

Earn cash for how you bank - **up to \$500!**¹

After you open and fund your UMB myPerks Workplace Checking account with the minimum required opening deposit, you can earn up to \$500 for banking your way!



DIRECT DEPOSIT SPECIAL OFFERS¹

EARN

\$125

Have direct deposits totaling \$500 or more post to your UMB myPerks Workplace Checking account within 60 days of account opening^{2,3}

EARN

\$125

Have direct deposits totaling \$500 or more post to your UMB myPerks Workplace Checking account within 61-120 days of account opening^{2,4}

DEBIT CARD SPECIAL OFFER¹

EARN

\$125

Set up a UMB Visa® debit card with your UMB myPerks Workplace Checking account and use it three times within 60 days of account opening⁵

SAVINGS ACCOUNT SPECIAL OFFER¹

EARN

\$125

Open a new eligible savings account with UMB within 60 days of account opening⁶

Limited time offer, expires June 30, 2023.

Even more offers for UMB myPerks Workplace Checking customers!



UMB Visa® Credit Card Introductory Offer⁷ Earn 15,000 bonus points, a \$150 value if redeemed as a statement credit, when you are approved for and use your card to make \$1,500 in net purchases within the first 90 days of account opening. Plus, receive a low introductory APR.



Save Money on your Mortgage⁸ Planning to buy a home or refinance your mortgage? Receive a \$500 discount on origination fees for a UMB mortgage loan.

UMB

1. All account applications are subject to approval. Valid for new UMB myPerks Workplace Checking accounts only. Existing UMB checking account customers are not eligible for this special offer. \$100 minimum opening deposit required for the UMB myPerks Workplace Checking account. To be eligible for the offer, you must fund the account with the minimum opening deposit and funds used to establish the UMB myPerks Workplace Checking account must not currently be on deposit at UMB. Accounts not funded by the last day of the first full month following account opening will be closed. No minimum balance required for the UMB myPerks Workplace Checking account to obtain special offers. Valid one time per individual. UMB myPerks Workplace Checking account interest rates and annual percentage yields are effective as of December 5, 2022. Interest rates and annual percentage yields listed are for accounts opened online and are accurate as of the effective date listed. Interest rates and annual percentage yields may vary by region and may be changed at any time solely at the discretion of the Bank. Contact a UMB associate for more information on the current interest rates and annual percentage yields available in your area. The Bank also reserves the right to change the balance levels on which different annual percentage yields may be obtained. Reference the chart below for more information. Fees and charges may reduce earnings on your account.

**UMB myPerks Workplace Checking –
Effective December 5, 2022**

Balance levels	Interest Rate	Annual Percentage Yield
Tier I \$0 - 999.99	0.01%	0.01%
Tier II \$1,000 - 2,499.99	0.01%	0.01%
Tier III \$2,500 - 24,999.99	0.01%	0.01%
Tier IV \$25,000 and over	0.02%	0.02%

If the UMB myPerks Workplace Checking account is closed within the first 90 days from the account opening date, a Close Account charge may be imposed. See a UMB associate or refer to the *Consumer Banking Schedule of Service Fees and Charges* for details. Offer expires June 30, 2023.

Important Tax Information: Depending on the type of bonus you receive it may be considered miscellaneous or interest income. The \$125 direct deposit bonuses and the \$125 UMB Visa debit card bonus may be reportable to you and the IRS on Form 1099-MISC (or Form 1042-S, if applicable). The \$125 savings account bonus will be reportable to you and the IRS as interest on Form 1099-INT (or Form 1042-S, if applicable). The income will be reported to the first signer on the account, in the year received, as required by applicable law. Please consult your tax advisor if you have any questions as UMB Bank, n.a. does not provide tax advice.

2. For purposes of this special offer, qualifying direct deposits include recurring ACH deposits of income from third parties, including income from employment, retirement, and government benefits. It does not include other types of deposits, such as those made at a UMB branch, ATM, or using UMB Online or Mobile Banking. To set up direct deposit, your employer or other income source will provide the necessary paperwork; you will need your Social Security number, UMB myPerks Workplace Checking account number, and UMB's routing number – 101000695.

3. To take advantage of the special offer, you must have direct deposits

totaling \$500 or more post to your account within 60 days of opening your UMB myPerks Workplace Checking account. Special offer reward will be paid within 30 days of meeting the offer requirements.

4. To take advantage of the special offer, you must have direct deposits totaling \$500 or more post to your account within 61-120 days of opening your UMB myPerks Workplace Checking account. Special offer reward will be paid within 45 days of meeting the offer requirements.

5. To take advantage of the special offer, three (3) Visa debit card transactions must be posted to the account within 60 days of opening your UMB myPerks Workplace Checking account. Special offer reward will be paid within 30 days of meeting the offer requirements.

6. Savings account special offer valid for new UMB Savings, UMB Retail Money Market and UMB Premium Savings accounts opened within 60 days of opening your UMB myPerks Workplace Checking account. Minimum opening deposit required: UMB Savings - \$100; UMB Retail Money Market - \$100; UMB Premium Savings - \$25,000. Savings account must be opened by the primary accountholder listed on the UMB myPerks Workplace Checking account to receive the special offer. The primary accountholder is the accountholder that signed or completed the W-9 certification for the account. Special offer reward will be paid within 30 days of meeting the offer requirements.

7. Subject to credit approval. **To qualify for the offer, card applicant must be listed as the primary accountholder on the UMB myPerks Workplace Checking account.** Within 90 days of opening your new UMB credit card, approved applicants must use the card to make \$1,500 in Net Purchases to receive 15,000 bonus points; Balance transfers or cash advances are not eligible as part of the \$1,500. Bonus Points will be applied to your account within 45 days of meeting the spend requirement. For more information, see our Important Cost Information about our Credit Card disclosure, which is provided with our credit card application and our Rewards Rules.

8. Loans subject to credit and collateral approval. