



**FREE IRA** Check for free IRA

IRA account number

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**IMPORTANT INFORMATION****Annual Percentage Rate (“APR”) for Purchases**Platinum: **11.40%**

This APR is a variable rate, as explained below.

**Other APRs**Cash Advance APR: 15.40%.Penalty APR: 26.00%. See explanation below.<sup>1</sup>

These are variable rates as explained below.

**Variable Rate Information**

Your APR may vary.

Purchase APR: The regular APR for Purchases is determined monthly by adding 3.90% to the Prime Rate.Cash Advance APR: The regular APR for Cash Advances is determined monthly by adding 7.90% to the Prime Rate.Penalty APR: The Penalty APR is determined monthly by adding 18.50% to the Prime Rate.See explanation below<sup>2</sup>.**Grace Period for Repayment of the Balance of Purchases**

At least 20 days when you pay your balance in full each month.

**Method of Computing the Balance for Purchases**

Two-cycle average daily balance (including new purchases).

**Annual Membership Fee**

None. No Annual Fee is charged by Issuer.

**Minimum Finance Charge**

Fifty cents (\$0.50).

**Late Payment Fee**

From \$15 to \$39, depending on amount of New Balance.

**Other Fees**

Over-the-credit-limit fee: \$35. Cash Advance Fee: 3% of Cash Advance amount (\$15 minimum, \$50 maximum). Balance Transfer Fee: 3% of the Balance Transfer amount (\$15 minimum and no maximum on the amount of the fee). Other fees may apply.

1 The Penalty APR applies to accounts in which payment is more than 30 days past due. The Penalty APR will apply until your payment history has been satisfactory for 6 consecutive monthly Billing Periods.

2 The Prime Rate used to determine the APR for Purchases and for Cash Advances is the highest Prime Rate published in The Wall Street Journal on the fifteenth (15th) day of each month, or the next business day, if the 15th falls on a weekend or holiday, provided however, that the Prime Rate used to determine the APR of Purchases and for Cash Advances will never be less than 5.25%. The periodic rate finance charge for Purchase Advances and Cash Advances will not exceed 25% Annual Percentage Rate. The periodic rate finance charge for Penalty APR will not exceed 27.90% Annual Percentage Rate.

**Cardholder Agreement.** 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 the Issuer will rely on the provisions of Nebraska law with respect to the 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 charge the terms of this Account, including the rates, fees and other credit terms, upon notice to cardholder and subject to the provisions of applicable law.

**Important Information About Procedures For Opening A New Account.** Our bank complies with Section 326 of the USA PATRIOT Act. This law mandates that we collect and verify certain information about you while processing your Account application. Please talk with a Bank representative if you have questions.

**Important.** This information about the costs of credit cards is accurate as of December 1, 2007, the date this document was printed. This information may have changed after that date. To find out what may have changed, call us at 800-821-5184 or write to us at UMB Bank, n.a., P.O. Box 419734, Kansas City, Missouri 64141-6734.

**TERMS AND CONDITIONS APPLICABLE TO CREDIT CARD**

Applicant(s) applies to UMB Bank, n.a., Kansas City, MO or its successors or assigns ("Issuer") for an Account as indicated on the application. If this application is accepted and a credit card(s) issued, those signing the application will be deemed to be in agreement with the terms and conditions accompanying the card(s). Each Applicant, in signing this form, certifies the information given herein to be true and correct and agrees to pay all charges on such Account when due.

Each Applicant 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 experience with each person. Each Applicant acknowledges and agrees that such information may be used to establish, administer or collect the Account requested by those signing the application, or for any legitimate purpose relating to the Account. Each Applicant understands the Issuer will retain the application whether or not it is approved. **By obtaining an Account and Card, you authorize Issuer to provide information to Federated Investors and the company named on the front of your card, concerning your Account and your use of your Account.**

**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.

**Terms and Conditions Applicable to Brokerage Access:** By signing the application and supplying a Brokerage account number on this application, Applicant(s) further requests that the Card(s) be simultaneously validated by Issuer and Mesirow Financial at which Applicant(s) Brokerage account is maintained, so that such card may be used as a device to access the Brokerage account at ATMs.

