

## FACTS

### WHAT DOES UMB FINANCIAL CORPORATION AND ITS SUBSIDIARIES (“UMB”) DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history and transaction history</li> </ul>	
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information, the reasons UMB chooses to share and whether you can limit this sharing.	
Reasons we can share your personal information	Does UMB share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes –</b> information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes –</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes*	Yes
To limit our sharing	<p>Call toll-free <b>800.441.9535</b> (or if in Kansas City, call <b>816.860.5780</b>) – our service center will help you with your choice(s).</p> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call toll-free <b>800.441.9535</b> (or if in Kansas City, call <b>816.860.5780</b> ).	

\* See “Other Important Information” on Page 2.

## Who we are

<b>Who is providing this notice?</b>	Companies within UMB Financial Corporation that have adopted this Privacy Statement are: UMB Bank, n.a.; UMB Financial Services, Inc.; UMB Insurance, Inc.; and UMBCDC, Inc.
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## What we do

<b>How does UMB protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does UMB collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ Open an account or apply for a loan</li> <li>▪ Use your credit or debit card or make deposits or withdrawals from your account</li> <li>▪ Tell us about your investment or retirement portfolio</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply individually – unless you tell us otherwise.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Our affiliates include companies with a UMB name and financial companies such as Prairie Capital Management, LLC.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include financial services companies.</i></li> </ul>

## Other Important Information

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you. *For California and Vermont residents:* We will not share information we collect about you with nonaffiliates, except as permitted by California or Vermont law (as applicable), including, for example to process your transactions, maintain your account or fulfill rewards. Please note, your information will *not* be shared with Warner Bros. or its affiliates for marketing purposes as is described below if you are a California or Vermont resident.

### **\*Sharing with Warner Bros. and Your Right to Limit Such Sharing**

This credit card program is a unique co-brand program under which cardholders can earn special merchandise and experiences provided by Warner Bros. Consumer Products, Inc. and its affiliates (“Warner Bros.”). UMB will share your full name, mailing address and email address with Warner Bros., which may in turn provide that information to their rewards fulfillment vendor(s). Warner Bros, its affiliates and vendors working on their behalf may also use that information to market products and services to you and for other purposes related to the sponsorship of the Program.

You may opt out of our sharing this information for marketing purposes at any time. If you do opt out, however, Warner Bros. and its vendors will still be able to use the information we share as is necessary to fulfill rewards you earn and to manage the sponsorship of the Program. To limit our right to share your information so that Warner Bros. and its affiliates will not market products or services to you, please see the subject “To limit our sharing” on the reverse side.