

UMB

myPerks

WORKPLACE BANKING

SPRING/SUMMER 2024

umb.com/wwt

Use link above for opening an account



UMB AND YOUR
EMPLOYER WORKING
TOGETHER FOR YOU

DISCOVER SAVINGS AND
CREDIT SOLUTIONS TO
HELP YOU REACH YOUR
FINANCIAL GOALS

UMB MYPERKS
WORKPLACE CHECKING
SPECIAL OFFERS!

MEMBER
FDIC | 
EQUAL HOUSING
LENDER

Technological innovation is truly inspiring. It closes the distance between people, while broadening our knowledge and understanding of the world. But for all the social benefits of technology, there's an irreplaceable element that brings us together in the first place: relationships.

At UMB, relationships are at the heart of everything we do and every banking solution we offer. Of course, we have innovative digital resources and smart, secure online banking tools. But when it comes to your personal finances, we believe it's important to have an actual, live person show up for you in a meaningful way. Someone who leaves their desk to come to yours to help you manage, grow and protect your money with solid financial empowerment strategies.

Our solution: UMB myPerks Workplace Banking. Working with your employer, UMB is excited to offer you great rates, benefits and onsite banking events. Plus, you have access to our online UMB Financial Education Center with learning aids and tips for budgeting, investing, homeownership, retirement planning and more.

In the meantime, don't be surprised to see our UMB bankers at your workplace. We'll meet you where you are, learning about your current financial situation and supporting your dreams for the future.

With the right technology AND relationships for your banking needs, you can count on more with UMB.



**LET'S GET
STARTED
TODAY!**



Connect with a personal banker: Apply for a UMB myPerks Workplace Checking account with a banker at your workplace or go to locations.umb.com to find a branch near you.



Learn more: Scan the QR code for UMB myPerks Workplace Banking or go to UMB.com/myPerksmag to apply online.

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We'll meet you where you work

We know it's not always possible to get to the bank during the day. So our bank comes to you.



ENGAGING, EDUCATIONAL WORKPLACE BANKING EVENTS

Take advantage of financial wellness workshops and onsite banking services—all designed to empower you to reach your financial goals. Our personal bankers can assist you with opening accounts and recommend resources to help you build and secure your financial future.



PERSONAL FINANCIAL REVIEWS

Regular personal financial reviews are key to understanding your current financial situation and planning for future success. At our onsite events, you can work with a banker on your review without leaving your workplace.



UMB FINANCIAL EDUCATION CENTER: BOOST YOUR FINANCIAL KNOW-HOW

UMB also offers a wealth of online financial education. Access interactive modules, financial calculators, and articles and tips most relevant to your financial needs and goals.

Visit [UMB.com/education](https://www.umb.com/education) to learn more.

Over 1,500 employers offer UMB myPerks Workplace Banking

From small businesses to large organizations, employees enjoy the benefits of our employer banking program.



“

You have provided a wealth of financial knowledge and support to our employees, helped employees with the benefits of opening accounts and adventuring into the world of direct deposit. UMB is always eager to assist and patiently answer all our questions. We greatly appreciate your efforts!

”

Phyllis Breeden
Van's Fence



“

We had our first on-site visit from the UMB team on Noland Road. Kim and Maddie were amazing! They helped our employees understand the new resources, answered banking questions, and even opened some accounts at our company! They made the process very easy for our employees, as well as myself. We look forward to continuing to work with them in the future.

”

Mandi Meyer
Bob Sight Auto Group



START YOUR FINANCIAL RELATIONSHIP WITH UMB!



