RESPONSIBILITY
“Account”	Your secured credit card account with us.	You promise to keep your Account in good standing, including by making your payments on time, and to comply with the terms of this Agreement and the Pledged Deposit Account Security Agreement as long as your Account remains open or has a balance.	We will give you access to your Account, up to the amount of your Credit Limit, through access devices, which may include Cards 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.
“Card”	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 we issue to you that may be used to access your Account to obtain credit, including any Account number.	You agree (1) to use your Card only for lawful purposes, and (2) not engage in any illegal transaction with your Card. Please sign the Card as soon as you receive it. The Card is valid through the expiration date provided on the card appearing as the “Good Thru” date. You agree to take reasonable steps to prevent the unauthorized use of your Card and Account.	If you keep your Account 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.
“Advance”	Any credit that we extend to you through your Account. The term “Advance” includes a Purchase Advance and a Cash Advance.	You agree to repay all Advances made on your Account, whether you request it or whether others whom you have authorized request the Advance.	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.

TERM	WHAT IT MEANS	YOUR RESPONSIBILITY	OUR RESPONSIBILITY
“Authorized Users”	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. We will not issue an additional Card to anyone you give the right to use your Card or your Account.	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 use of your Card or Account.	If you contact us to prevent continued use of an Authorized User on your Account, we may close your existing Account and/or issue a new Card with a new Account number to you.
“Credit Limit”	The total amount of credit that we provide to you on the Account. You have a lower Cash Advance Limit. See “Cash Advances”, below.	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 still honor transactions above your Credit Limit, but our honoring of those transactions will not increase your Credit Limit.	We tell you your initial Credit Limit in the Account Opening Disclosures insert that comes with your Card. We will also show your Credit Limit on your monthly billing Statement. We assign your initial Credit Limit based upon our credit criteria and the amount of funds you have deposited into the Pledged Account. The minimum and maximum Credit Limits available for the secured credit card account product are stated in your Account application. 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. If your Account is in good standing, you may increase your Credit Limit by contacting us first and then depositing additional funds from any deposit account you have with us into your Pledged Account, in increments of \$100, provided that your Credit Limit cannot exceed a maximum amount that we establish for this type of account. To do so, please contact our Customer Service Center. Note that the increase in Credit Limit may take up to 14 calendar days to occur from when you make the deposit.
“Available Credit”	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.
“Security Deposit Balance”	The amount of your Pledged Account balance, as shown on your monthly billing Statement.	N/A	We will provide the Security Deposit Balance amount on each of your monthly billing Statements.
“Purchase Advances”	Advances made for buying goods or paying for services.	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 variable rate formula shown in your Account Opening Disclosures and in this Agreement.	We will honor requests for Purchase Advances, assuming that you have sufficient Available Credit at the time that you request a Purchase Advance, subject to the other terms of this Agreement. Interest will begin to accrue for Purchase Advances on the date the transaction posts to your Account. Purchase Advances are subject to a Grace Period. For more details about how we calculate your interest charges, and how to avoid paying interest, see the Interest Charges section of this Agreement.
“Cash Advances” and “Cash Advance Limit”	Advances made for cash or a cash equivalent, such as a wire transfer, a direct deposit to your deposit account, a money order, a cashier’s check, and travelers cheques. Your Cash Advance Limit is a percentage of your overall Credit Limit, and is disclosed in your Account Opening Disclosures. You will also see your Cash Advance Limit on your monthly 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 and in this Agreement.	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 sufficient available credit under your Cash Advance Limit. Interest will begin to accrue for Cash Advances on the date the transaction occurs. Cash Advances <u>are not</u> subject to a Grace Period. For more details about how we calculate your interest charges, see the Interest Charges section of this Agreement.

TERM	WHAT IT MEANS	YOUR RESPONSIBILITY	OUR RESPONSIBILITY
“Statement”	Detailed itemization of your Account for a monthly billing period. Your Statement includes information on your transactions, charges, Balance, Minimum Payment, Payment Due Date and Security Deposit Balance. Your Statement may be only in electronic form if you have given us consent to send Statements to you in that manner and you have not revoked that consent by notice to us.	You must review each Statement you receive and tell us about any errors or questions you have as described in the “Billing Rights Summary” part of your Statement and the Account Opening Disclosures. If you do not notify us within sixty (60) days of the date you receive the Statement as provided in those disclosures, we may assume that all information in the Statement is correct.	We will send you one Statement for your Account, unless applicable law does not require or permit us to send a Statement. Statements will be sent at the end of each monthly billing period when your Account has a debit or credit balance 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. If you have requested statements in electronic format only, we will send a notice of the availability of the Statement to the email address that you provided to us, and you will be considered to have received the Statement when we so notify you. You must sign in to our Online Banking Service to review your Statement.
“Business Day”	Means any day in which UMB Bank, n.a. offices are open for the processing of payments and credits. Our Business Days are Monday through Friday, but do not include holidays.	N/A	Some of the activities related to your Account, like 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

FEE	HOW CAN YOU AVOID THIS FEE?	HOW MUCH IS THE FEE AND WHEN IS THE FEE ASSESSED?
“Late Payment Fee”	You can avoid this fee by paying at least the Minimum Payment Due shown on your monthly billing Statement not later than 15 days after the Payment Due Date shown on the Statement.	We will assess a late charge of the greater of \$15 or 5% of the Minimum Payment Due if you fail to pay the Minimum Payment Due shown on your monthly billing Statement no later than 15 days after the Payment Due Date; provided, however, that the Late Payment Fee that we assess will never exceed either your Minimum Payment Due or \$50.
“Returned Payment Fee”	You can avoid this fee by making sure that none of your payments to us on your Account are returned unpaid or dishonored.	We will charge a Returned Payment Fee of \$25 if any payment that you make on your Account is returned to us unpaid or dishonored.
“Annual Fee”	Your annual fee will first be charged when your Account is opened. You can cancel your Account and avoid the fee for the first year and any subsequent year by notifying us that you want to close your Account within thirty (30) days after the annual fee appears on your monthly billing Statement.	The amount of the annual fee is disclosed in your Account Opening Disclosures, and will never exceed \$50. The fee is charged when your Account is opened and each year after that.

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”)s applicable to the different types of transactions on your Account in the manner described in your Account Opening Disclosures and below. These APRs are variable, unless the disclosures that we provide to you in connection with a particular offer provide 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, like for promotional offers, 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 (like 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 <i>The Wall Street Journal</i> 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 15th day of the previous month, or the next Business Day if the 15th is not a Business Day. When the Prime Rate increases, the APRs that we apply to your outstanding balance of Cash Advances, Purchase Advances, and other Advances may increase. When the Prime Rate decreases, the APRs that we apply to your outstanding balance of Cash Advances, Purchase Advances, and other Advances may decrease. 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 Margin after giving you notice as required by law. If we change the Margin 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. 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: There is no grace period for Cash Advances. Purchase Advances: Your Payment Due Date is shown on your Statement, and will be at least 25 days after the close of each billing period. You will not be charged interest on new Purchase Advances if you pay your New Balance in full by the Payment Due Date shown on that Statement. If you do not pay the entire amount of the New Balance by the Payment Due Date, the unpaid balance will begin accruing interest charges on the first day of the new billing period and each new Purchase Advance reflected in that billing period will begin accruing interest on the date the Purchase posts to your Account. All payments made during the first billing period in which you are charged interest will be applied to the beginning balance of the first day of that billing period.

TERM	HOW WE CALCULATE YOUR INTEREST CHARGES
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 (e.g., Cash Advances, Purchase Advances, or promotional balances) by doing the following: Payments made during the first billing period in which you are charged interest will be applied as of the first day of the billing period to reduce your beginning balance as of the first day of that billing period. This may reduce your Average Daily Balance for the first billing period in which you are charged interest. Subsequent billing periods will take the beginning balance for each type of transaction that 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, and multiply that total by the number of days in the monthly billing period. 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) 615-2179. Statement of MAPR: 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 36%. 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 credit 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) 615-2179. At any time during which the Military Lending Act applies to you, no provision of your Agreement that is inconsistent with that law will apply, and this Agreement will be interpreted to comply with the Military Lending Act.

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.

