

Referral Program Terms & Conditions

For a limited time, eligible UMB Bank, n.a. (“UMB”) customers will earn a \$200 reward for each new customer they refer to UMB that registers for the referral program (“Program”) at <http://umb.royalreferralcenter.com> or through Royal Digital Referral mobile app (individually and collectively the “Referral Center”), opens a new UMB Select Checking, UMB Value Checking, or UMB Free Checking account, and completes the Transaction Requirements specified below.

Eligible referred persons will earn a \$150 reward for registering for the program through the Referral Center, opening a UMB Select Checking, UMB Value Checking, or UMB Free Checking account, and completing the Transaction Requirements described below.

This referral offer may not be combined with other offers and may be changed or discontinued without notice.

Customer Referral Program Dates:

Program begins August 26, 2019 and ends on March 31, 2022. Referrals submitted after March 31, 2022, will not be accepted or processed. Any referrals submitted prior to April 1, 2022, that otherwise meeting eligibility requirements will still receive the applicable reward.

Eligibility:

The person making the referral (the “Referrer”) must be a current UMB customer with a UMB personal checking account and register for the Program through the Referral Center using the name, phone number, email and physical address associated with their UMB banking relationship. There is no limit to the number of rewards a Referrer can earn in a calendar-year period.

The referred person (“Referred Person”) cannot have a UMB checking, savings, or time deposit account at the time the Referrer enters the Referred Person’s information in the Referral Center. The Referred Person must register for the Program by following the link provided in the referral email, image or social media post generated through the Referral Center within 90 days after the email, image or social media post is generated through the Referral Center. The date an email is sent, or an image or social media post is generated through the Referral Center may not be the same date the Referred Person receives or views it.

When opening a qualifying UMB Bank personal checking account (see Transaction Requirements section below), the Referred Person must provide the same email address to UMB they provided to the Referral Center when registering for the Program. Additionally, at the time the qualifying UMB Select Checking, UMB Value Checking, or UMB Free Checking account is opened, the Referred Person must be listed as the primary or joint accountholder on the account.

The primary accountholder is the accountholder who signed or completed the W-9 certification for the account. Custodians, fiduciaries and beneficiaries are not eligible to earn rewards.

For either party to be eligible to earn a reward, both the Referrer and the Referred Person must meet these eligibility requirements. For each qualifying UMB Bank personal checking account that is opened, only one Referrer and one Referred Person will be eligible to receive a reward. If multiple Referrers enter a Referred Person’s information into the Referral Center, only the first Referrer to enter the Referred Person’s information into the Referral Center will be eligible to

receive a reward. If two or more eligible Referred Persons open a joint account, the Referred Person that will be eligible to receive a reward will be the Referred Person whose information was entered into the Referral Center first.

Employees of UMB Financial Corporation and its subsidiaries are not eligible for this referral offer.

Transaction Requirements:

For either party to earn a reward, the Referred Person must open a new UMB Select Checking, UMB Value Checking, or UMB Free Checking account within ninety (90) days after the referral email, image, or social media post is generated through the Referral Center. For either party to earn a reward, the Referred Person must keep the account open and in good standing for at least sixty (60) days and fulfill each of the following transaction requirements within sixty (60) days after account opening:

- **Enroll in UMB Online Banking, set up bill-pay, and make three (3) or more online bill payments; AND**
- **Receive one (1) direct deposit of at least \$250 into the account; AND**
- **Complete six (6) or more UMB Visa® debit card transactions (excludes ATM withdrawals).**

Transactions include payments made using your debit card number, but not ATM transactions. "Pending" transactions are not counted toward the six (6) transaction requirement. For the purposes of qualifying for the reward, bill payment and debit card transactions are considered complete when they have posted. Debit card transactions do not always post to your account the same day you use your card or otherwise authorize a transaction. The timing of when a purchase posts depends largely upon the merchant. You may use UMB Online Banking and/or UMB Mobile Banking App to track when your purchases post.