**NOTE:** THE SERVICES DESCRIBED IN THE TERMS AND CONDITIONS APPLICABLE TO BROKERAGE ACCOUNTS ARE APPLICABLE ONLY IF THE INDIVIDUAL(S) SIGNING THIS APPLICATION IS AN/ARE AUTHORIZED SIGNER(S) ON THE DESIGNATED BROKERAGE ACCOUNT.

**CHECK WRITING APPLICATION**

Check writing is not available for IRA accounts. A supply of checks will be sent to you shortly.

Applicant(s) Name(s) or Name of Corporation  Co-Applicant(s) Name(s) or Corporate Officer Name(s)

Account Address  Street  City  State  Zip Code

Social Security Number or Taxpayer Identification Number

Joint accounts: Either owner is authorized to sign Redemption Checks.

By signing this Check Writing Application, I certify that the information provided above is true and correct. I acknowledge that I have read, understand and agree to the Check Writing Account Agreement printed on the reverse side of this application.

Authorized Signature(s)

Business accounts check one:  Corporation  Partnership  Tax Exempt Entity  Sole Proprietorship  Other \_\_\_\_\_

Account Number  6  5  6  0  0  0

Account Number

**UMB Bank, Warsaw**

## CHECK WRITING ACCOUNT AGREEMENT

Each person signing the Check Writing Application on the reverse hereof (an "Applicant") certifies that his or her signature thereon represents such Applicant's legal signature. Each Applicant guarantees the genuineness of any other Applicant's signature appearing on the Application. The Fund from which Applicant's checks are to be paid, Applicant's Broker (if any), and UMB Bank, n.a. or its bank affiliates (collectively, the "Bank") and any of their successors are authorized to recognize such signature in the payment of checks, drafts and other instruments ("Checks") against Applicant's investment account ("Account"), **any one (1) of the signatures on the Application, standing alone, being sufficient.**

Each Applicant agrees to be bound by the Terms and Conditions for Check Writing (the "Terms"), which may be forwarded to Applicant by Bank from time to time. The Terms may be amended by the Bank, and shall be binding on Applicant and the Account when an Applicant receives notice of any such changes.

Each Applicant hereby appoints the Bank as Applicant's agent for purposes of this Check Writing Application. The Bank is authorized, upon the presentment of Checks or other electronic debits drawn on the Account (collectively, "Debits"), to transmit such Debits to the Fund or its Transfer Agent or to the Broker (as appropriate) as requests to redeem shares in the Account in an amount sufficient to pay such Debits, and to effect their payment. Applicant agrees that Bank may honor electronic payments to or from the Account as authorized by Applicant, when such payments are processed in accordance with law and the applicable payment system rules.

Applicant agrees that the Account is subject to the applicable terms and restrictions, including charges for Check Writing and payment processing services, as set forth in the current Prospectus or in a separate fee schedule for each Fund.

Applicant agrees that payments made from the Account under this Check Writing Application are governed by the laws, including the Uniform Commercial Code, as enacted in the State of Missouri, as amended from time to time. Applicant consents to the jurisdiction of the state or federal courts in Missouri over any dispute or claim arising out of the provision of Check Writing or other payment services under this Agreement. Applicant agrees to examine the statement for the Account promptly. **Applicant agrees to report any claim that a Check or other payment made from the Account was forged, altered, or otherwise not authorized within thirty (30) days of receipt of the statement by any account holder. Failure to notify the Fund, the Broker or the Bank within that time will preclude any claim against the Fund, the Broker and the Bank by reason of any unauthorized or missing signature, alteration, or error of any kind.** In the event the Fund, the Broker or the Bank is deemed liable for any unauthorized payment or any failure to honor a stop payment order that has been properly given, such liability shall not exceed the face amount of the Check or other payment improperly made.

Completed application will be forwarded to: Mesirow Financial, Inc.  
Cash Management Department  
350 North Clark Street  
Chicago, IL 60610