



News Highlights

Bank News – May 1, 2014

Jeff Goble, executive vice president and managing director of investment banking at UMB, is featured in a guest column about funds management policy.

“For the past 30 years, we have annually updated the UMB Sample Funds Management Policy Template. After making significant additions last year to comply with Dodd-Frank 939A (municipal bond due diligence and underwriting standards), this year’s update focuses on preparing for interest rates to return to normal. By the way, when exactly will that be?”

Denver Business Journal – May 2, 2014

When marketers gather to talk about marketing, the conversations are peppered with words like listening, relationships and satisfaction. It’s all about people. Listening to them. Building relationships with them, and of course, satisfying their needs and wants. Meet Heather Miller – a marketer’s marketer.

“At the end of the day my financial products are no different from all the others out there,” Miller says. “So we have to differentiate ourselves through relationships and service. We take a lot of pride in that. We don’t want to be seen as product pushers.”

Kansas City Business Journal – May 5, 2014

UMB Bank announced late Monday afternoon that it entered into an agreement with RCB Bank to transfer its Oklahoma City corporate trust business to UMB Corporate Trust and Escrow Services.

“We look forward to serving these clients while introducing them to UMB and Corporate Trust and Escrow Services division,” Janet Lambert, UMB’s vice president of corporate trust, said in a release. “Our Oklahoma City market continues to gain momentum and this acquisition provides additional opportunities for growth.”

BenefitsPro – May 8, 2014

Dennis Triplett, CEO of UMB Healthcare Services, is featured in a two-part guest column about the future of HSAs.

“Now a decade after the initial offering of health savings accounts, we thought the time had come to dust off our proverbial crystal ball and take a look at what we can expect, hope and anticipate for HSAs in the next decade. Over the next several months we will touch on the emerging trends, tools and offerings in the HSA space and how those impact employers and employees, as well as brokers and agents.”



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Springfield Business Journal – May 9, 2014

Nate Bibens, treasury management officer at UMB Bank in Springfield, is featured in a guest column about how bankers can help businesses expand operations, create efficiencies and grow in today's economy.

“Optimism is on the rise among business owners in 2014. This is the first year coming out of a down cycle in the economy, and businesses are ready to grow. They are looking to expand operations, hire new talent and purchase new equipment. But they also are searching for new strategies, financing options and ideas for better market penetration. In today's economy, one of the best partners a business can have is its banker.”

Phoenix Business Journal – May 19, 2014

The *Phoenix Business Journal* is excited to introduce our 2014 Most Admired Leaders — a group of top-level executives who understand that being a good leader means more than just running their company. Jim Patterson, CEO of UMB Bank Arizona, was named one of the 2014 Most Admired Leaders.

“What true leadership means to you: It's important to listen, to remove obstacles, to motivate and to contribute to the goals of the team.”

St. Louis Business Journal – May 23, 2014

From longer lives to higher taxes, a wide range of issues are changing the way we look at retirement planning. Two local wealth advisers, Scott Underwood, a representative of Northwestern Mutual Wealth Management, and Arthur Clyne, a vice president and wealth adviser in private wealth management at UMB Bank, share their thoughts below on the changes in wealth management and planning.

“One of the biggest changes in retirement planning is how individuals view and think about retirement. When we talk to clients, we like to discuss at what age can they afford options or flexibility in their life rather than just planning on retiring at a certain age. The transition from a full-time career to playing golf or traveling might seem easy, but many people get bored or find that friends and family aren't as available as they would like. To make this transition better for our clients, we like to discuss options for transitioning into a second career or consultant work. We ask: Who might value your knowledge, experience and contacts either in your industry, community or nonprofit world?”

ColoradoBiz – May 27, 2014

Kay Greene, senior vice president and wealth advisor for UMB Private Wealth Management, was featured in a guest column about navigating the charitable donation boom.

“Last year proved momentous for charitable giving. With growth at nearly five



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percent, last year represented the largest year-over-year increase in giving since the Great Recession. Wealth advisors have been taking an increasingly active role in providing research to their clients when it comes to finding the right philanthropic organizations they can support. And with so many worthy nonprofits to contribute to locally, nationally and internationally, a clear assessment of how those charitable donations will be used is an essential element in making the right match for a donor.”

AG Professional – May 29, 2014

Bill Watson, president of UMB Bank’s Agribusiness Division, is featured in a guest column about the farm bill.

“After being without a farm bill for the last two years due to congressional differences, Congress approved the latest version of the farm bill, allowing farmers to financially plan for the next five years. One of the most important components of the new bill is that it provides consistency to the planning process and allows producers to determine their probable cash flows and insurance coverage levels for the years ahead.”

Springfield Business Journal – May 30, 2014

When Dr. Chase Kelly graduated a year ago from University of Missouri-Kansas City, he knew he wanted to start his own dental practice. He also knew he didn’t have enough working capital to secure a traditional bank loan. So he turned to a loan through the U.S. Small Business Administration...

UMB Greater Missouri Region President Ann Marie Baker said she’s noticed a change in the types of companies that apply for SBA loans, noting a traditional focus on manufacturing and wholesale companies has shifted toward professional services, such as attorneys and healthcare.

“Our 2014 calendar is seeing a lot of good commercial activity in all loan areas,” she said. “Rather than startups, we are seeing a lot of acquisitions by companies looking to expand. I see this as a positive sign as companies are feeling confident enough to expand. I think there are more of these moves ahead.”