

E-SIGN Disclosure and Consent

To access your Account(s) through Online Banking (the “Service”) and to perform other electronic banking functions that we make available through the Service, you must first review and accept this E-SIGN Disclosure and Consent (the “Consent”).

By clicking on the “**Accept**” button below, you consent to receive our Online Banking Agreement (the “Agreement”) electronically, including any updates or amendments that we may make to the Agreement in the future. For example, when we change or update a feature of the Service, you agree that you will accept an electronic notice of a change to the Online Banking Agreement that addresses the change. You also consent to receive any electronic notices from us in the Online Banking Secure Message Center that are relevant to the Service or your Accounts. Online Banking will display a notice when you sign into the Service that you have a message in the Secure Message Center, and you will be considered to have received the message when the notice is displayed, whether or not you actually view the message.

To receive the Agreement and other material and information in electronic form, you will need an electronic device such as a computer, tablet or mobile phone that can access the Internet and view, download and/or print documents. Your device must have an operating system that is generally supported in the marketplace by a software developer such as Microsoft or Apple, and a browser of your selection supported by your operating system that can successfully access and interact with normal online banking functions, including the ability to transmit and receive financial information through up-to-date encryption software typically used in the banking industry. The particular hardware and software that we currently support for Online Banking is identified in our [online Help section](#). We will update that information as technology changes affect the Service. You will always be able to find information about the required hardware and software to use the Service on our website. .

This Consent does not include an agreement on your part to receive your monthly or quarterly account statements or your tax statements in electronic form. You will have the option to elect to receive those documents electronically once you log into the Service. But this Consent does not revoke any consent that you may have previously given to us to send your account statements or other information to you solely via electronic means.

We recommend that you download or print a copy of this Consent and the full Online Banking Agreement, and retain copies for your records. A current version of the Consent will continue to be available on our [Online Banking Web site](#). If you would like a paper copy of the Consent after agreeing to it, you may call 800.699.8702, or if calling

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within the Kansas City area, please call 816.860.5798, Monday – Friday, 8 a.m. - 10 p.m. CT, or Saturday, 8 a.m. – 5 p.m. CT. We do not charge to have the Consent or the Online Banking Agreement printed and mailed to you.

If you do not want to receive this Consent, the Online Banking Agreement, updates to the Agreement, and other notices related to the Service and your Accounts electronically, click **“I Do Not Accept”** below. Unfortunately, you will not be able to use UMB’s Online Banking Service to access your Account(s) if you click **“I Do Not Accept.”** If you are already an Online Banking customer and you click on **“I Do Not Accept,”** your current use of UMB’s Online Banking, Mobile Banking and our Remote Deposit Service will immediately terminate.