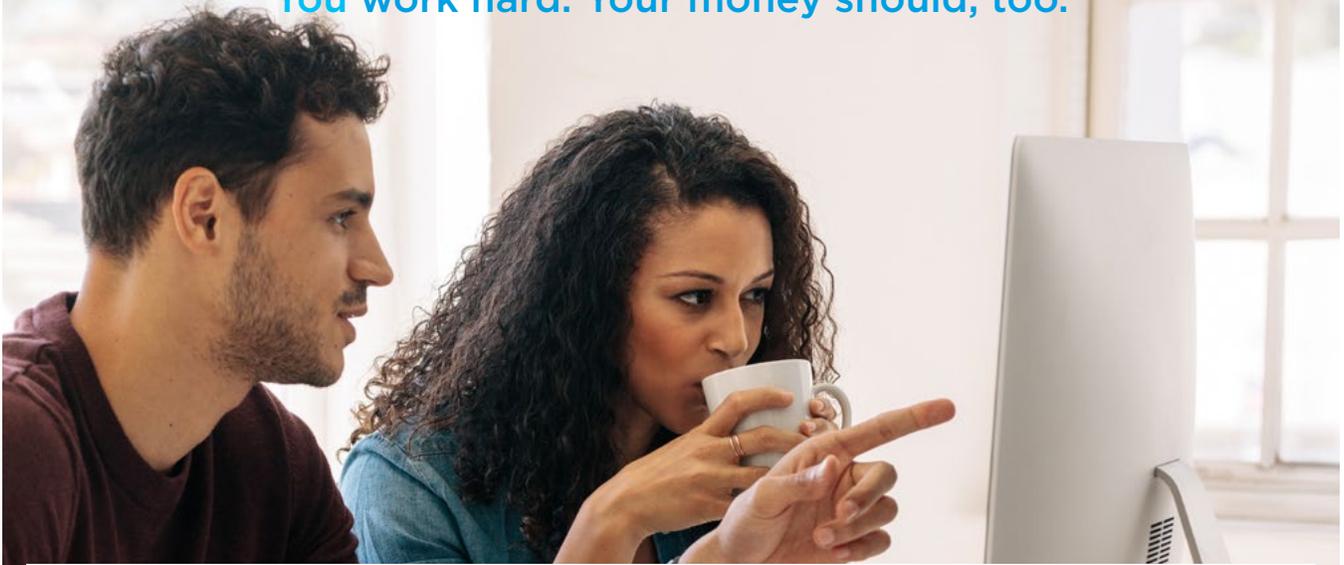
Connect with a personal banker: Meet at your workplace or find a convenient branch location at locations.umb.com.



Learn more: Scan the QR code or go to UMB.com/myPerksmag.

More perks with UMB myPerks Workplace Checking

You work hard. Your money should, too.



You'll get great features and rates that are exclusive to our employer banking program, including opportunities for onsite service from our personal bankers.

MANAGE

Enjoy unlimited deposits, withdrawals and check writing, and access to funds faster with direct deposit. We even waive the \$5 monthly service fee with a qualifying monthly direct deposit.³

GROW

Experience the benefit of one-on-one personal financial coaching, as your cash works for you with this interest-bearing account.¹

PROTECT

Stay up to date on account transactions with secure access to UMB Online Banking or the UMB Mobile Banking App. Customize your alerts to keep an eye on your account activity and balances.⁴



**DIGITAL
BANKING
TIP**

*Sign up for
online
statements*

- Available sooner than mailed statements
- Eliminate the risk of lost or stolen mailed statements
- Password-protected and encrypted on our secure website

With online statements, we send you an email when a new statement is available online to view, print or save. You have access to up to 18 months of past statements online. You no longer receive paper statements as of your first statement cycle after you sign up for online statements.

Bank your way and earn cash— Up to \$700!^{1,2}



These limited time offers expire **August 31, 2024**.

After you open and fund your UMB myPerks Workplace Checking account with the minimum required opening deposit - \$100, you can earn up to \$700 when you sign up for your choice of eligible banking solutions!

DIRECT DEPOSIT SPECIAL OFFER¹

EARN
\$250

Have direct deposits totaling \$1,000 or more post to your UMB myPerks Workplace Checking account within 90 days of account opening^{5,6}

DEBIT CARD SPECIAL OFFER¹

EARN
\$125

Set up a UMB Visa[®] debit card with your UMB myPerks Workplace Checking account and use it 10 times within 90 days of account opening⁷

SAVINGS ACCOUNT SPECIAL OFFER¹

EARN
\$125

Open a new UMB Savings, UMB Retail Money Market, or UMB Premium Savings account and complete three automatic transfers of \$50 or more to your new savings account within 90 days of opening your UMB myPerks Workplace Checking account⁸

CREDIT CARD STATEMENT REVIEW SPECIAL OFFER²

EARN
\$200

Complete a credit card statement review with a UMB personal banker⁹



HERE'S HOW IT WORKS

1
STEP

Meet with a UMB personal banker at your workplace or a branch.

