

# **2022 CONSUMER PRODUCTS AND SERVICES**

## **CONSUMER DEPOSITS**

### **UMB Free Checking Accounts**

UMB Free Checking is a demand deposit account intended for routine consumer transactions.

### **UMB Value Checking Accounts**

UMB Value Checking is a demand deposit account intended for routine consumer transactions. This account may include additional features beyond the UMB Free Checking account.

### **UMB Select Checking Accounts**

UMB Select Checking is a demand deposit account intended for routine consumer transactions. This account may include additional features beyond the UMB Free Checking account.

### **UMB Savings, UMB Premium Savings, and UMB Youth Savings Accounts**

UMB offers consumer savings accounts to encourage customers to save money and build wealth. Each of UMB's savings accounts earn interest according to the interest rate schedule set by the bank. Youth Savings accounts are designed to help families save for their children. These accounts may have limits on the number of withdrawals per month before service charges apply.

### **UMB Retail Money Market Accounts**

A money market account designed to help customers build wealth. This account may have limits on the number of withdrawals per month before service charges apply. Daily Investment accounts earn interest according to the interest rate schedule set by the bank.

### **Time Deposit Accounts**

UMB's time deposit accounts are designed to help customers build wealth over time by depositing funds for a set period of time in exchange for interest rates that are fixed for the term of the time deposit. All interest rates are set at the discretion of the bank. Penalties exist for early withdrawal.

### **Individual Retirement Accounts (IRAs)**

Individual Retirement Accounts allow customers to plan and save for retirement. IRA investments may be made in time deposits, or other securities for Private Wealth customers. Tax consequences of IRAs should be discussed with your tax advisor. Rates are set at the discretion of the bank.

### **Health Savings Accounts (HSAs)**

Health Savings Accounts (HSAs) allows consumers to take control of their healthcare dollars while saving money. Individuals enrolled in a High Deductible Health Plan (HDHP) are generally eligible to have an HSA. These accounts may have tax implications for consumers. UMB does not provide tax advice, instead encouraging customers to consult with their tax advisor.

## **CONSUMER LOANS**

### **UMB Visa Secured Credit Card**

UMB offers a personal use credit card with the credit line secured by a deposit equal to the amount of the credit line. The card features similar benefits and protections to unsecured credit card products.

### **UMB Visa Credit Card**

UMB offers personal use credit cards with credit lines and terms determined by applicant creditworthiness. Applicants can choose a rewards program that best fits their needs and enjoy the benefits and protections of using a major credit card for purchases.

### **Unsecured Loans**

These fixed-rate consumer installment loans are available to UMB relationship customers and provide funds for personal use.

### **Automobile Loans**

UMB offers fixed rate installment loans for automobile purchases and refinances. These loans are secured by the automobile and for personal use only.

### **Home Equity Lines of Credit**

A revolving line of credit secured by borrower's residence with UMB in a 1st or 2nd lien position. Loan term includes draw and repay periods. Interest rates are based on Prime plus margin.

### **Home Equity Installment Loan**

These consumer loans are fixed rate installment loans, secured by the borrower's residence with UMB in a 1st or 2nd lien position.

### **Residential Mortgages**

Mortgage loans are available for 1-4 family unit residential homes that are secured by the subject property. UMB offers FHA, VA, Conventional and Jumbo financing for fixed and adjustable terms, UMB also offers programs to assist qualifying first-time home buyers with down payment and closing costs through grants that do not require repayment.

### **Boat and Recreational Loans**

UMB offers fixed rate installment loans for boat and recreational vehicle purchase and refinance. These personal-use loans are secured by the boat or recreational vehicle.

### **Motorcycle Loan**

UMB offers fixed rate installment loans for motorcycle purchases and refinances. These personal-use loans are secured by the motorcycle.

### **Jet Ski Loan and All-Terrain Vehicle (ATV) Loans**

UMB offers fixed rate installment loans for jet ski and all-terrain vehicle purchases and refinances. These personal-use loans are secured by the jet ski or ATV.

### **Stock-Secured Loans**

UMB offers fixed rate personal installment loans secured by publicly traded stock.

### **Time Deposit Account-Secured Loans**

UMB offers fixed-rate personal installment loans secured by time deposit accounts.

## **OTHER CONSUMER PRODUCTS & SERVICES**

### **UMB Visa Debit Card**

Available to qualifying UMB checking account holders. Debit card transactions post to the customer's checking account. UMB Visa Debit cards are chip enabled, offering enhanced security against counterfeit fraud situations.

### **Direct Deposits**

UMB offers customers the opportunity to build wealth by directly depositing money into the customer's bank account. This service increases access to banking services by providing customers convenient access to their income. Types of payments that can be directly deposited include government and company payroll checks, Social Security, military retirement and veteran's compensation. There is no fee for this service to encourage participation in mainstream banking.