FEATURE	HOW IT WORKS	COSTS AND LIMITATIONS
Foreign Transactions	Account Advances that occur outside of the United States may be converted to U.S. dollars and subject to an exchange rate that is selected by the networks processing the Advance or the government that issues or controls the currency in that country on the date it processes the Advance. Account Advances that occur outside the United States include, but are not limited to, purchases made while you are in the United States but are made with a merchant who processed the Advance in a foreign country or using a foreign currency. When the foreign exchange transaction is posted to your Account, we will charge the Foreign Transaction Fee shown in the Account Opening Disclosures. The Foreign Transaction Fee is in addition to any other rates or fees that may apply to the foreign exchange transaction(s). For example, if the foreign exchange transaction is a Cash Advance you may be charged a Cash Advance Fee and a Foreign Transaction Fee.	The processing date on which the exchange rate is applied may differ from the date you used your Card. The exchange rate we use may include a spread, commissions, or other costs that we, our affiliates or vendors charge in providing foreign exchange to you. The exchange rate may vary among customers depending on your account type and the additional banking services you have enrolled in with us, the type of transaction being conducted, the dollar amount, type of currency, and the date and the time of the exchange. You should expect that these rates will be less favorable than rates quoted online or in publications.

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.

TOPIC	DETAILS
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 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. Your calculated minimum payment will be rounded to the nearest whole dollar 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 payments at our Online Banking website, at one of our branch offices, or over the telephone to one of our Customer Service representatives.

TOPIC	DETAILS
	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. When we receive a check in payment on your Account, we will credit the check as a payment to reduce the balance for purposes of calculating the interest you owe, but the full amount of your payment may not be reflected in your Available Credit for up to ten (10) Business Days, to allow us to be sure that the check is collected.
	How All payments must be payable in U.S. dollars from an account at 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 using the available credit from your Account or any other credit account with us or any other company within the UMB organization. Payments made through the mail must include the payment slip that we send you as part of your monthly billing Statement.
	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 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 payment 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 mailed to and received at Card Services - Dispute Resolution P.O. Box 84096 Columbus, Georgia 31908 Include the phrase “Attn: 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 effecting 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 no later than 15 days after the Due Date provided in the Statement. In addition to the minimum payment, you may pay all 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. 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 apply the excess amount to your Account balances in order of the highest Annual Percentage Rate to the lowest Annual Percentage Rate. All payments are applied in accordance with applicable law.
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.

DEFAULT The information below explains how you can avoid defaulting and what may happen if you do default.

