

**UMB Step 2:** Once you receive your UMB Commercial Visa Card in the mail, follow UMB's instructions in the email to activate your card. Once your card is activated, go to Cope University Step 1 & 2.

**IMPORTANT:** Have you received your UMB Visa Card? Have you activated your UMB Visa Card? If you answered yes to both questions, then proceed to the next module.