

Solera National Bank

Visa® Platinum Credit Card Application

EMPLOYEE# (M5)

BRANCH# (M6) E-BANK

AGENT# 3190 (CC6= 31)

APPLICANT

Name (first, middle, last)			Mother's Maiden Name (for security purposes only)		
Physical Address (no P. O. Boxes)					
City		State	Zip Code	Home Phone	
Mailing Address (if different)		City	State	Zip Code	
How Long Yr. Mo.	Rent <input type="checkbox"/> Own <input type="checkbox"/>	Housing Payment \$ /mo.	Date of Birth	Social Security Number	
Employer				Gross Annual Household Income \$	
Position		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			OTHER INCOME AMOUNT: \$		
Name and Address of nearest relative not living with you.					

CO-APPLICANT

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			Gross Annual Salary \$		
Position		Years There	Business Phone		
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					
Relationship to Applicant (if any)					
NOTE: When you furnish Applicant and Co-Applicant information and each such person signs below, you indicate your INTENT TO APPLY FOR JOINT CREDIT. Each person can use the account and each person is liable for the debt.					
Signature of Applicant		Date	Co-Applicant Signature (if applicable)		Date

Mail Completed Application to:
 Card Services
 PO Box 419734
 Kansas City, MO 64179-0626

Card Services Use Only			
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IMPORTANT INFORMATION

Annual Percentage Rate (“APR”) for Purchases	0.00% during 6 month Introductory Period. Thereafter, 14.20% . This is a variable rate, as explained below.
Other APRs	Cash Advance APR: 18.20%. Penalty APR: 26.75%. 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 5.95% to the Prime Rate. Cash Advance APR: The regular APR for Cash Advances is determined monthly by adding 9.95% 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	Two-cycle average daily balance (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). 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 U. S. A. 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 October 1, 2007 the date this document was created. 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.