Payment of Rewards: Processing and delivery of rewards may take an additional 6-8 weeks after all Program requirements have been met. Rewards will be direct deposited into the qualifying Referrer and Referred Persons' respective UMB personal checking accounts. The Referrer and the Referred Person must have an open UMB personal checking account for their rewards to be paid. If the personal checking account is closed at time of payment, that customer no longer qualifies for payment. If the Referred Person has more than one UMB personal checking account, the funds will be deposited in the most recently opened account for that individual. Rewards are considered miscellaneous income and may be reportable to you and the IRS on Form 1099-MISC (or Form 1042-S, if applicable). The income will be reported to the Primary Accountholder on the account, in the year received, as required by applicable law. Please consult your tax advisor if you have any questions. UMB cannot provide tax advice.

Minimum Opening Balance Requirements, Annual Percentage Yield (APY), and Interest Rate:

Minimum opening deposit required: UMB Select Checking - \$1,000; UMB Value Checking - \$100; and UMB Free Checking - \$10. If the checking account is closed within the first ninety (90) days from the account opening date, a charge may be imposed. UMB Value Checking and UMB Free Checking do not pay interest. If you choose to open an interest-bearing UMB Select Checking account, the interest rates and annual percentage yields (APYs) are shown below:

UMB Select Checking – Accurate as of January 19, 2022			
	Balance Levels	Interest Rate	Annual Percentage Yield
Tier I	\$0 - \$999.99	0.01%	0.01%
Tier II	\$1,000 - \$2,499.99	0.01%	0.01%
Tier III	\$2,500 - \$24,999.99	0.01%	0.01%
Tier IV	\$25,000 and over	0.02%	0.02%

These interest rates and APYs are accurate as of January 19, 2022. Interest rates and APYs listed are for accounts opened online and are accurate as of the effective date listed. Interest rates and APYs may vary by region and may be changed at any time solely at the discretion of the Bank. Contact a UMB associate for more information on the current interest rates and APYs available in your area. UMB also reserves the right to change the balance levels on which different APYs may be obtained. Fees and charges may reduce earnings on the account. See a UMB associate for more information about UMB checking accounts, including fees, terms, and conditions.

Enrollment Notification: By registering for the program, the Referred Person acknowledges that given the nature of the Program, the Referrer may be able to discern, in certain circumstances as described below, that the Referred Person has opened an account with UMB and met the requirements for earning a referral reward. UMB does not disclose or otherwise make the Referred Person’s personally identifiable information available to the Referrer. The Referrer will be able to tell, in the aggregate, the number of his or her referrals that are pending (displayed as "Qualifications Met") or completed (displayed as "Opened Accounts"). These statuses will be listed in the aggregate, and not associated with specific referrals. However, if the Referrer has made only one referral, the statuses would only relate to that one referral.

Opt-out: By sending referral communications through the Referral Center, the Referrer confirms that he or she has consent to send text and email messages to each recipient. The Referrer authorizes the sending of Program communications to each Referred Person. If a person chooses to unsubscribe from UMB’s Referral Program, future attempts to communicate through the system using that unsubscribed email address will be blocked and not deployed. Each person who registers through the Referral Center authorizes future communications, including emails regarding the Program, unless they unsubscribe or “opt out” by making an election through UMB’s Referral Center or clicking on the “Unsubscribe” link included in Program emails.

Starbucks® Coffee Gift Cards: The Referrer may earn a \$5 gift card to Starbucks® Coffee for every ten (10) unique referral texts, emails, or social media posts generated through the Referral Center. For example, a referral email generated through the Referral Center will count as one (1) referral for the purpose of earning a Starbucks® gift card. A single social media post will count as one (1) referral regardless of the number of individuals that click on or take action on the post. As of 2/6/2020, there is a limit of five (5) Starbucks® Coffee gift cards a Referrer may earn each calendar year. Starbucks® Coffee gift cards will be delivered as a code to the email address you provided at time of registration. CS3 Marketing is responsible for paying the

\$5 Starbucks® code directly to the registered email address. Royal Referral Center is the sender of the email.