2
STEP

Bring a recent non-UMB credit card statement to review. Our personal banker will go over your current credit card features and benefits, discuss your financial needs and provide recommendations to help you make the most of your credit relationship.

3
STEP

The \$200 special offer will be deposited into your UMB myPerks Workplace Checking account.^{1,10}

This special offer is valid only for accountholders who have opened a new UMB myPerks Workplace Checking account on or after July 1, 2022. Limit one \$200 bonus per individual. Contact a UMB personal banker for more information.

Smart savings solutions for you and your family

Aim for your financial goals with options for interest-earning savings accounts.



Financial experts recommend having enough cash saved to cover at least three months of living expenses. But only about 40% of families have enough saved to reach that goal. While saving might feel challenging in today's economic environment, it's a good time to take advantage of current interest rates. We can help you understand your options so you can choose a savings account that's right for you.

UMB SAVINGS

A straightforward savings account that earns interest while helping you achieve your financial goals.

- **Interest-bearing¹¹**
- **Minimum opening deposit of \$100**
- **Monthly service fee waiver option with \$100 minimum daily ledger balance¹²**

UMB RETAIL MONEY MARKET

This unique account allows you to save funds at a competitive interest rate with multiple ways to access your funds.

- **Interest paid on tiered balances¹¹**
- **Minimum opening deposit of \$100**
- **Monthly service fee waiver option with \$1,000 average collected balance¹³**

UMB PREMIUM SAVINGS

A savings option for larger account balances.

- **Interest paid on tiered balances¹¹**
- **Minimum opening deposit of \$25,000**
- **Monthly service fee waiver option with \$25,000 minimum daily ledger balance¹²**



MYPERKS SPECIAL OFFER

Earn \$125 when you open a new UMB Savings, UMB Retail Money Market, or UMB Premium Savings account and complete three automatic transfers of \$50 or more to your new savings account within 90 days of opening your UMB myPerks Workplace Checking account.³

UMB YOUTH SAVINGS

This account is designed so that a parent or guardian can establish a savings account in the name of a child. Big dreams start small, so help the child in your life start saving money today.

- **Interest-bearing¹¹**
- **Minimum opening deposit of \$25**
- **No monthly service fee**



Access to your UMB accounts— anytime, anywhere

In addition to personal, one-on-one service from our bankers,
you can manage your money with secure digital access.

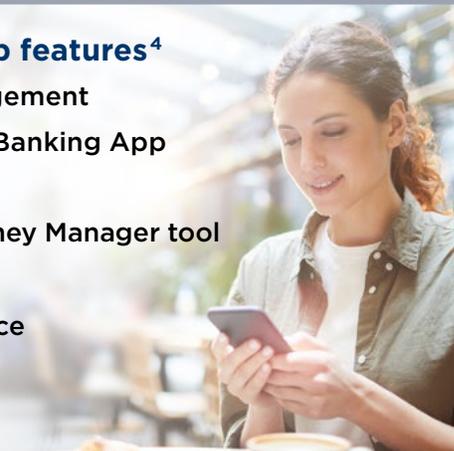
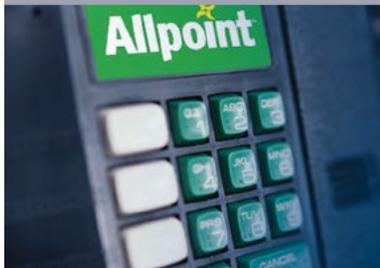
You're in control with convenient options to access and manage your UMB myPerks Workplace Checking account on the go.

UMB Online Banking and the UMB Mobile Banking App features⁴

- Set custom alerts for account monitoring and money management
- Conveniently deposit checks anytime with the UMB Mobile Banking App
- Manage and redeem your UMB credit card reward points
- Gain more control over personal finances with the online Money Manager tool

UMB ATMs near you

- Withdraw cash, transfer funds and check your account balance
- Deposit checks and/or cash at full-service UMB ATMs
- Visit locations.umb.com to find UMB ATMs near you

55,000+ ATM locations through the Allpoint® Network

UMB is a proud member of the **Allpoint Network**, providing customers access to surcharge-free ATMs at your favorite retail locations.¹⁴ Look for the Allpoint logo on participating ATMs or visit allpointnetwork.com to find an ATM near you.

