

# Card Services

## Auto Pay

When you click "Submit Auto Pay" below, you authorize UMB Bank, N.A., the issuer of your credit card, to deduct your monthly credit card payments from the checking account you select from the drop-down menu in our Online Banking Service. You must select either the "Minimum Payment Due" or "New Balance Due" from the drop-down menu. Your credit card statement will show the Minimum Payment Due and the New Balance Due and is sent to you at least ten (10) calendar days before your payment will be deducted. Your receipt of the statement will constitute your notice of the amount of the payment that is to be deducted from your checking account and the date the payment will be initiated. You should check your statement for details prior to electing automatic payment. If you are paying from an account at an institution other than UMB Bank, N.A., you will first need to add the external account by selecting "Manage External Accounts."

We initiate automatic payments from your checking account on the Due Date shown on your monthly credit card statement. New Auto Pay enrollments and existing Auto Pay modifications that are completed within ten (10) calendar days of the Next Payment Due Date noted on your statement may not take effect until your next billing period. Please monitor your account to ensure that a payment is made for the current billing period. You may be required to make a one-time payment before your most recently submitted Auto Pay instructions take effect. You may contact us at 888.494.5141 with any questions concerning your Auto Pay set-up. If your Due Date is not a business day (i.e. a Saturday, Sunday or a holiday), we will initiate the payment on the prior business day. Your payment will be applied to your credit card account as of the business day it was initiated. Payments will be deducted from your checking account within three (3) business days from the date the payment is initiated.

If your designated checking account does not have sufficient funds to make the payment on the day that the payment deduction is attempted, and the payment is rejected, the payment will not be made to your credit card account, and the financial institution that holds the checking account may charge fees for the failed payment. In addition, your credit card account may be charged a Returned Payment or Late Payment fee. See your current Cardholder Agreement and the related Important Cost Information disclosures for additional details. We may attempt to initiate the automatic payment a second time, but we are not obligated to do so. It is your obligation to make sure your checking account has sufficient funds to make the automatic payment or to make your credit card payment another way if the automatic payment is not successfully made. You can check whether an automatic payment has been applied to your credit card account using our Online Banking Service.

You may cancel or change your automatic payment instructions through our Online Banking Service. For example, you can change your instructions from the "Minimum Payment Due" to "New Balance Due" using Online Banking Service. The change must be entered into our Online Banking Service at least ten (10) calendar days before the date your payment is to be initiated from your checking account. To cancel automatic payments through Online Banking Service, the cancelation must be entered more than three (3) calendar days prior to the date of next payment. Cancelations entered three (3) calendar days or less prior to the date of next payment will not impact the payment. You may also make changes to or cancel your automatic payment service if we receive written notice of cancelation or change at least ten (10) business days before the date your payment is to be initiated from your checking account. Your written notice of change or cancelation must be sent to the following address:

Card Services  
P.O. Box 419734  
Kansas City, MO 64141-6734

If you have any questions, please Contact Us.