



BALTIMORE HUMANE SOCIETY

Protecting, Saving & Caring for Animals since 1927

1601 Nicodemus Road, Reisterstown, MD 21136 | 410-433-8848 | www.bmorehumane.org

Credit Card Frequently Asked Questions

Q. How does opening a credit card with UMB benefit Baltimore Humane Society?

A. Baltimore Humane Society receives \$50 for each approved application that is activated and used within 90 days of approval. Additionally, a percentage of every retail purchase made using the card will be donated to Baltimore Humane Society.

Q. Who is UMB?

UMB is a multi-bank, multi-billion dollar holding company headquartered in Kansas City, Missouri. They were ranked by Smart Money as "the highest-scoring traditional bank among our favorites and by Forbes as the #2 "best" bank in the U.S." As a leading card issuer with nearly 40 years of credit card experience, UMB offers a wide range of consumer and commercial Visa and private label products. For more information, visit www.umb.com.

Q. Is there an annual fee?

A. No, there is no annual fee.*

Q. What is the annual percentage rate (APR) on the card? *

A. 0% introductory APR for six months. After the introductory period, the interest rate will be the Wall Street Prime rate + 9.74%, currently 12.99%.

Q. Can I apply over the phone?

A. Unfortunately, not at this time.

Q. How can I get an application by mail?

A. Paper applications will be available at certain Baltimore Humane Society events or by contacting esilber@bmorehumane.org. We encourage you to apply securely online to help us reduce marketing and processing costs.

Q. When I apply for the card, will my transaction be secure?

A. Yes. Your application will be transmitted to UMB through an encrypted security page.

Q. Do I have to activate and use the card within a certain time period for the Baltimore Humane Society to receive the \$50?

A. Yes. But you only need to use the card once within the first 90 days for us to receive the \$50 bounty. Of course, we encourage you to make it your primary card because Baltimore Humane Society receives a percentage of every retail purchase at no additional cost to you.

Q. How does the rewards program work?

A. Simply use your card at the participating retailers listed on rewards.umb.com:

- To earn Bonus Rewards points shopping in-store, make sure you use your card for all your purchases. An up-to-date and complete list of participating retailers can always be located on the Bonus Rewards Web site.
- To earn Bonus Rewards points for online purchases, you must access participating retailers through the Bonus Rewards Web site and use the link provided to make your purchases. If you do not use the link to shop, you will not earn Bonus Rewards points on your transactions.

Your earned Bonus Rewards points will automatically be credited to your Bonus Rewards Activity account and can be found on your monthly statement.

Q. What can I redeem for with my points earned?

A. You can redeem your points for name-brand merchandise, gift cards, travel, event tickets and activities. For more information about redemptions options, please visit rewards.umb.com for more details.

Q. Do my points expire?

A. Points expire after 5 years. For more information on Program Rules, please see the Rewards Program Rules disclosure that will accompany your card.

Q. How do I redeem my points?

A. Simply go to online redemptions site at rewards.umb.com to redeem your points.

Q. If I have another question about Bonus Rewards not listed above, who can I contact?

A. Please contact customer service at 800-821-4115.

****0% APR only on purchases and balance transfers initiated during the first six months. No balance transfer fee will be imposed for balance transfers initiated***

during the introductory rate period. Thereafter, rates will vary. Rate and fee information is accurate as of August 1, 2010*.