Of course, we're always happy to help you in person or over the phone. Here are even more options to help you manage your UMB myPerks Workplace Checking account.



UMB branch locations near you

Visit or schedule an appointment with a personal banker at one of our convenient locations across eight states.

Go to locations.umb.com to find a branch near you.



24/7 automated phone access

Call our automated phone access anytime to hear account balances or loan information, transfer funds between accounts, or order checks.

For your UMB myPerks Workplace Checking account support, call **800.860.4862**.

Not all ATMs may accept deposits. Although the Allpoint Network does not assess surcharges, UMB customers may be assessed a \$1.00 service fee on inquiries, and \$2.00 on withdrawals made at any Allpoint ATM. Reference the *UMB Consumer Banking Schedule of Service Fees and Charges* for details.

Credit cards designed to reward you

Earn rewards points when you pay for everyday purchases with your UMB credit card.



UMB SIMPLY REWARDS® VISA® CREDIT CARD

Earn three points per dollar spent at gas stations, grocery stores, discount stores, restaurants and fast-food locations. Earn one point per dollar spent on all other net purchases.¹⁵



UMB TRAVEL SELECT® VISA® CREDIT CARD

Earn three points per dollar spent on airfare, hotels, resorts, cruise ships, car rentals and tour buses. Earn one point per dollar spent on all other net purchases.¹⁶



UMB DIRECT CASH® VISA® CREDIT CARD

Earn 1.5 points per dollar spent on all net purchases. Each point redeems at a higher value when you elect to have your cash back deposited into a UMB checking or savings account. You may also elect to have your cash back applied as a statement credit or deposited into an account at another financial institution.¹⁷



MYPERKS SPECIAL OFFER

UMB VISA® CREDIT CARD INTRODUCTORY OFFER: Earn 15,000 bonus points, a \$150 value if redeemed as a statement credit, when you use your card to make \$1,500 in net purchases within the first 90 days of account opening. Plus, receive a low introductory APR.¹⁸

To apply, speak to a personal banker or go to [UMB.com/myPerksmag](https://umb.com/myPerksmag).

Looking to establish or restore your credit?

UMB Secured Visa® Credit Card

The UMB Secured Visa Credit Card may help approved cardholders build or restore credit. The credit card is secured by a deposit amount that is equal to your total line of credit amount. You can use this card for everyday purchases or unexpected expenses. Make your monthly payments responsibly and you'll be on the right track towards establishing or improving your credit history.¹⁹

Connect with a personal banker to learn how to apply.

Auto and personal loans for the road ahead

Take the next step in your financial journey with our personal lending support.



Auto and Recreational Vehicle Loans

Our auto loan finance process starts with a review of your financial situation and lending needs and continues with support throughout your purchase, either from a dealership or private seller. Financing is also available for recreational vehicles, including boats, motor homes, motorcycles and ATVs.

Is it time to refinance your auto loan?

As interest rates adjust, it may be a good idea to refinance your higher interest auto loan. A new auto loan term or lower interest rate may reduce your current monthly payment. Ask a personal banker at your workplace or a branch about auto loan refinancing!

MYPERKS SPECIAL OFFER

UMB myPerks Workplace Checking customers receive a discount and fee waiver for auto and other titled vehicle loans:

- Standard rate discount: 0.50%²⁰
- Origination fee: Waived, save \$75

To learn more about this special offer, speak to a personal banker at your workplace or go to locations.umb.com to find a convenient branch location.

Personal Loans

Unsecured personal loans may be useful when your home doesn't have enough equity to be used as collateral for a real estate-secured loan, or you don't want to use your property as collateral. Loan amounts are available from \$5,000 up to \$25,000, and are available to UMB deposit account holders (subject to credit approval).²¹



DID YOU KNOW?

