

To apply by phone, call toll-free
1-800-421-CARD

Please print or type all information requested.
 Incomplete applications may be delayed or rejected.

Quik Stop Credit Card Application

020107 QSTOP 9307/1300/0400

APPLICANT INFORMATION

Name (first, middle, last)		Mother's Maiden Name (For Security Purposes Only)		
Address				
City		State	Zip Code	Home Phone
How Long Yr. Mo.	Rent Own <input type="checkbox"/>	Housing Payment \$ /mo.	Date of Birth	Social Security Number
Name and address of nearest relative not living with you.				

APPLICANT RESOURCES

Employer			Gross Annual Income \$	
Employer's Address		City	State	Zip
Position			Employer's Phone Number ()	
			Years There	
OTHER SOURCE(S) OF INCOME <small>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.</small>			Other Amount (per month) \$	

APPLICANT DEPOSIT REFERENCES

Bank Name	<input type="checkbox"/> Savings <input type="checkbox"/> Checking	Account Number
-----------	---	----------------

CO-APPLICANT INFORMATION

Name (first, middle, last)		Date of Birth	Social Security Number
Employer			Gross Annual Income \$
Employer's Address		City	State Zip
Position			Employer's Phone Number ()
			Years There
OTHER SOURCE(S) OF INCOME <small>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.</small>			Other Amount (per month) \$

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.

Applicant(s) applies to UMB Bank, n.a., Kansas City, MO, or its successors or assigns ("Issuer") for a Quik Stop account as indicated above. If this application is accepted and credit card(s) issued, the undersigned will be deemed to be in agreement with the terms and conditions accompanying the card. The Applicant(s) in signing this form, certifies the information given herein to be true and correct and jointly and/or severally agrees to pay all charges on such account when due. The Applicant(s) authorizes the Issuer to obtain a credit report in connection with this application and from time to time after the Account is established, the Issuer may verify that the Applicant(s) continues to qualify for the Account. Issuer may verify Applicant(s) credit, employment history and other information relating to the Applicant(s) and to answer questions about the Issuer's credit experience with each person. The Applicant(s) acknowledges and agrees that such information may be used to establish, administer or collect the account requested by the undersigned, or for any legitimate purpose relating to the account. The Applicant(s) understands the Issuer will retain the application whether or not it is approved. Applicant(s) understands that information concerning Quik Stop credit cards will be shared with Quik Stop Markets, Inc. and authorizes Issuer to provide information concerning Applicant's application and use of the credit card(s) to Quik Stop Markets, Inc..

X	X
Applicant's Signature	Co-Applicant's Signature
Date	Date

(R 1/06)

With the Quik Stop Card you will enjoy Great Benefits...

- No Annual Fee
- 25 day interest-free grace period
- Free additional cards for family members
- Courteous, knowledgeable customer service provided by UMB Bank

DISCLOSURE
ANNUAL PERCENTAGE RATE FOR PURCHASES
18%
OTHER APR
Penalty APR: 22%* See explanation below.
GRACE PERIOD FOR REPAYMENT OF BALANCES FOR PURCHASES
You have not less than 25 days to repay your balance before a finance charge on purchases will be imposed (provided you have paid your previous balance in full by the due date).
METHOD FOR COMPUTING BALANCES FOR PURCHASES
Two-cycle average daily balance (including new purchases).
ANNUAL FEE
None.
MINIMUM FINANCE CHARGE
Fifty cents (\$.50) for any Billing Period in which a Finance Charge is due.
TRANSACTION FEE FOR PURCHASES
None.
LATE PAYMENT FEE
\$20.

* The Penalty Rate APR applies to accounts in which payment is more than 30 days past due. The higher APR will apply until your payment history has been satisfactory for six consecutive monthly Billing Periods. See Cardholder Agreement for details.

The information about the costs of the cards is accurate as of January 1, 2006, the date that this document was printed. This information may have changed after that date. To find out what may have changed, write to us at UMB Bank, n.a., P.O. Box 419734, Kansas City, MO 64141-6734.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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 Issuer will rely on the provisions of Nebraska law with respect to 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, fee and other credit terms, upon notice to the cardholder and subject to the provisions of applicable law.

To seal, moisten strip, fold and mail.

High-Quality Quik Stop Products

Your Quik Stop credit card allows the purchase of in-store merchandise and guaranteed high-quality gasoline at participating Quik Stop locations.

Credit Convenience

Your Quik Stop credit card gives you additional purchasing power and convenience. And it is honored at all Quik Stop locations in California and Nevada.

Easy to Apply

Your Application will be processed by UMB Bank, n.a. Upon approval, your Quik Stop credit card will be mailed to you. Usually this takes about four weeks from the date your application was mailed.

No Annual Fee

Enjoy the ease and convenience of having your own Quik Stop card. There is no annual fee and no hidden charges.

Convenient Customer Payment Program

Pay the full balance on your monthly statement within 25 days each month and there is *no finance charge*. Unlike many other credit cards, no interest is charged on new purchases until 25 days after the billing date when the previous balance is zero.

Itemized Statements

Your monthly statement, provided by UMB Bank, n.a., will list the amount of each purchase and the store at which it was made.

Quik Stop Incentives

Quik Stop will offer its QSM Proprietary Credit Card holders special incentives and discounts throughout the year on Gas, Car Washes and Store Merchandise.

Introduction Offer

A rebate may be applied to your new Quik Stop credit card at the end of your 3rd billing cycle based on your purchases. Account must be in good standing in order to receive your rebate. This is a limited offer. Rebate will be calculated based on the following purchase amounts during the promotional period.

\$1.00 to \$199.99 receive \$10.00

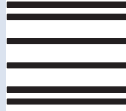
\$200.00 to \$399.99 receives \$20.00

\$400.00 and greater receives \$30.00

This offer is only available for new consumer credit card account holders residing in the United States. Terms and conditions subject to change. Not valid with any other offer. Void where prohibited.



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. 467 KANSAS CITY, MO

POSTAGE WILL BE PAID BY ADDRESSEE:

CARD CENTER
PO BOX 419734
KANSAS CITY, MO 64179-0626



QuikStop
CREDIT CARD APPLICATION



**CREDIT CARD
APPLICATION**