ACTIONS THAT TRIGGER A DEFAULT	POTENTIAL RESULTS OF TRIGGERING A DEFAULT
To the extent permitted by applicable law, your Account will be in default if: (a) You fail to make any required Minimum Payment by the corresponding Payment Due Date; (b) Any payment you make is returned, not paid or cannot be processed and as a result, the required Minimum Payment is not made; (c) Your balance at any time exceeds your Credit Limit; (d) You fail to comply with any term of this Agreement; (e) You die or become legally incompetent; (f) You become insolvent or bankrupt, or you make a general assignment for the benefit of creditors; (g) Any person tries to attach, levy upon or otherwise take or control funds of yours in our possession, including any part of the Collateral, and including any other form of legal proceeding involving or relating to the Collateral or the Pledged Account; (h) You give us false or misleading information or an unauthorized signature at any time; (i) You fail to make any payment or perform any promise in any other agreement with us or on another obligation you owe us; or (j) Any judgment, lien, attachment or execution is issued against you or any of your property.	If you are in default, we may take the following actions without notifying you, unless the law says that we must notify you: (a) Revoke your Account privileges 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 or all of our rights as a secured creditor with respect to the Pledged Account and the funds on deposit in the Pledged Account; (e) Exercise any other right or remedy under this Agreement and applicable law; (f) Continue to charge you interest charges and fees as long as your balances remain outstanding, subject to our compliance with applicable law; and (g) Subject to applicable law, charge you fees and expenses incurred when we try to collect on your Account, including, 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 or other fees when you default, we will not charge you attorneys' fees or those other 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	SUMMARY	ADDITIONAL DETAILS
Information Sharing Under a Co-Brand Card Program	If a logo that is not the UMB logo appears on the front of your Card, your Card is issued as part of a co-brand relationship between UMB Bank and the company shown on the Card, and you consent to our sharing information about your Account with that company.	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 rewards you earn if you participate in our rewards program, or to provide any other Account benefit for which you are entitled.
Reporting Information to Credit Bureaus and Other Entities; Identity Theft	We will report information about your Account to credit bureaus and obtain and use credit and income information about you from consumer (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 inaccurately about your Account.	We may report information about your Account to other creditors, other financial institutions and credit bureaus. In addition, we may provide personal information about you to Visa (as applicable), its members or their or our respective contractors for the purpose of providing emergency cash and emergency card replacement services or to provide any Account benefit for which you are entitled. Late payments, missed payments or other defaults on your Account may be reflected in your credit report. Information we provide might appear on your credit reports. This could include negative information if you do not comply with the terms of this Agreement. You have the right to dispute the accuracy of information we have reported. If you believe that any information about your Account that we have reported to a credit bureau is inaccurate, or if you believe that you have been the victim of identity theft in connection with your Account or in connection with any other loan or extension of credit made by us, write us at the address given under the paragraph titled "Other Customer Service Information" below. Please include the heading "Attn: Fraud/Dispute" when you address your envelope, and please include your name, address, Account number, telephone number and a brief description of the problem. If available, please include a copy of the credit report in question. If you believe that you have been the victim of identity theft, you should send us a police report or written statement in a form we provide you alleging that you are the victim of identity theft for a specific debt. Once we receive that documentation, we will cease all debt collection activity until we have reviewed the materials, determined that the debt is still collectible, complied with all obligations under federal law and sent you a written notice describing the basis for our determination.
When We Replace your Card with a Card having a Different Number or having a Different Expiration Date.	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 shop there and like to use your Card to make purchases there.	We subscribe to the Visa Account Updater Service (VAU Service). Under this Service, if you have given a merchant your Card number and authorized the merchant to bill your Account periodically for recurring payments, or if you provided your Card number to a merchant so that you can conveniently make purchases from the merchant from time to time, and we issue you a new Card number, your new Card number will automatically be sent to each merchant that subscribes to the VAU Service upon Card activation. If your Card is about to expire and we issue you a new Card with the same Card number, we will update each merchant that subscribes to the VAU Service with your new Card expiration date upon Card Activation. Because not all merchants or billing entities subscribe to the VAU Service, you should always check with each individual merchant that you have authorized to bill your Account to ensure that your payments will continue with your new Card number. You can instruct us not to provide your new Card number to merchants by opting-out of the update service. To opt out, call our Customer Service number, (800) 821-5184.