44% of employees who are stressed about their finances admit to being distracted at work by personal financial issues.²²

ANALYZE YOUR FINANCES WITH ONLINE CALCULATORS

In addition to personal financial reviews, UMB offers online financial calculators to help you address common financial challenges and questions around home financing, college and retirement savings, and consolidating debt.

Visit UMB.com/calculators to learn more.

Mortgage loans to build your financial legacy

Fulfill your homeownership goals with options for purchasing or refinancing your home.



“Purchasing a house is a meaningful milestone. You can establish your family legacy and create lasting memories with friends in your home.”

Diane Hughes
Director of Mortgage



Whether you're planning to purchase a new home or looking to refinance your current home, you have a variety of options to consider.

MOST COMMON MORTGAGES

Conventional Loans

Conventional loans are now available with only 3% down payment. Private mortgage insurance applies for down payments less than 20%.

Federal Housing Administration (FHA) Loans

FHA loans are guaranteed by the federal government and offer options for those who do not have the assets to meet the conventional mortgage loan down payment requirements.

MORTGAGES FOR HIGHER NET WORTH INDIVIDUALS

Professional Loans

Professional mortgage loans allow for financial flexibility and are tailored to licensed doctorate professionals (attorneys, dentists, doctors, etc.).

Jumbo Loans

A jumbo mortgage loan has a loan amount that exceeds conventional loan parameters and is designed to accommodate higher-value homes.

SPECIALTY MORTGAGES

Veterans Affairs (VA) Loans

VA loans offer long-term financing to eligible American veterans or their surviving spouses who meet certain qualifications.

United States Department of Agriculture (USDA) Loans

USDA loans offer assistance to low-income borrowers in rural areas and guarantees loans that meet Rural Housing Service (RHS) requirements.

First-Time Homebuyer Program

UMB offers a program to assist qualifying first-time home buyers achieve their dreams of homeownership. Qualified applicants may be eligible to borrow up to 100% of the purchase price of their home.



MYPERKS SPECIAL OFFER

Planning to buy or refinance your mortgage? UMB myPerks Workplace Checking customers can receive a \$500 discount on origination fees for a UMB mortgage loan.²³



LET'S GET STARTED!

Tell us about your unique situation and our experienced Mortgage Loan Originators and Community Mortgage Bankers will discuss options to fit your needs.

All home loans are subject to credit and collateral approval. Not all loan types are available in all states or for all amounts. Other restrictions and limitations apply. UMB may discontinue these programs or any portion of them without notice. Please contact a UMB Mortgage Loan Originator or Community Mortgage Banker for more information.

See pages 16-18 for important information and product disclosures.

Put your home value to work with home equity financing

Many of us feel the pinch of today's economic environment. If you have less disposable income, it can be hard to pay for home improvements and large purchases or pay down high-interest debt. But there's a smart, low-interest option to borrow cash, and it may be closer than you think!

A home equity line of credit (HELOC) is often one of the most affordable borrowing options compared to other credit and lending solutions:

- Average Credit Card interest rates are 22.94% for new offers and 21.47% for existing accounts (*WalletHub 3.25.24*)
- The average overall interest rate for personal loans is 20.93% (*Business Insider 3.25.24*)

With a UMB HELOC, you can borrow cash with:

- No annual fees
- A 10-year draw period to access funds, followed by a 20-year repayment period
- Flexibility to access funds online, in a branch or with checks²⁴

Visit [UMB.com/HELOC](https://www.umb.com/HELOC) or speak to a personal banker for information on current HELOC rates.

Choose the home equity financing option that's right for you

Learn about the benefits and features of a home equity line of credit (HELOC) and a home equity loan with this comparison chart.

	HELOC	Home Equity Loan
Ideal for:	Ongoing expenses like building your dream kitchen or making home repairs	Making large, one-time purchases, remodeling your home
Here's why:	It's a revolving line of credit that allows you to spend what you need. Access money up to a determined limit, pay back and borrow again as needed.	It's a traditional loan where you receive a one-time lump sum at loan closing
Rate information:	Adjustable or fixed rate. Often includes an initial discounted fixed rate period and then moves to an adjustable rate for the remainder of the term. ²⁵	Fixed rate
Payment details:	Monthly payment amounts can vary depending on how much of your HELOC you use and the interest rate	Monthly payment amounts are consistent and predictable



MYPERKS SPECIAL OFFER

UMB myPerks Workplace Checking customers receive a discount to the standard annual percentage rate (APR), plus an origination fee waiver on a HELOC or home equity loan.

