

# UMB AUTO PAY

When you click "Submit Auto Pay" below, you authorize UMB Bank, N.A., the issuer of your credit card, to deduct your monthly credit card payments from the checking account you select from the drop-down menu in our Online Banking Service. You must select either the "Minimum Payment Due," "New Balance Due" or "Other Payment Amount." from the drop-down menu. If "Other Payment Amount" is selected, you will need to enter the amount that you wish to pay each billing period. Your credit card statement will show the Minimum Payment Due and the New Balance Due and is sent to you at least ten (10) days before your payment will be deducted. Your receipt of the statement will constitute your notice of the amount of the payment that is to be deducted from your checking account and the date the payment will be initiated. If you are paying from an account at an institution other than UMB, you will first need to add the external account by selecting "Manage External Accounts."

We initiate automatic payments from your checking account on the Due Date shown on your monthly credit card statement. If the Auto Pay Start Date that appears on the Auto Pay set-up screen is before your next Due Date, an automatic payment will be initiated for your current billing period if a payment necessary. If the Auto Pay Start Date is after your next Due Date, and a payment is currently due, other one-time payment arrangements must be made for your current billing period. If your Due Date is not a business day (i.e. a Saturday, Sunday or a holiday), we will initiate the payment on the prior business day. Your payment will be applied to your credit card account as of the business day it was initiated. Payments will be deducted from your checking account within three (3) business days from the date the payment is initiated.

If your designated checking account does not have sufficient funds to make the payment on the day that the payment deduction is attempted, and the payment is rejected, the payment will not be made to your credit card account, and the financial institution that holds the checking account may charge fees for the failed payment. In addition, your credit card account may be charged a Returned Payment or Late Payment fee. See your current Cardholder Agreement and the related Important Cost Information disclosures for additional details. We may attempt to initiate the automatic payment a second time but we are not obligated to do so. It is your obligation to make sure your checking account has sufficient funds to make the automatic payment or to make your credit card payment another way if the automatic payment is not successfully made. You can check whether an automatic payment has been applied to your credit card account using our Online Banking Service.

You may cancel or change your automatic payment instructions through our Online Banking Service. For example, you can change your instructions from the "Minimum Payment Due" to "New Balance Due" using Online Banking. The change must be entered into our Online Banking Service at least three (3) business days before the date your payment is to be initiated from your checking account. You may also make changes to or cancel your automatic payment service if we receive written notice of cancellation or change at least ten (10) business days before the date your payment is to be initiated from your checking account. Your written notice of change or cancellation must be sent to the following address:

Card Services  
P.O. Box 419734  
Kansas City, MO 64141-6734