



Consumer Banking Schedule of Service Fees and Charges

The following fees and charges apply to all deposit accounts.¹

Account Balancing Fee	\$10.00 per hour (if 5 minutes or less, then no fee)	
ATM Transaction Fee - outside UMB ATM network	\$2.00 per withdrawal	
	\$1.00 per inquiry or transfer	
ATM Transaction Fee - within UMB ATM network	\$1.00 for a mini-statement	
	No fee for other transactions	
Cashier's Check Fee	\$2.50 per check (UMB accountholders only)	
Check Copy Fee	If 5 copies or less, then no fee; \$1.00 per check copy over 5	
Close Account within 90 days of establishing	\$30.00	
Collection Item Fee (Domestic)	\$20.00 per item	
Counter Check Fee	\$1.00 per check	
Dormant Account Charge	\$5.00 per month, unless prohibited by state law	
Duplicate Statement Fee	\$3.00 per duplicate statement	
Foreign Currency Sales Fee	Rates set daily; call your UMB Branch for rates	
Inactive Account Charge	No charge	
Insufficient Funds Charge²	\$36.00 per item	
International Transaction Fee³	2% of the transaction amount	
Legal Process Charge (processing of any garnishment, attachment, tax levy, or other court or administrative order directing UMB to withhold, attach, or freeze funds)	\$35.00 per occurrence (or such other rate as may be set by law)	
Medallion Signature Guarantee Fee	\$2.00 per signature guarantee (UMB accountholders only)	
Money Order Fee	\$1.50 per money order (UMB accountholders only)	
Notary Public; Notarial Service Fees	No fee for UMB accountholders	
Overdraft Charge²	\$36.00 per item	
Overdraft Protection Services Fee	TotalCheck Line of Credit Overdraft Protection*	\$10.00 per advance for overdrafts greater than \$5.00
	UMB Credit Card Overdraft Protection*	3% of the advance amount for overdrafts greater than \$5.00. Minimum fee \$10.00; Maximum fee \$25.00
	Account-to-Account Transfer Overdraft Protection	\$10.00 per transfer for overdrafts greater than \$5.00
*Advances from TotalCheck lines of credit and UMB credit cards are also subject to finance and/or interest charges. Please see your TotalCheck or UMB credit card agreements for more information.		
Personal Checks	Price varies depending on check style and account type; Shipping charges may apply	
Research of Bank Records Fees	\$25.00 per hour	
	\$1.00 per copy	
Returned Deposited Items Charge (Domestic)	\$10.00 per returned item	
Stop Payment Request Fee (Domestic)	\$35.00 per check or electronic payment order	
Wire Transfer of Funds Fees	Incoming (Domestic and International)	\$15.00 per transfer
	Outgoing (Domestic)	\$30.00 per transfer
	Outgoing (International)	\$50.00 per transfer

Effective 10.18.21

1. Consult the *Deposit Account Agreement* for more information regarding these fees and service charges.
2. Insufficient Funds and Overdraft Charges apply to transactions created by check, draft, in-person withdrawals, or electronic payment transactions that, if paid, would cause your account to be overdrawn. Overdraft Charges may also be incurred on debit card transactions if you have elected to enroll in coverage for these transactions. Insufficient Funds and Overdraft Charges are limited to four (4) per day. You will incur an Insufficient Funds or Overdraft Charge if your current balance is overdrawn by more than \$5.00.
3. The International Transaction Fee is a service fee for any debit or credit card transaction originating at an ATM or Point-of-Sale terminal outside The United States of America. Debit card transactions that originate outside the United States include, but are not limited to, purchases made while you are in the United States but are made with a merchant who processed the transaction in a foreign country or using a foreign currency. This service fee will be separately itemized on your periodic account statement.