	Standard Rate Discount ²⁰	Origination Fee
HELOC	0.50%	Waived, save up to \$250
Home Equity Loan	0.25%	Waived, save up to \$200 ²⁶



APPLY NOW!

Speak to a personal banker to see which home equity financing option is right for you.

All home loans are subject to credit and collateral approval. Not all loan types are available in all states or for all amounts. Other restrictions and limitations apply. See pages 16-18 for important information and product disclosures.



Your resources on the UMB Financial Education Center

Boost your financial know-how with online learning tools, financial calculators and more.

You have the power of information at your fingertips with resources to help you build and secure your financial future on the UMB Financial Education Center. Visit [UMB.com/education](https://umb.com/education) to:

- Access information that’s relevant to your financial situation with tailored education topics.
- Analyze your goals for saving, buying a home, refinancing, consolidating debt and much more with links to personal financial calculators.
- Read up on industry trends and insights to help throughout your life stages, from creating a solid financial foundation to planning for retirement.

FINANCIAL EDUCATION PLAYLISTS

Our financial education playlists are organized by practical, everyday topics. Whether you’re navigating the homebuying process or managing a small business, the playlists offer a wealth of helpful information as well as interactive learning modules.

Family Finances

Learn how to better manage your money for you and your loved ones, including best practices for having family conversations about money and building better credit.

Plan and Invest

From building your emergency savings to paying for college, learn how to be more financially prepared in the years ahead.

Protecting Health and Wealth

Pave your way toward a stable financial future with resources to create healthy financial habits.

Preparing for Retirement

Optimize your retirement planning by learning about wealth transfer, estate planning and more on this playlist.

Owning a Home

Considering homeownership? Check out this playlist for resources on how to navigate the homebuying process as well as the benefits of owning a home.

Small Business Essentials

Learn the financial basics of managing a small business.

Personalize my Playlist

Ready to level up your financial education but not sure where to start? Just answer a few questions about your finances, habits and goals to get immediate access to your custom playlist.



YOUR FINANCIAL FUTURE STARTS TODAY.



There’s no time like the present to learn more about creating healthy financial habits. Scan the QR code to take advantage of all the resources available to you on the UMB Financial Education Center.

IMPORTANT INFORMATION AND PRODUCT DISCLOSURES

1. All account applications are subject to approval. Valid for new UMB myPerks Workplace Checking accounts only. Existing UMB checking account customers are not eligible for this special offer. \$100 minimum opening deposit required for the UMB myPerks Workplace Checking account. To be eligible for the offer, you must fund the account with the minimum opening deposit and funds used to establish the UMB myPerks Workplace Checking account must not currently be on deposit at UMB. Accounts not funded by the last day of the first full month following account opening will be closed. No minimum balance required for the UMB myPerks Workplace Checking account to obtain special offers. Valid one time per individual. UMB myPerks Workplace Checking account interest rates and annual percentage yields are effective as of December 5, 2022. Interest rates and annual percentage yields listed are for accounts opened online and are accurate as of the effective date listed. Interest rates and annual percentage yields may vary by region and may be changed at any time solely at the discretion of the Bank. Contact a UMB associate for more information on the current interest rates and annual percentage yields available in your area. The Bank also reserves the right to change the balance levels on which different annual percentage yields may be obtained. Reference the chart below for more information. Fees and charges may reduce earnings on your account.

UMB myPerks Workplace Checking

Effective December 5, 2022

Balance Levels	Interest Rate	Annual Percentage Yield
Tier I \$0 - 999.99	0.01%	0.01%
Tier II \$1,000 - 2,499.99	0.01%	0.01%
Tier III \$2,500 - 24,999.99	0.01%	0.01%
Tier IV \$25,000 and over	0.02%	0.02%

If the UMB myPerks Workplace Checking account is closed within the first 90 days from the account opening date, a Close Account charge may be imposed. See a UMB associate or refer to the *UMB Consumer Banking Schedule of Service Fees and Charges* for details. Offer expires August 31, 2024.

