

Important Cost Information about our Credit Card

Interest Rates and Charges	
Annual Percentage Rate (APR) for Purchases	0% introductory APR for six (6) months. After that, your APR will be 12.99% . The APR in effect after your introductory APR expires will vary with the market based on the Prime Rate.
APR for Cash Advances	16.99% . This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	12.99% if your Balance Transfer is treated as a Purchase, or 16.99% if your Balance Transfer is treated as a Cash Advance. These APRs will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	21.75% . This APR may be applied to your account if you make a late payment. How long will the Penalty APR apply? If your APRs are increased for the above reason, the Penalty APR will apply until you make six (6) consecutive payments of at least the minimum payment when due.
Paying Interest	Your due date is at least 21 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. Generally, we will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.50.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .
Fees	
Annual Fee	None
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer Three percent (3%) of the amount of the Balance Transfer, with a \$15.00 minimum and no maximum. • Cash Advance Three percent (3%) of the amount of the Cash Advance, with a \$15.00 minimum and a \$50.00 maximum. • Foreign Transaction Two percent (2%) of the U. S. dollar amount of each Cash Advance or Purchase.
Penalty Fees	<ul style="list-style-type: none"> • Late Payment Up to \$35 • Returned Payment Up to \$35 • Over the Credit Limit None

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

Loss of Introductory and Promotional APRs: We may end your introductory APR (including your promotional APRs on Balance Transfers) and any Promotional APRs that you have been offered on Promotional Purchases or Special Promotional Items and apply the Penalty APR if you make a late payment.

How we determine APRs: The Purchase and Cash Advance APRs are determined by adding a Margin to the Prime Rate. The Prime Rate is the highest Prime Rate published in The Wall Street Journal Money Rates table on the fifteenth (15th) day of each month, or the next business day, if the 15th falls on a weekend or holiday. The APR for Purchases and Cash Advances will not exceed 25.00%, but if the Penalty APR applies, it will not exceed 27.90%.

Margin: We will add 9.74% to the Prime Rate to determine the APR for Purchases. We will add 13.74% to the Prime Rate to determine the APR for Cash Advances. We will add 18.50% to the Prime Rate to determine the Penalty APR.

Cardholder Agreement. For additional information about the costs and terms of the Account, see your 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 we 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 us to change the terms of this Account, including the rates, fees and other credit terms, upon notice to cardholder and subject to the provisions of applicable law.

Important Information About Procedures For Opening A New Account. Our bank 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 talk with a Bank representative if you have questions.

Important. This information about the costs of credit cards is accurate as of February 1, 2012, 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 UMB Bank, n.a., P.O. Box 419734, Kansas City, Missouri 64141-6734.

Eligibility Restrictions. You are not eligible for this credit card if you are currently enrolled as a student at North Hunterdon-Voorhees Regional High School District.

To apply online, please visit: <http://www.cardpartner.com/affinity/app/north-hunterdon-voorhees>

