



BUSINESS SCHEDULE OF SERVICE FEES AND CHARGES

Product Fact Sheet

Effective as of December 1, 2020

Essential Business Checking | Advantage Business Checking | Premier Business Checking | Business Money Market

| | | | |
|--|--|--|-----------|
| Account Maintenance - per monthly service charge cycle | Essential Business Checking | (if average collected balance is below \$500)* | \$ 10.00 |
| | Advantage Business Checking | (if average collected balance is below \$10,000)* | \$ 25.00 |
| | Premier Business Checking | (if average collected balance is below \$25,000)* | \$ 55.00 |
| | Business Money Market | (if average collected balance is below \$10,000) | \$ 25.00 |
| Deposited Items Returned - per item | Standard Returns | | \$ 8.00 |
| | Automatic Reclear | | \$ 5.00 |
| Overdrafts and Insufficient Funds - per item | Overdrafts | | \$ 36.00 |
| | Items Returned for Insufficient Funds | | \$ 36.00 |
| Stop Payments - per Item | Automated/Online (6 month duration) | <i>Only available with Premier Business Online Banking</i> | \$ 0.00 |
| | Manual | | \$ 32.00 |
| Wires | Incoming Domestic & International | Incoming Wire | \$ 15.00 |
| | Outgoing Domestic | Phone, Branch, or Online | \$ 25.00 |
| | Outgoing International | U.S. Dollar - Phone, Branch, or Online | \$ 45.00 |
| | | Foreign Currency - Phone, Branch | \$ 30.00 |
| | Internal | Internal Wire - Credits and Debits | \$ 3.00 |
| | | Autowire Internal - Credits and Debits | \$ 3.00 |
| | | Incoming SWIFT (U.S. Dollar) - Credits and Debits | \$ 3.00 |
| | Other | No Token Surcharge | \$ 25.00 |
| Return Wire | | \$ 25.00 | |
| Branch Services | Cashier's Check | | \$ 5.00 |
| | Money Order | | \$ 5.00 |
| | In-Branch Coin & Currency Deposits | per additional \$100 deposited | \$ 0.25 |
| Statement Services | Paper Statement** | | \$ 3.00 |
| | Duplicate Statement | | \$ 15.00 |
| | Special Handling | | \$ 25.00 |
| Research of Bank Records | Check or Deposited Item | per copy | \$ 1.00 |
| | Statement | per copy | \$ 3.00 |
| | Research of Bank Records Fees | per hour | \$ 25.00 |
| Additional Services <i>Only available with Premier Business Checking</i> | ARP/Positive Pay - Reverse, Standard & Payee | Includes 50 transactions per monthly service charge cycle. \$0.30 for each additional | \$ 15.00 |
| | ACH Filter | | \$ 15.00 |
| | ACH Origination | Includes 50 transactions per monthly service charge cycle. \$0.30 for each additional | \$ 15.00 |
| | Loan Sweep | | \$ 125.00 |
| | Repurchase Sweep | | \$ 125.00 |
| | Zero Balance Sweep | | \$ 30.00 |
| ATM Transaction Fee | Outside UMB ATM Network | per withdrawal*** | \$ 2.00 |
| | | per inquiry or transfer | \$ 1.00 |
| | Within UMB ATM Network | for a mini-statement | \$ 1.00 |
| | | No fee for other transactions | \$ 0.00 |



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THE UMB BANK DEPOSIT ACCOUNT AGREEMENT

This publication is a related pricing statement as contemplated by UMB Bank's Deposit Account Agreement (*Important Information Regarding Your Deposit Accounts*) with the Bank's account holders. The [Account] is governed by the terms and provisions of the Product Fact Sheet and the Deposit Account Agreement and its applicable Supplemental Disclosures, including this pricing statement.

Disclosures

The fees stated on this statement are subject to change without notice and are not intended to be inclusive to a specific account type or activity.

* Relationship pricing is available to waive the Account maintenance.

[See *Business Checking Solutions product fact sheet* for details.](#)

** Paper statements will start receiving a charge on 1/1/2023.

*** All business checking accounts receive five outside UMB ATM Network withdrawals at no charge per monthly service charge cycle. The Business Money Market account does not include outside UMB ATM Network withdrawals at no charge.