TOPIC	SUMMARY	ADDITIONAL DETAILS
Changes to this Agreement	We have the right to make changes to this Agreement. We will notify you of these changes as we are required to and in the time frame prescribed by law.	Subject to applicable law, including the Truth in Lending Act and Regulation Z: (i) you agree that we may, in our sole discretion, from time to time change any of the terms and conditions of or add new terms and conditions to this Agreement, including changing the way that we compute interest charges, increasing or adding fees, or changing your Minimum Payment Due; (ii) any of those changes will generally be effective immediately unless we are required by applicable law or elect, in our discretion, to provide you with advance written notice of the changes (and/or the reasons for the changes), afford you the right to reject the change and/or obtain your consent to the change (whether by written agreement, through obtaining an Advance after a specified date or through some other means). In those instances, those changes will be effective if, when and as stated in the notice that we send you; (iii) any changes may apply to your outstanding balance on the effective date of the change and to any future balances created after that date; and (iv) no change to any term of this Agreement will excuse your obligation to pay all amounts owing under this Agreement.
Change of Address	If your name or address changes, please notify us of the change by writing to us on a separate sheet at Card Services - Change of Address P.O. Box 84096 Columbus, GA 31908	We need information about you to manage your Account. The information we need includes: (1) your legal name; (2) a valid U.S. mailing address and residential address (if different); (3) your date of birth; (4) your Social Security Number or other government identification number; (5) your telephone number(s); and (6) the amount of income that is available to you and the source of that income. You must tell us when this information changes. Please update your address in the manner provided on your Statement. You may also update some of this information by signing in to Online Banking or by calling one of our representatives at the telephone number provided on your Statement or the back of your card. We may require you to provide additional documents that are acceptable to us to verify this information or any changes. We have the right to restrict or close your Account if we cannot verify your information or if you do not give us additional information as we requested.
Monitoring/Recording of Telephone Calls	We, and other parties we designate, can monitor and record our telephone conversations with you regarding your Account.	You consent to and authorize us, any of our affiliates, or any third party we designate to monitor and/or record any of your telephone conversations with our representatives or the representatives of any of those companies regarding your Account.
Liability	We are generally not liable for any injuries, accidents, losses, claims, expenses, inconveniences, costs or damages you sustain as a result of our failure to honor your Card.	We have no responsibility if anyone fails to honor your Card for any reason or for any retention of your Card by any machine, merchant, financial institution or any other person. We have no responsibility for any merchandise purchased or services rendered to you through the use of your Card, except for liability that is specifically imposed on us by law. Subject to the rights granted to you by any applicable law, including the Fair Credit Billing Act, you agree we are not responsible for any claim you might have regarding the purchases of goods or services made with your Card and you agree to assert only against the seller of the merchandise or services, and not against us, all defenses, rights and claims which you may have relating to goods or services purchased through the use of your Card.
Bankruptcy Notification	You must inform us if you declare bankruptcy.	All bankruptcy notices and related correspondence to us must be sent to us at the address for payments under the paragraph titled “ Other Customer Service Information ” below. Please include the heading “Attn: Bankruptcy Notice” when you address your envelope.
Governing Law	This Agreement is governed by Missouri and federal law.	This Agreement, your Card, your Account and all transactions hereunder are governed by Missouri and federal law. The credit card fees that apply to your Account are governed by Missouri Revised Statutes Section 408.140. The applicable statute of limitations period for all provisions and purposes under this Agreement (including the right to collect debt) will be the longer period provided by Missouri or the jurisdiction where you live.
Severability	The Agreement remains valid even if any provision is unenforceable.	If any provision of this Agreement is found to be invalid or unenforceable under any law, rule or regulation, that does not affect the validity or enforceability of any other provision of this Agreement.
Assignment	We may sell, assign or transfer this Account, Account balance, or any of our rights or obligations under this Agreement, without notice to you or your consent, but you may not do so.	You may not sell, assign or transfer your Account or any of your rights and obligations under this Agreement. However, we may sell, assign or transfer your Account, or any balance due thereunder, and/or any of our rights and obligations under this Agreement, to a third party without prior notice to or consent by you. Should we do so, then to the extent of any sale, assignment or transfer, that third party will take our place in this Agreement. You must pay them and perform all of your obligations to them and not us. If you pay us after you are informed or learn that we have transferred your Account or this Agreement, we can handle your payment in any way we think is reasonable. This includes returning the payment to you or forwarding the payment to the other company or person.

TOPIC	SUMMARY	ADDITIONAL DETAILS	
Closing Your Account	We may close or suspend your Account and your right to obtain credit from us. We may do this at any time and for any reason, permitted by law, even if you are not in default. A suspension of your Account might be permanent or temporary.	We reserve the right to close your Account and permit no further Advances to be made on the Account at any time, for any reason or no reason, without prior notice to or consent by you. You may ask us to close your Account by calling or writing us as described on your Statement. If you use your Card or charges post to your Account after you ask us to close it, we may keep it open or reopen it. If your Account is closed or suspended for any reason, you must stop using your Card. You must also cancel all billing arrangements that use the Account to make a payment. We will not do this for you. If we close or permanently suspend your Account, you must also destroy all Cards. You must still pay us all amounts you owe on the Account, even if they are charged after your Account is closed or suspended.	
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 at: Card Services - Lost or Stolen Card P.O. Box 84096 Columbus, GA 31908 Card Services - Unauthorized Use P.O. Box 84096 Columbus, GA 31908 Or you may call (800) 821-5184. Telephoning us will not preserve your Billing of 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, 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 an unauthorized 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 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	<u>For billing errors or disputes:</u> Card Services - Dispute Resolutions P.O. Box 84096 Columbus, GA 31908 <u>To make a payment:</u> Card Services P.O. Box 219736 Kansas City, MO 64121-9736 <u>To reach our Customer Service representatives:</u> (800) 821-5184 <u>Online banking website address:</u> www.umb.com	If you want to send us notices of billing disputes, or mail us payments, or reach our Customer Service representatives by phone, please use the information provided in the column to the left.	We will consider a notice to be effective when we receive and have had a reasonable opportunity to act on the notice. Any written or electronic correspondence we send to you will be effective and deemed delivered when sent in accordance with any authorization for electronic communications you have agreed to, or when mailed to you at your mail address as it appears on our records.
Security Interest	This credit is secured by the Pledged Account, pursuant to the Security Agreement.	The credit extended under this Agreement is secured by the Collateral as described in the Security Agreement set out above. Without limitation of our rights under the Security Agreement, we can apply the Collateral to this Account balance in the event you fail to make a payment when due, or you otherwise default under this Agreement.	
Force Majeure	When circumstances are beyond our control.	From time to time, due to circumstances beyond our control (for example, system failures, fires, floods, natural disasters, pandemics 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 us 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. We may reduce the amount of any credit balance by any new amounts billed to your Account. You may contact us as provided on your Statement and request a refund of any available credit balance. If you contact us in writing, we will refund your credit balance within seven (7) Business Days from our receipt of your written request.	
One Agreement	N/A	This Cardholder Agreement, the Account Opening Disclosures, and the Pledge Agreement together form a single agreement and are meant to be read together. Please keep each of them with the records for your Account.	

