



UMB Direct Cash® Rewards Program Rules

Effective February 16, 2021

In these Rules, the terms “we,” “our,” or “Issuer” refer to UMB Bank, n.a., the issuer of your credit card (the “Card”). “You” or “your” means the person who holds a qualifying Card that we have issued. “Program” means our Rewards Program. The Rewards Program Rules are separate from the terms of your Credit Card Agreement.

1. You are eligible to participate in the Program if you hold a Card that the Issuer has issued, and your related credit card account is in good standing. Issuer reserves the right to approve, deny, or revoke Program membership and redemptions for any reason. Cardholder will forfeit all rewards points (“Points”) if account is closed or if account is not in good standing.
2. Issuer will automatically renew your membership in the Program, as long as your Account is in good standing and Issuer has not received a notice that you canceled the Card.
3. You will earn 1.5 Points per dollar on all Net Purchases. “Net Purchases” refers to the Purchase Advance of goods or services made minus any returns, refunds or Purchases that were unauthorized. The following transactions are excluded from “Purchases” and do not earn rewards points: convenience checks, balance transfers (unless our balance transfer offer specifically says otherwise), cash advances, returns, finance charges and credit card interest or fees.
4. The current rewards, the conditions and qualifications to earn those rewards, certain exceptions and exclusions, and certain incidental fees that you may incur if you select certain rewards options, are set forth in the Program Terms and Conditions which are available at www.dreampoints.com/umbdirectcash.
5. Points will be awarded and can be redeemed only if you keep all of your accounts with Issuer in good standing.
6. You will begin to accrue Points as of your enrollment date in the Program. Points are not retroactive for previous purchases. Your enrollment date is the date that the Issuer has approved you as a Program participant.
7. Points are awarded daily based on the total amount of Net Purchases posted to your account. Points are available for redemption as soon as they are awarded. Your credit card statement will show the accumulated Points you earned through the statement date. You may also view your Point balance by signing in to UMB Online Banking at www.UMB.com and clicking through to the rewards redemption website.
8. Points expire on their anniversary date in the third full year following the calendar year in which any Point was earned. Points redeemed or canceled due to expiration are determined on a first-in, first-out basis. Points and rewards, including Cash Back, cannot be used as payment on accounts at UMB Bank, n.a. or any of its affiliates and are not transferable. However, if you notify us that your Card is lost or stolen, we will transfer your Points and your anniversary participation date from your old Card to your new Card.
9. To redeem your Points, please sign in www.UMB.com and click through to the rewards redemption website. You may also call the toll-free Points redemption number at 866.941.3995. Do not use the above website or toll-free number to ask questions regarding your credit card account.
10. The Program is void where prohibited by federal, state, or local law. You are responsible for any tax liability relating to your participation in the Program or awards that you redeem, including income, sales and use tax.
11. Issuer reserves the right to deny or cancel your membership in the Program due to a violation of the Rewards Program Rules, suspected fraud, or abuse of privileges.
12. The Program and benefits are offered at the sole discretion of Issuer. Issuer reserves the right to modify or change any Program benefit or feature, prospectively or retroactively, including, without limitation, the annual



fee, Point earning, Point accrual, Point expiration date, redemption criteria, reward options, and to cancel or suspend the Program at any time upon notice to participants.

13. You are responsible for determining how to use your Points. Issuer fulfills its responsibility to you under the Program by providing the reward that you have requested and earned under the Rules then in effect. You can elect to have your Account Credit (Cash Back) applied in any of the following ways: (a) as a credit to your Program credit card account; (b) as a credit to a deposit (checking or savings) account at UMB Bank; or (c) as a credit to a deposit (checking or savings) account at another (non-UMB) financial institution.
14. If you elect to redeem for "Deposit to a UMB Checking Account" or "Deposit to a UMB Savings Account," the amount will appear as a deposit to the account you have selected within three (3) Business Days of your redemption request. If you do not have an "eligible account" with UMB Bank or if your deposit is returned to Issuer for any reason, the Points that you redeemed will be credited back to your credit card Rewards Points balance. Once the credit has been applied to your account, it may not be reversed or cancelled. We will not be able to provide you with a refund of your Rewards Point balance if you give us the wrong Account number, so be very careful when entering that information when you select this option.
15. If you elect to redeem as a "Statement Credit" to your Program credit card account, the credit will appear on your monthly billing statement within 45 days of redemption request. Credit will be issued to your Program card account only, and once processed, may not be reversed, redeemed for a cash equivalent, transferred to another Card, or used as payment on accounts at UMB Bank, n.a. or any of its affiliates. The number of Points needed to fund a statement credit in a specific amount (e.g. \$25 or \$50) to your Program credit card account may be higher than the Points needed to fund the same credit to your UMB deposit (checking or savings) account.
16. If you elect to redeem for "Send to a Non-UMB Checking Account" or "Send to a Non-UMB Savings Account," we will process the request and send an automated clearing house (ACH) transfer to the account you have identified within two (2) Business Days of your redemption request. Although we do not control when that institution will credit the funds to your account, we expect the funds to be credited within three (3) Business Days after we send them. The number of Points needed to fund a credit in a specific amount (e.g. \$25 or \$50) to a Non-UMB Checking or Savings Account may be higher than the Points needed to fund the same credit to your UMB Checking or Savings account or credit card account.

If the Financial Institution for which you have provided the Routing Number and Account number informs us that you do not have an "eligible account" with that Financial Institution, or if your deposit is returned to Issuer for any reason, we will credit the Points that you redeemed back to your credit card Rewards Points balance. Once the credit has been applied to your account, it may not be reversed or cancelled. We will not be able to provide you with a refund of your Rewards Point balance if you give us the wrong Routing Number or Account number, so be very careful when entering that information when you select this option.

17. You agree that Issuer may provide certain account and transaction information to the Program Administrator to enable them to administer the Program.
18. Accumulated Points are not the property of the cardholder and cannot be bought, sold or transferred (including upon your death or part of a domestic relations settlement). Any abuse of the Program terms, or misrepresentation by a cardholder will make the cardholder ineligible to earn future rewards under the Program.