Important Tax Information: Depending on the type of bonus you receive it may be considered miscellaneous or interest income. The \$250 direct deposit bonus, the \$125 UMB Visa debit card bonus and the \$200 credit card statement review bonus may be reportable to you and the IRS on Form 1099-MISC (or Form 1042-S, if applicable). The \$125 savings account bonus will be reportable to you and the IRS as interest on Form 1099-INT (or Form 1042-S, if applicable). The income will be reported to the first signer on the account, in the year received, as required by applicable law. The customer is responsible for any applicable taxes and consulting a tax advisor. UMB Bank, n.a. is not a tax advisor.

2. \$200 Credit Card Statement Review Special Offer valid only for accountholders who have opened a new UMB myPerks Workplace Checking account on or after July 1, 2022. Must be a U.S. citizen or U.S. resident alien to qualify for this special offer and may not be subject to backup withholding. You must reside in one of the following states to qualify for the special offer: Arizona, Colorado, Illinois, Kansas, Missouri, Nebraska, Oklahoma, Texas. No minimum balance required for the UMB myPerks Workplace Checking account to obtain this special offer. Special offer available one time per individual; for accounts with multiple owners, earned special offer will only be paid once.
3. The \$5 monthly service fee can be waived if you have direct deposit(s) totaling \$500 or more each monthly service charge cycle.
4. Some restrictions may apply. See the *UMB Online Banking Agreement* and the *UMB Mobile Remote Deposit Terms and Conditions* for more information. Consult your mobile carrier about applicable data usage or SMS charges.
5. For purposes of this special offer, qualifying direct deposits include recurring ACH deposits of income from third parties, including income from employment, retirement, and government

IMPORTANT INFORMATION AND PRODUCT DISCLOSURES (continued)

- benefits. It does not include other types of deposits, such as those made at a UMB branch, ATM, or using UMB Online or Mobile Banking. To set up direct deposit, your employer or other income source will provide the necessary paperwork; you will need your Social Security number, UMB myPerks Workplace Checking account number, and UMB's routing number—101000695.
- To take advantage of the special offer, you must have direct deposits totaling \$1,000 or more post to your account within 90 days of opening your UMB myPerks Workplace Checking account. Special offer reward will be paid within 30 days of meeting the offer requirements.
 - To take advantage of the special offer, 10 Visa debit card transactions must be posted to the account within 90 days of opening your UMB myPerks Workplace Checking account. Special offer reward will be paid within 30 days of meeting the offer requirements.
 - Savings account special offer valid for new UMB Savings, UMB Retail Money Market and UMB Premium Savings accounts opened within 90 days of opening your UMB myPerks Workplace Checking account. Three automatic transfers of \$50 or more must post from your UMB myPerks Workplace Checking account to your new UMB Savings, UMB Retail Money Market, or UMB Premium Savings account within 90 days of opening your UMB myPerks Workplace Checking account. Minimum opening deposit required: UMB Savings - \$100; UMB Retail Money Market - \$100; UMB Premium Savings - \$25,000. Savings account must be opened by the primary accountholder listed on the UMB myPerks Workplace Checking account to receive the special offer. The primary accountholder is the accountholder that signed or completed the W-9 certification for the account. Special offer reward will be paid within 30 days of meeting the offer requirements.
 - To take advantage of this special offer, you must complete a non-UMB credit card statement review with a UMB personal banker and provide a credit card statement dated within 60 days of the date of your review. Credit card statement must be provided at time of review. You must be listed as the primary cardholder on the credit card statement to qualify for the special offer. Offer expires August 31, 2024.
 - Earned special offer will be credited to your UMB myPerks Workplace Checking account within 20 days of completing the statement review. Eligibility will be verified prior to paying out the \$200.00 special offer.
 - Interest rates and annual percentage yields may vary by region and may be changed at any time solely at the discretion of the Bank. The Bank reserves the right to change the balance levels on which different annual percentage yields may be obtained. Contact a UMB personal banker for more information on the current interest rates and annual percentage yields available in your area. Fees and charges may reduce earnings.
 - The minimum daily ledger balance refers to a minimum threshold in the ending ledger balance of the account each day during the monthly service charge cycle. The ledger balance, also known as current balance, means the recorded amount of funds in your account, including funds that may not yet be available for withdrawal or that may be subject to an authorization hold.
 - The average collected balance is calculated by adding together the balance of items in the account for which the bank has received credit (the collected balance) for each day of the monthly service charge cycle. That balance is then divided by the number of days in the monthly service charge cycle.
 - No ATM surcharge will be applied at UMB ATMs. Other ATM usage fees may apply. See the *UMB Consumer Banking Schedule of Service Fees and Charges* for details.
 - UMB Simply Rewards® Visa® Credit Card. Merchant Category Codes (MCCs) eligible for 3 points per dollar spent are the following: 5411 (Grocery Stores), 5541 and 5542 (Gas), 5310 (Discount Stores), 5812 (Restaurants) and 5814 (Fast Food). Cardholders earn 1 point per dollar on all other Net Purchases. See the UMB Simply Rewards Program Rules for complete details about this rewards program.
 - UMB Travel Select® Visa® Credit Card. Merchant Category Codes (MCCs) eligible for 3 points per dollar are the following: 3000-3756 (airlines, hotels and resorts), 3780 (resorts), 4131 (tour

