

Checking accounts that work for your business

We know your business needs are unique, which is why we offer a variety of checking accounts and cash flow management options to suit where you and your business are today and in the future.

Everyday Banking: All business checking accounts include these services at no additional fee.

- Mobile remote deposit⁵
- Online account management
- Online bill pay
- Check imaging
- In-branch change orders
- Transactions at UMB network ATMs
- Five no-fee withdrawals at outside UMB network ATMs

Account Features	Premier Business Checking	Advantage Business Checking	Essential Business Checking
Transactions Included Per Cycle ^{1,2}	300 each additional \$0.40	200 each additional \$0.40	100 each additional \$0.40
Monthly Service Fee Waiver Options ³	\$25,000 average collected balance	\$10,000 average collected balance	\$500 average collected balance
	\$40,000 in combined qualifying business deposit account balances (+)	\$15,000 in combined qualifying business deposit account balances (^)	\$1,500 in combined qualifying business & personal deposit account balances (*)
	(+) Other Premier Business Checking, Business Money Market	(^) Other Advantage Business Checking	(*) Other Essential Business Checking, Private Banking Checking, Select Checking, Value Checking
Monthly Service Fee	\$55	\$25	\$10
In-Branch Coin & Currency Deposits ¹	\$15,000	\$10,000	\$5,000
QuickBooks® Monthly Access	Included	\$9.95 per month	\$9.95 per month
Minimum Opening Deposit	\$100	\$25	\$25
Additional Online Account Management Features	Grants access to optional Premier Business Online Banking ⁴ (online stop payments included)		
Remote Deposit - Desktop ⁵	Included. – A single feed scanner is provided at no cost		
Wires Included Per Cycle ¹	Three incoming and three outgoing domestic wires		
ACH Origination ⁶	\$15 (includes 50 transactions) ¹		
ARP/Positive Pay ⁶	\$15 (includes 50 transactions) ¹		
Other available services for Premier Business Checking	<ul style="list-style-type: none"> • ACH filter • Loan sweep • Repurchase sweep • Zero balance account sweep 		

 **RESPONSIVE SERVICE**
 **ONLINE ACCOUNT MANAGEMENT**
 **STRATEGIC PARTNERS**



BUSINESS CHECKING SOLUTIONS GUIDE

The UMB Bank Deposit Account Agreement

THE UMB BANK DEPOSIT ACCOUNT AGREEMENT. This publication is a Product Fact Sheet as contemplated by UMB Bank's Deposit Account Agreement (*Important Information Regarding Your Deposit Accounts*) with the Bank's account holders. The Essential, Advantage and Premier Business Checking account is governed by the terms and provisions of this Product Fact Sheet and the Deposit Account Agreement and its applicable Supplemental Disclosures.

Disclosures

Services may be subject to certain restrictions and limitations. All other standard fees and charges apply. See the *Business Schedule of Service Fees and Charges*.

¹ Included per monthly service charge cycle. See the *Business Schedule of Service Fees and Charges* for additional fees.

² **Essential Business Checking 0-100 transactions @ \$0.00, 101+ @ \$.40 each additional transaction**

– excludes received ACH debits & credits, bill pay debits, debit card transactions, and ATM transactions

Advantage Business Checking 0-200 transactions @ \$0.00, 201+ @ \$.40 each additional transaction

– excludes received ACH debits & credits, bill pay debits, debit card transactions, and ATM transactions

Premier Business Checking 0-300 transactions @ \$0.00, 301+ @ \$.40 each additional transaction

– excludes received ACH debits & credits, bill pay debits, debit card transactions, and ATM transactions

³ **Average collected balance to waive monthly service fee**

- **Monthly Service Fee Waiver Options**

(*must satisfy one of these conditions each monthly service charge cycle*):

- **Essential Business Checking**

- \$500 average collected balance in this account
- \$1,500 in combined deposit balances within Essential Business Checking, Private Banking Checking, UMB Select Checking, and UMB Value Checking accounts.

- **Advantage Business Checking**

- \$10,000 average collected balance in this account
- \$15,000 in combined deposit balances within Advantage Checking accounts

- **Premier Business Checking**

- \$25,000 average collected balance in this account
- \$40,000 in combined deposit balances within Premier Business Checking and Business Money Market accounts

- **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.

- **Primary Tax Identification Number Match**

Account balances are combined based on the primary account holder's Tax Identification Number. The primary account holder is the account holder that signed the W-9 certification on the Business Deposit Account Signature Card for the account.

- **Combined Deposit Balances**

For the purpose of combining your deposit account balances to determine your eligibility for a Monthly Service Fee waiver, your Business Checking account balance is the cycle-to-date Average Ledger Balance of your Business Checking account the day your Business Checking Account Monthly Service Fee is assessed. The balance of any other deposit account(s) (checking or money market account) is the cycle-to-date Average Ledger Balance the day before your Business Checking Account Monthly Service Fee is assessed.

⁴ Having a Premier Business Checking account unlocks access to Premier Business Online Banking for Essential and Advantage Checking. Closing or changing your Premier Business Checking may result in loss of access to Premier Business Online Banking and associated services.

⁵ Mobile remote deposit and desktop remote deposit items count toward allotted transactions. Desktop remote deposit: UMB Bank recommends the account holder purchase an extended warranty in the event of any hardware failure or any other hardware issues that may arise.

⁶ With access to Premier Business Online Banking