



# Schedule of Service Fees and Charges

The following fees and charges apply to all accounts.

Account balancing:	\$25.00 per hour	Overdraft Protection fees:	
ATM transactions outside the UMB <i>Ultra</i> system:	\$ 2.00 per withdrawal \$ 1.00 per inquiry or transfer	TotalCheck Line of Credit Overdraft Protection:	\$10.00 per advance for overdrafts greater than \$5.00
ATM transactions within the UMB <i>Ultra</i> system:	\$ .50 for Mini-statement No charge for other transactions	UMB Credit Card Overdraft Protection:	3% of the advance for overdrafts greater than \$5.00, Minimum \$10.00, Maximum \$25.00
Closing accounts within 90 days of opening:	\$10.00	Account-to-Account transfer Overdraft Protection:	\$ 7.00 per advance for overdrafts greater than \$5.00
Coin counting:	10% of total	Personal checks:	Price varies depending on style
Coin orders:	\$ .07 per roll	Research of bank records:	\$25.00 per hour \$ 1.00 per copy
Copies of accumulated transaction journal:	\$ 2.00 each	Returned deposited checks:	\$ 5.00 per item
Counter checks:	\$ .25 each	Signature guarantee:	\$ 2.00
Debit Card Overdraft Authorization*:	\$36.00 per item for overdrafts greater than \$5.00	Statements:	
Domestic collection items:	\$20.00	Additional copies	\$ 3.00 each
Fax:	\$ 2.00	Special cutoff statement	\$ 3.00 each
Foreign currency sales:	Rates set daily - call a Personal Banker for rates	Held for pick-up	\$ 2.00 each
Insufficient funds*:		Stop payment request:	\$32.00 per check or electronic payment order
Items returned for insufficient funds:	\$36.00 per item	Traveler's checks:	
International Transaction Assessment fee (ITA)†:	2% of transaction amount	Traditional traveler's checks	\$ 1.00 per \$100
Money order:	\$ 2.50 each \$ 5.00 each for non-accountholders	Cheques for Two	\$ 2.00 per \$100
Continuous Negative Balance Charge❖:	\$ 8.00 per day	Wire transfer (domestic):	
Official Checks:	\$ 5.00 each	Outgoing	\$20.00 per transfer
		Incoming	\$10.00 per transfer
		Wire transfer (international):	
		Outgoing	\$45.00 per transfer
		Incoming	\$20.00 per transfer

\* The insufficient funds and overdraft charges apply to overdrafts created by check, draft, in-person withdrawals, ATM withdrawals or other electronic means. This charge also applies to VISA® debit card withdrawals if you have elected to enroll in our Debit Card Overdraft Authorization and Enrollment service. Insufficient funds and overdraft charges are limited to 4 per day. Insufficient funds or overdraft charges will not be assessed if your account balance is -\$5.00 or less.

† ITA fee on any card transaction originating at an ATM or POS terminal outside the U.S. This service fee will be separately itemized on your periodic statement.

❖ The Continuous Negative Balance Charge is assessed beginning on the 5th consecutive business day on which the account has a negative balance, and each day thereafter up to a maximum of twenty (20) business days. If your account balance is -\$15.00 or less, the Continuous Negative Balance Charge will not be assessed.

Please see a Personal Banking Representative for a Schedule of Rates, which includes current interest rates and annual percentage yields.