

January 19, 2022

UMB Financial Corporation
Attn: Marisa Martinez
1010 Grand Blvd.
Kansas City, Missouri 64106

Dear UMB Financial Corporation:

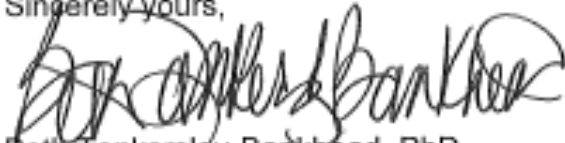
Thank you for your recent contribution to Kansas City Scholars. The active support of community members such as yourself will help to increase the postsecondary education attainment in the greater Kansas City area.

Your contribution to Kansas City Scholars will provide the means through scholarships, financial incentives to promote college savings, and support services for low-and modest-income students and adults needing access to pursue and complete a postsecondary credit-bearing credential or degree. You are helping to provide a scholarship recipient an opportunity for college.

Please consider this letter an official receipt for tax purposes for your \$500,000.00 contribution received by KC Scholars on December 21, 2021. In accordance with the Internal Revenue Code Section 170(F)(8), the above donor has not received any goods or services in exchange for this contribution.

We are grateful for your generosity and commitment to our mission. On behalf of the Kansas City Scholars leadership and future recipients, thank you for your generous support.

Sincerely yours,



Beth Tankersley-Bankhead, PhD
President and CEO

MI CASA RESOURCE CENTER

Creating Pathways to Opportunity

January 4, 2022

UMB Bank
Attn: Marisa Martinez
1010 Grand Blvd.
Kansas City, Missouri 64106

Dear UMB Bank,

Thank you from the board, staff, and participants of Mi Casa Resource Center. As we support the participants we serve in their recovery post-COVID-19, we depend on the strong partnership of supporters like you. The UMB Bank's continued support of \$5,000 toward our Career Pathways program is an investment in our vision of a community where all people have the power to achieve their economic goals and realize their dreams.

This past year, we have pivoted to a blended learning model, enhanced our basic needs support, modified trainings, created a technology lending program, and delivered COVID-19 relevant workshops. In short, we are living one value of MCRC's strategic framework: *We are relentless in response to a changing world.*

Your support is making a new life possible for hundreds more Colorado job seekers in 2022 and beyond. They come through our doors every day with skills and abilities that we build upon. Your funding helps us build meaningful connections between Mi Casa staff and participants that change lives in ways never thought possible:

"The impact I see from graduating [from the Financial Services training] is that I now have an amazing job at a credit union that I love and I have so many opportunities to move up in the business,"

- Meraya, Career Pathways Graduate

Thank you again for partnering with us to make dreams come true.

Sincerely,



Angeles Ortega
Chief Executive Officer

*We are
thankful for
this collaboration*

Mi Casa Resource Center is a non-profit organization, tax ID number 84-0867773. No goods or services were received for this contribution. Please retain this document for your records.



FEDERAL RESERVE BANK *of* KANSAS CITY

ESTHER L. GEORGE
President and
Chief Executive Officer

(816) 881-2933
esther.l.george@kc.frb.org

October 21, 2021

Marisa Martinez
UMB
1010 Grand Boulevard
Kansas City, MO 64106

Dear Marisa,

Congratulations on receiving the ABA's Community Commitment award for your work in financial education. We are proud to have UMB's leadership in our community, and you have exemplified that influence with your work.

I wish you all the best.

Sincerely,

A handwritten signature in black ink, appearing to read 'E. George', is positioned below the word 'Sincerely,'.



