



## News Highlights

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### ***Thinking Bigger Business Magazine – Sept. 1, 2013***

John Hopkins, vice president and product manager in payment and technology services at UMB Bank, shared tips for businesses to protect against internal and external fraud in a recent guest column.

*“From personal identity theft to corporate scams, fraud is one of the biggest money-making industries in the world, raking in \$3.5 trillion annually. And for businesses that think it can’t happen to them, the numbers tell a different story.*

*In 2012, more than 60 percent of businesses experienced attempted or actual payments fraud with an average loss to the company of more than \$20,000, according to the latest survey by the Association of Financial Professionals. The survey also found that 87 percent of those businesses attacked had their corporate checks targeted – the highest form of fraud – and 29 percent had their corporate credit cards targeted.”*

### ***St. Louis Business Journal – Sept. 6, 2013***

We asked St. Louis bankers what current banking trend they fear most and what trend they are embracing.

*“The sustained low-interest rate environment continues to be a challenge, particularly on net interest margins. Given that 58 percent of UMB’s revenue comes from fee income, we are more insulated. We see continued growth in commercial cards, purchasing cards and other cards that give a variety of payment solutions to our customers,” said Tom Chulick, chairman and CEO of UMB Bank St. Louis.*

### ***The Manhattan Mercury – Sept. 9, 2013***

A race for Parkinson’s disease last month raised \$31,000 for the Meadowlark Hills Parkinson’s Fund. The Speedy PD 5K/10K Race was at Tuttle Creek State Park in Manhattan on Aug. 24. UMB Bank was the major sponsor for the event.

*“If our team here at UMB can help raise awareness and funds through The Speedy PD, then we have done a great thing for our community and for all of those affected by Parkinson’s disease,” said David Urban, community president of UMB Bank. “This event in particular is near to our hearts here at UMB because we have employees who are personally impacted by this devastating disease.”*



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### **Benefits Pro – Sept. 11, 2013**

We've all seen the numbers: health savings accounts just keep growing. The still relatively new health savings vehicle has now grown to an estimated \$18.1 billion in assets representing more than 9.1 million accounts.

*"HSAs are becoming mainstream because the high deductible plan they're tied to typically offer a lower insurance premium for employers, employees and consumers," says Dennis Triplett, CEO of UMB Healthcare Services, in Kansas City, Mo. "Right now, most buying decisions are based on cost, and the high-deductible plans are the common leaders for lowering costs."*

### **CIO Review Magazine – Sept. 16, 2013**

Mike Jackson, senior vice president and chief technology officer at UMB Bank, was featured in a Q&A on the latest IT trends for CIO Review's 2013 Banking & Finance Yearbook.

*"People matter – first, last and always. We want people to look at technology as a means to an end, not an end in itself. Everything matters, but what matters most is communication. Make sure you over-communicate with your team. Don't think you can change it quickly or easily, but try to leverage the positive elements that you already have going for you. Understand the company culture and make sure you can and do align with it."*

### **Kansas City Business Journal – Sept. 19, 2013**

UMB Bank will create a national hub in Minneapolis to serve as a successor trustee for distressed and defaulted municipal securities transactions, the bank announced. The hub will be known as the Minneapolis Corporate Trust office and will expand UMB's institutional management practice.

*"The level of experience, expertise and service this group provides on behalf of an indentured trustee in a workout situation is unparalleled," Mark Flannagan, UMB Institutional Asset Management's director of legal, compliance and special accounts, said.*

### **The Kansas City Star – Sept. 24, 2013**

The bland white wall on Independence Avenue was an open invitation to teens to spray paint their garish tags. Now the wall is bursting with color and alive with whimsical portraits illustrating the Northeast neighborhood's cultural melting pot. It's all about enlisting talented young artists to fight young graffiti vandals.

The program started this spring with a \$10,000 donation from the Local Initiatives Support Cooperation and a commitment from the Mattie Rhodes Center to recruit the youths. Just as the team was getting ready to start the mural, their paint and supplies were all stolen from a nearby storage area.



UMB Financial Corporation

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That was both discouraging and enlightening. But an \$800 donation from UMB Bank put the program back in business.

### ***The Springfield Business Journal – Sept. 27, 2013***

UMB Bank was featured in a 100-year legacy story featuring banks in the Springfield market.

*“UMB is very proud of its heritage,” said Ann Marie Baker, UMB Bank’s southwest Missouri region president. “The bank has seen tremendous growth overall and in Springfield. We are in such a great place because of the history we bring...One hundred years is a very long time. Banks have endured boom times, some very tough times and managed to thrive. Passing the century mark is a testament to a bank’s leadership, its employees, clients and the health of a community.”*