Rewards Program Rules

In these Rules, the terms we, our or Issuer refer to UMB Bank, n.a., the issuer of your credit card (Card). You or your means the person who holds a qualifying Card that we have issued. Program means our Rewards Program.

1. You are eligible to participate in the Program if you hold a card that the Issuer has issued, and your related credit card account is in good standing. Issuer reserves the right to approve, deny, or revoke Rewards Program membership and redemptions for any reason. If Program is offered through a Co-branded credit card partner such as other banks, brokerage companies or mutual fund companies (Co-brand partners), the Co-brand partner has no liability for any benefit made available under the Program or any other liability in connection with the Program.

2. Issuer may charge an annual fee for participation in the Program. The amount of the fee is set forth in your Card carrier. Issuer reserves the right to determine the amount of the annual fee, to change the amount of the fee of to waive the fee upon notice to participants. Issuer will automatically renew your membership in the Program, and Issuer will charge your card account each year for the then current Program fee, as long as your account is in good standing and Issuer has not received a notice that you canceled the card or converted your account to another card type that does not qualify to participate in the Program.

3. Program members currently earn one (1) point for each dollar in Net Purchases and two (2) points for each dollar of finance charges billed on the enrolled credit card account. Program members may receive bonus points upon initial enrollment in the Program. Net Purchases refers to the Purchase Advance of goods, services or balance transfers made minus any returns or refunds, cash advances, and Cashway Checks, including balance transfers made with Cashway Checks. See Cardholder Agreement for details on treatment of balance transfers. Points do not accumulate for fees of any kind, such as late payment fees over
limit fees, or annual fees and are not earned on purchases that you claim were unauthorized.

4. Certain customers are also eligible to receive bonus points for making purchases at participating retailers. A full list of retailers and the number of points available from each retailer is available on the rewards website (www.rewards.umb.com). Bonus points from a participation retailer are awarded in addition to any other points awarded for that transaction. For some participating retailers, the only way to earn bonus points is to ship using the link provided on the rewards website. Transactions made without clicking through this link will not be eligible to earn bonus points. Review all offer terms on the rewards website before making a purchase to ensure you meet all eligibility requirements. Bonus points earned on a purchase that is subsequently returned may be deducted from your account. Bonus points may take up to 30 days to post to your account. To see your bonus points history, visit the rewards website (www.rewards.umb.com).

5. The current rewards, the conditions and qualifications to earn those rewards, certain exceptions and exclusions, and certain incidental fees that you may incur if you select certain award options, are set forth in the Terms and Conditions listed on the rewards website (www.rewards.umb.com).

6. Points will be awarded and can be redeemed only if you keep all of your accounts with Issuer in good standing.

7. You will begin to accrue points as of your enrollment date in the Program. Points are not retroactive for previous purchases. Your enrollment date is the date that the Issuer has approved you as a Program participant.

8. Issuer reserves the right to deny redemption requests on carriers or other suppliers that Issuer or our program consultant have determined may provide unreliable service of if the particular reward you have requested is unavailable. This is covered more fully in the Rewards Terms and Conditions listed on the redemption website.

9. The number of points you have earned is updated each month as of your statement cut-off date. Points are not available for awards until posted on your statement. Your credit card statement will show the accumulated points you earned through the statement date. The balance of points earned will equal the
dollar amount of billed purchases less refunds, returns of unauthorized purchases, plus double points for billed finance charges, less points redeemed.

10. Points expire on their anniversary date in the fifth full year following the calendar year in which any point was earned. Points redeemed or canceled due to expiration are determined on a first-in, first-out basis. Points and rewards, including Cash Reward Credit, cannot be used as payment on accounts at UMB Bank, n.a. or any of its affiliates and are not transferable. However, if you notify us that Card is lost or stolen, we will transfer your Points and your anniversary participation date from your old Card to your new Card.

11. To redeem your Points, please visit our redemption Web site at www.rewards.umb.com. Or you may call the toll free redemption number at 800.828.5357. Do not use the Web site or toll-free numbers above to ask questions you may have about your credit card account.

12. The Rewards Program is void were prohibited by federal, state or local law. You are responsible for any personal tax liability relating to your participation in the Program or awards that you redeem.

13. Issuer reserves the right to deny or cancel your membership in the Rewards Program due to a violation of Program rules, suspected fraud, or abuse of privileges.

14. The Rewards Program and benefits are offered at the sole discretion of Issuer. Issuer reserves the right to modify or change any Program benefit of features, prospectively or retroactively; including, without limitation, the annual fee, point accrual, redemption criteria, rewards options, and to cancel or suspend the Rewards Program at any time upon notice to participants.

15. Issuer shall not be liable for any death, bodily harm and/or property damage which may result from your participation in the Program or your redemption of a reward. You are responsible for determining how to use your reward points. Issuer fulfills its responsibility to you under the Program by providing the reward that you have requested earned under the Rules then in effect. Issuer is not responsible if an air carrier, car rental company, accommodations supplier, other travel supplier, merchandise or merchandise supplier fails to provide the services or products or is negligent in aspect of its performance. You may not have
chargeback rights under your credit card for any failure of a travel or merchandise supplier to provide its services or products.

16. Cash redemption requests are handled by Issuer as a credit to your Program card monthly billing statement within 45 days of redemption request. Credit will be issued to your Program card account only and may not be redeemed for cash equivalent, transferred to another card or used as a payment on accounts at UMB Bank, n.a., or any of its affiliates.

17. You agree that Issuer may provide certain account and transaction information to the vendor to enable them to administer the Program.