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The Roman L. Hruska Law Center
635 South 14th Street, Lincoln NE 68508
P.O. Box 95103, Lincoln NE 68509
Phone: (402) 475-1042 Fax: (402) 475-7106
www.nltaf.org doris@nebarfnd.org

August 20, 2021

UMB Bank Omaha
Attn: Manager
16929 Burke St
Omaha, NE 68118

Dear Manager:

The Nebraska Lawyers Trust Account Foundation (NLTA F) would like to present you with a Public Service Statement for your CRA file. The participation of UMB Bank Omaha in the Interest on Lawyers Trust Account (IOLTA) Program is sincerely appreciated. IOLTA is an indirect "community service" that provides legal assistance to indigent people. One tenth of Nebraska's population, or 196,150 individuals, meets the federal poverty guidelines and thus eligible for these services. Your partnership helps meet this growing need for accessible legal services for Nebraska's vulnerable population.

UMB Bank's community service exemplifies your commitment to the public. Again, thank you for your participation in this valuable program that helps our fellow Nebraskans. You may wish to visit the NLTA F website www.nltaf.org for additional information about the IOLTA program.

Cordially,

Angelica W. McClure
President

Enclosure



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INTEREST ON LAWYERS TRUST ACCOUNTS PUBLIC SERVICE STATEMENT

UMB Bank Omaha participates in the Interest on Lawyers Trust Account (IOLTA) Program. Established in 1984 by the Nebraska Supreme Court, the IOLTA Program is administered by the Nebraska Lawyers Trust Account Foundation. The purpose of the Program is to provide funding for legal services to Nebraska's low-income citizens.

The attorney trust accounts are interest-bearing, and the interest generated is paid to the Foundation. This financially assists in providing the necessary legal services to the poor and vulnerable.

Semi-annual disbursements from the IOLTA fund are awarded to Legal Aid of Nebraska. The disbursements given since 1984 total \$6,383,500. Through this added financial support, Legal Aid has been able to assist, advise, and represent a vast number of indigent Nebraskans statewide on a variety of issues. There are almost 200,000 low-income people in Nebraska who are eligible to receive free legal services.

The availability of these free legal services to low-income people is often directly related to their ability to obtain credit and/or maintain housing. In addition, the funds are used for unemployment matters, wills, landlord/tenant relations, elder law, consumer issues, education issues, as well as family and juvenile law.

The benefits generated by the IOLTA Program are the results of the combined effort of the legal profession and the banking industry working together to help Nebraska's poor. UMB Bank's commitment to this program is to be commended. Thank you for your participation in this valuable Program!

Respectfully,

Angelica W. McClure
President

August 2021



3125 Gillham Plaza
Kansas City, MO 64109
816-533-7417
www.chesinc.org

May 26, 2020

Marisa Martinez
UMB Bank
1010 Grand Blvd
Kansas City, MO 64106

Re: Community Reinvestment Act (CRA) Letter

Dear Ms. Martinez:

I am writing on behalf of CHES, Inc. (Credit & Homeownership Empowerment Services, Inc.) to provide public acknowledgment, recognition and support for the partnership between CHES, Inc. and UMB Bank. The multiple levels of support the team at UMB has provided have been instrumental in our ability to effectively serve low-to-moderate income households.

The investment of time, research and funding in helping to develop a digital platform designed to make homeownership opportunities more equitable has had a huge impact on the effectiveness of our programs. With legal and compliance reviews, it may have taken close to a year to come to fruition, but your team's tenacity and determination to see this program launch and run successfully is something we are very grateful for. Once launched, we experienced a 45% increase in client completion of programming within the first year, proving ease of accessibility has a direct impact on successful completion of financial and homeownership program.

Additionally, little did we know the very digital platform we created with the support of UMB Bank would provide us the ability to assist clients in every line of service we provide without interruption during the COVID-19 crisis. The digital platform allows us to assist clients, upload documents, obtain signed authorizations and secure communications without relying on in-person meetings. This has allowed us to be one of the very few HUD housing counseling agencies across the country to experience full continuity of service throughout the crisis.

Another residual effect of UMB Bank support was that other financial institutions, recognizing UMB's extensive vetting, also approached us for ways to look outside the box when it comes to serving our low-to-moderate income community. Thank you for being a leader, and for sharing ideas to improve and support effective programming.

Sincerely,

Coley Williams

Coley Williams, President