YOUR BILLING RIGHTS: KEEP THIS DOCUMENT FOR FUTURE USE This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake On Your Statement. If you think there is an error on your Statement, write to us at: Card Services - Dispute Resolutions, P.O. Box 84096, Columbus, GA 31908.

When you write us, please give us the following information:

- Account information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your Statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing. You may call us at (800) 821-5184, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter. When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your Statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a Statement of the amount you owe and the date the payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you will refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

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 - Dispute Resolutions, P.O. Box 84096, Columbus, GA 31908.

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.

Pledged Deposit Account Security Agreement

INTRODUCTION: This is the security agreement relating to your secured credit card with UMB Bank, n.a. (“we”, “us” and “our”). Capitalized terms used but not defined in this Pledged Deposit Account Security Agreement (the “Security Agreement”) are used as defined in the Visa® Secured Cardholder Agreement (the “Cardholder Agreement”), which is also being provided to you with your Card. This Security Agreement is part of the Cardholder Agreement; be sure to read them together. The terms “you” or “your” mean the person who applied for a secured credit card that is used primarily for personal, family or household purposes, and to whom we issue a credit card Account and a secured credit card pursuant to the Cardholder Agreement and this Security Agreement.

“Pledged Account”	As a condition to and in consideration of our opening your credit card Account and permitting you to use it, you agree to authorize us to transfer a deposit of U.S. dollars you own, free and clear of any other pledge, security interest or other encumbrance, from a deposit account in good standing you have with us (the “Funds”), to a non-interest bearing account held and controlled by us (the “Pledged Account”). If you authorize the transaction but have insufficient Funds, the transaction may be rejected and may result in an insufficient funds charge; please refer to your Deposit Account Agreement for more information. The Pledged Account, including all Funds, any additions to the Funds and any monetary proceeds of the Funds (collectively, the “Collateral”) secures your obligation to repay all balances and any other amounts you owe to us under the Cardholder Agreement or this Security Agreement. You may not withdraw any Funds from the Pledged Account without our prior express approval. However, if any Collateral remains in the Pledged Account after the Account is closed and your credit card Account balance is repaid in full, then after a reasonable period of time has passed to ensure that there will be no further disputed or possibly disputable transactions, we will return the remaining Pledged Account funds to you by placing them in the deposit account from which the Funds were originally sourced or, if that deposit account is no longer available, or by means of a paper check issued to the address we have on file for you. This may take up to ten weeks in some cases. If you have died, we will not release the remaining Funds unless the above conditions are satisfied, and we have received any additional documentation we may require. We will maintain separate records of your Pledged Account. Your Account monthly billing statement will include a statement of your Pledged Account balance. Your Funds in the Pledged Account are insured by the Federal Deposit Insurance Corporation (“FDIC”) up to the maximum insurable limits provided by law. You retain beneficial interest in the Pledged Account for purposes of FDIC insurance. You agree that your Pledged Account will also be governed by our Deposit Account Agreement (“Important Information Regarding Your Deposit Accounts”), which is available at any UMB Bank branch or by calling (800) 860-4UMB(4862). Funds placed in the Pledged Account are not included in determining the amount of your overall deposit relationship with us for purposes of considering your eligibility for special account pricing or fee waivers for other accounts you may have with us.
Grant of Security Interest	You grant, pledge and assign to us a first priority security interest in the Pledged Account, and the other Collateral to secure your performance of each of your obligations under this Security Agreement and the Cardholder Agreement, as of the date you provide the Funds to us. You irrevocably and unconditionally convey possession and control over the Collateral to us, and you grant, pledge and assign to us as security all of your right, title and interest in the Collateral. You agree to take any action we request to confirm and evidence the creation and perfection of our security interest, or to protect our first lien priority position in the Collateral. You confirm that you specifically intend to grant this security interest in the Pledged Account and other Collateral to us. The terms of this Security Agreement will survive and continue to apply to the Pledged Account and other Collateral following closure of the credit card Account or the Pledged Account, until we expressly release any remaining Funds to you as set forth above in the paragraph titled “Pledged Account.”
