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The CommonKindness Visa card program is operated by UMB Bank, N.A. All applications for the CommonKindness Visa credit card accounts will be subject to UMB Bank N.A.'s approval.

1. For more information about selecting your non-profit, please visit www.commonkindness.com before applying.
2. Purchases and balances transfers made within the first 6 months from the date the account is open will have a monthly periodic rate of 0.00%, which corresponds to an Annual Percentage Rate of 0.00%. Thereafter, the Purchase Advance rate is a variable of 9.74% + Prime, which is currently 12.99% as of March 1, 2013. After 6 months, any amount remaining unpaid from any Purchases or Balance Transfers will bear interest at the rate for Purchase Advances applicable to your Account at that time. We may end your 0.00% APR and immediately apply the Purchase Advance rate of 12.99%, if you make a late payment. Minimum Finance Charge is $.50. Balance Transfer Fee after the first 6 months will be 3% of the amount of the Balance Transfer, with a $15 minimum and no maximum. Foreign Transaction Fee when making purchases outside the US will be 2% of the US dollar amount of each Cash Advance or Purchase. Cash Advance Fee is 3% of the amount of the Cash Advance, with a $15 minimum and a $50 maximum considered a Purchase Advance. The balance transferred must be from an existing account with an issuer other than UMB Bank, or its Affiliates.
3. Donation made when purchase is made within 90 days of issuance.
4. Ongoing contributions are distributed among all eligible non-profits. For more information about ongoing contributions, please visit www.commonkindness.com/more/kindness-card
5. See Rewards Program Rules for more details.