

## **Welcome to your new online banking experience!**

UMB Bank has improved your online banking experience with a fresh look and simplified navigation to make everyday banking easy.

For your convenience, your account information has been carried over in the upgrade process, so you do not need to re-enroll your accounts or re-enter your contact information.

Your digital banking experience will be the same across all platforms, from your desktop to your mobile devices (including Apple® Watch!).

When you first access online banking, please take time to:

- Ensure that you have new UMB Mobile App installed on your devices.
- Access the new Alerts page to review default alerts and set up the alerts you need to manage your accounts.
- Access the My Profile page to ensure your contact information is correct and up-to-date.
- Access the Security Preferences page to update your Secure Access Code delivery options. This will ensure UMB sends the secure access codes to your preferred contact information.
- Check out all the new functionality including Money Manager, a new personal financial management tool to help you manage your money.

### **New terms and conditions**

To access UMB's new online banking service, you must first review and accept the user terms outlined below. If you do not accept the terms and conditions that govern our new online banking service, you will no longer be able to use the service.

If you have any questions about this process or the upgraded online experience, please contact UMB at 800.699.8702.

### **Have any features been removed?**

No. We did not remove any functionality from your previous Online Banking experience.

### **What about standard features?**

You will still have access to standard banking actions including:

- View account details and transactions
- Access account statements
- Make payments on UMB loans and credit accounts
- Use bill pay
- Transfer funds between your UMB accounts and to and from other institutions

### **Do I have to pay to use this new experience?**

No. Our new online banking experience is delivered to you at no additional cost. Costs and fees associated with your UMB accounts accessed through this service, however will remain the same. For additional details on costs or fees related to your UMB accounts, please refer to your account disclosures.

Our previous version of the online banking experience will no longer be available to you once you change to our new system.