Additional Agreements	You agree that (i) you have not and will not seek to transfer your rights or interest in the Collateral to anyone else, or to offer the Collateral as security for any other obligation, in each case without our prior express consent, and (ii) there is no lawsuit, bankruptcy or insolvency proceeding, or general assignment of creditors in effect that might adversely affect our security interest in the Collateral. If anyone seeks to attach the Collateral, for example, through legal garnishment, you agree that we may consider the balance of the credit card Account to be immediately payable and apply the Collateral in payment of the balance. If we must hire an attorney to defend or enforce our rights under this Security Agreement or to perform any legal services in connection with this Security Agreement, you will pay our reasonable attorneys’ fees and court costs, unless the law does not allow us to collect some or all of those amounts. This grant of security and the Security Agreement will continue to apply, and the Collateral will continue to be held by us as security for your obligations under this Security Agreement and the Cardholder Agreement, even if there is a change in the terms relating to the Account or the Cardholder Agreement, any partial release by us of any of the Collateral or any obligor, or any increase or decrease in the total credit limit of the Account.
Rights on Default	If you default on any obligation under the Cardholder Agreement or this Security Agreement, or your Account is otherwise in default as provided in the Cardholder Agreement or is closed for any reason, you authorize us at any time(s) to withdraw Collateral from the Pledged Account and apply that amount to the Account, or otherwise exercise ownership rights with respect to the Pledged Account and Funds, in each case without sending you any prior notice or demand for payment, unless we are required to do so by applicable law. We may do this in addition to exercising any other rights we have under the law, this Security Agreement or the Cardholder Agreement. You waive (i) any right to require us to first proceed against any person, or to pursue first any other remedy available to us, and (ii) to the extent applicable law permits, any homestead or other exemptions in the Collateral or any other defense you may have against us. To the extent applicable law permits, you irrevocably appoint us as your attorney-in-fact to sign any instruments we deem appropriate to collect the amounts you owe. You agree to repay any obligation under the Cardholder Agreement that is not satisfied by applying Collateral funds. No application of Collateral funds will constitute any part of the Minimum Payment Due under the Cardholder Agreement.

Escheatment of Dormant Accounts	In the event you do not have any activity on your Account and do not contact us about your Account for a long period of time, or you die without leaving a will and have no surviving heirs or other legal representatives and the Funds are not legally claimed, State law may require that all Funds on deposit in your Pledged Account with us be turned over (escheated) to the applicable State abandoned property authority. Funds in dormant or inactive accounts also may be subject to the laws of escheat and be required to be turned over to the appropriate State authority under certain circumstances.
Miscellaneous	This Security Agreement is governed by the laws of the state of Missouri. Our rights under this Security Agreement are cumulative and enforceable in addition to any other rights and remedies as may be available to us under applicable law. In the event of a conflict regarding the security interest granted under this Security Agreement and any other agreement, this Security Agreement will control. If we waive or delay in enforcing any of our rights under this Security Agreement, we do not lose that right or any other right of ours. If any provision of this Security Agreement is found to be invalid or unenforceable under any law, rule or regulation, that does not affect the validity or enforceability of any other provision of this Security Agreement. You may not sell, assign or transfer any of your rights and obligations under this Security Agreement. However, we can sell, assign or transfer any of our rights and obligations under this Security Agreement, to a third party without prior notice to or consent by you. If we do so, then to the extent of any sale, assignment or transfer, that third party will take our place in this Security Agreement. You must then perform all of your obligations under this Security Agreement for them and not us.
One Agreement	This Pledge Agreement and the Cardholder Agreement are together one single agreement and are meant to be read together. Please make sure to keep each of them with the records for your Account.