### **TotalCheck**

TotalCheck is an overdraft protection service that, if approved, can be added to a UMB checking account. The TotalCheck account operates similarly to a credit card, with a pre-authorized credit limit and an annual percentage interest rate. TotalCheck Overdraft Protection advances are for the exact amount that the account is overdrawn, bringing the account to a \$0 available balance.

### **Credit Card Overdraft Protection**

Credit Card Overdraft Protection, if approved, is tied to a UMB checking account. Credit card overdraft protection advances occur in \$100 increments bringing the account to a positive balance.

### **Account-to-Account Transfer Overdraft Protection**

Account-to-Account Transfer Overdraft Protection is intended for customers who maintain multiple deposit accounts with UMB. If a checking account becomes overdrawn, for a fee, UMB will transfer available funds in defaulted \$25 increments (unless different amount is selected by consumer) from an associated account. Account-to-Account Transfer Overdraft protection will bring the checking account to a \$0 or positive available balance.

### **Telephone Banking**

UMB provides telephone-banking services to customers at no charge. These services are available to all service areas, providing increased access to banking services. Services include account inquiries, some maintenance actions, and new loan applications.

### **Online Banking**

UMB provides online banking at no charge to all consumers to increase consumer access to banking services. Services include checking, savings, time deposits, HSA, credit card and consumer loan activity for the last 90 days; balance summary information; intra-bank and inter-bank funds transfers between deposit accounts or to pay a UMB consumer loan. Customers enrolled in online banking can view the front and back of imaged checks, order checks and receive their accounts statements in electronic form. Intra-bank and inter-bank transfers and bill pay can be scheduled for a future date and may be set-up as recurring with a start and end date. Customers may also notify UMB of planned travel to reduce the risk of disruption to their funds via debit and credit card transactions.

### **Mobile Banking**

UMB provides mobile banking at no charge to consumers to increase consumer access to banking services. Services include checking, savings, time deposits, HSA, credit card and consumer loan activity for the last 90 days; balance summary information; intra-bank funds transfers between deposit accounts or to pay a UMB consumer loan; deposit of checks; and free bill pay. Customers enrolled for mobile banking can also set up in-app, mobile or email alerts. Alerts allow customers to proactively monitor account balances and manage their money, regardless of access to a branch. Low Balance alerts and Withdrawal alerts allow for personalized thresholds.

### **Online Bill Pay**

UMB offers online bill pay to all customers with Consumer online banking. This service helps customers manage their money by scheduling bill payments in advance, regardless of the customers' geographic location.

### **Text Banking**

UMB offers text banking, a service by which any customer with a mobile phone can access their bank accounts. Customers can check balances, make transfers, and receive alerts for low balances and withdrawals. This free service helps customers better manage their money, regardless of the customers' geographic location.

### **Digital Account Opening**

Consumers may apply online for a UMB checking, money market or savings account and open an account within minutes. There is no charge for this service. In addition to applying for the account, the applicant may request a debit card and fund the minimum opening deposit.

**Cashier's Checks**

Cashier's checks are guaranteed to be paid upon demand. A Cashier's Check may be made for any amount and must be made payable to a person, company or estate. They may not be made payable to bearer or cash.

**Money Orders**

UMB offers money orders in amounts up to \$1,000 to individuals or companies who need a guaranteed payment method or need to make a payment to an individual or company that will not accept other forms of payment. Money orders are paid in full when purchased, allowing customers to plan ahead for bills.

**Safe Deposit Boxes**

A safe deposit box is a metal container owned by the bank and kept in its vault but rented to customers for their use. Each box is controlled by a dual key system. Fees are based on box sizes. UMB is no longer opening new safe deposit boxes.

**Bank-by-Mail**

UMB offers bank-by-mail service for consumers who find it difficult to get to the bank to increase consumer access to banking services. Customers can mail deposits, payments and messages to the bank in special bank-by-mail envelopes or a personal envelope.

**UMB ATMs**

UMB ATM Banking offers increased access to banking services, 24 hours a day, seven days a week. The UMB ATM network features ATMs at many locations, which allow consumers to perform financial transactions without the need for a banker.

**Government Check Cashing**

UMB Bank provides government check cashing services in all branches to UMB accountholders, regardless of amount, for Federal Social Security, SSI and State checks. Non-accountholders may cash government checks up to \$1,000 in amount for a fee.

**SUPPLEMENTAL****Alternative Delivery Systems**

Applications for consumer loans and bankcards are available via telephone and [www.umb.com](http://www.umb.com).

**Foreign Language Initiatives**

The Bank pursues several means to enhance services provided to non-English speaking customers. UMB ATMs are equipped with a Spanish language option. Mexican Matricula Consular identification cards are accepted at all locations.