

3. VISA Check Card Application Agreement

By submitting this application for a VISA® Check Card (a "Card"), I ("I" or "me" refers to all applicants for a Card, whether one or more) apply to UMB Bank n.a. ("Bank") for a Card as set forth below.

I understand that approval of my Card is subject to verification and investigation by Bank. By submitting this request for a Card, I authorize Bank to obtain a credit report in connection with this application and from time to time after I receive a Card to verify that I continue to qualify for the Card. Bank may inquire as to the credit, investments and employment history of each person submitting this application.

If this request is approved by Bank and a Card is issued, I understand that the Card will be sent to me accompanied by an agreement setting forth the terms and conditions governing my Card. I understand and agree that the Card and use of the Card will be governed by the agreement accompanying the Card. I understand that Bank will retain the application whether or not it is approved.

By signing this application for a Card, I certify that the information provided in this application is true and correct.

Upon issuance of a Card, I authorize the transfer agent to order liquidations of assets to be made so that transactions are settled and Bank receives the proceeds of such liquidations. I understand that the Card is made available solely for the purpose of enabling me to access the proceeds of my investment assets and does not involve any extension of credit. This authorization may be terminated by either Bank or me by written notification. I understand that I will be responsible for the amount of any transactions authorized by me that may not have been debited from my investment account as of the date of such termination.

Checkwriting Account Agreement

The payment of funds is authorized by the signature(s) appearing on the reverse side. Each signatory guarantees the genuineness of the other signatures.

UMB Bank, n.a. or its bank affiliate (the "Bank") is hereby appointed agent by the person(s) signing the card (the "Investor(s)") and, as agent, is authorized and directed upon presentment of checks to the Bank to transmit such checks to the fund or its transfer agent as requests to redeem shares registered in the name of the Investor(s) in the amounts of such checks.

This checkwriting arrangement is subject to the applicable terms and restrictions, including charges, set forth in the current Prospectus for each mutual fund as to which the Investor has arranged to redeem shares by checkwriting. The Investor(s) agrees he/she is subject to the rules, regulations, and laws governing check collection including the Uniform Commercial Code as enacted in the State of Missouri, pertaining to this checkwriting arrangement as amended from time to time; the Bank has the right not to honor checks presented to it, the Bank has the right to change, modify or terminate this Checkwriting service at any time.