IMPORTANT INFORMATION AND PRODUCT DISCLOSURES (continued)

- buses), 4411 (cruise ships), 4511 (other airlines), 7011 (lodging) and 7512 (car rentals). Cardholders earn 1 point per dollar on all other Net Purchases. See the UMB Travel Select Program Rules for complete details.
17. UMB Direct Cash® Visa® Credit Card. Cardholders earn 1.5 points per dollar spent on all Net Purchases. See the UMB Direct Cash Program Rules for complete details.
 18. Subject to credit approval. **To qualify for the offer, card applicant must be listed as the primary accountholder on the UMB myPerks Workplace Checking account.** Within 90 days of opening your new UMB credit card, approved applicants must use the card to make \$1,500 in Net Purchases to receive 15,000 bonus points; Balance transfers or cash advances are not eligible as part of the \$1,500. Bonus Points will be applied to your account within 45 days of meeting the spend requirement. For more information, see our Important Cost Information about our Credit Card disclosure, which is provided with our credit card application and our Rewards Rules.
 19. See the UMB Individual Secured Visa® Credit Card Application for details.
 20. Discount does not apply to promotional or introductory rates, if offered.
 21. Must be 18 years or older to apply and must be a current UMB customer. No discounts apply. Additional terms and conditions may apply. See a UMB personal banker for more information.
 22. Source: PwC's 2023 Employee Financial Wellness Survey, January 2023; base of 2,199 full-time employees who are stressed about their finances and 1,439 who are not stressed about their finances.
 23. Loans subject to credit and collateral approval. Discount available to new UMB myPerks Workplace Checking accounts established on and after April 1, 2020. Must have a UMB myPerks Workplace Checking account open at time of loan application. Discount applies to purchases or refinances of primary residences only with a mortgage application date between April 1, 2020 and December 31, 2025. Limit one per household. Fee discount not available for First-Time Homebuyer Program customers, UMB Home Equity term loan customers or current UMB Mortgage customers. To qualify for the offer, applicant must be listed on the loan as the primary borrower. Loan programs may not be available in all states, or for all loan amounts; additional restrictions and limitations may apply. See a mortgage loan originator for details.
 24. Exceptions for HELOCs secured by collateral in the state of Texas, due to state law. Visit a UMB branch or call a UMB personal banker for more information.
 25. Not all loan programs are available in all states, or for all loan amounts; additionally, some methods for accessing funds may not be available in every state.
 26. Savings based on lien position. Contact a UMB personal banker for more information.

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It's more than just a checking account.

UMB myPerks Workplace Banking offers personal banking support with resources and banking solutions to help you succeed financially. Since 1913, relationships with our customers and communities have been at the heart of everything we do. And we'll continue to be by your side every step of the way.



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The UMB logo is positioned at the bottom left of the advertisement. It consists of the letters 'UMB' in a bold, white, sans-serif font, with a horizontal blue line underneath the letters.