

UMB Online Banking – Short Code 86434

SMS Terms and Conditions

PROGRAM DESCRIPTION: UMB Online Banking SMS alerts allow customers to opt-in to receive authentication codes as well as receive account information for their banking accounts from UMB.

SUPPORTED CARRIERS: AT&T, Boost Mobile, MetroPCS, Sprint PCS, T-Mobile, U.S. Cellular, Verizon Wireless, Virgin Mobile and select regional carriers within ACG, Interop Technologies, and ClearSky Technologies, but is not compatible with all handsets. T-Mobile is not liable for delayed or undelivered messages.

COST: UMB does not charge for the use of Online Banking SMS alerts. Message and data rates from your wireless carrier may apply.

MESSAGE FREQUENCY: Subscribers to UMB Online Banking SMS alerts will receive one message per alert.

HOW TO OPT-OUT: To opt-out of UMB Online Banking SMS alerts, reply STOP to 86434. An unsubscribe message will be sent to your number confirming the cancellation, but no more messages will be sent after that one. Additionally, you can update your alerts delivery preferences in the Alerts section of UMB Online Banking.

SUPPORT/HELP: For support or information, reply HELP to 86434. Optionally, you may contact UMB at 800.699.8702

PRIVACY POLICY: Information concerning data privacy may be found in [UMB's Privacy Notice](#). If you have additional questions, please contact UMB at 800.699.8702.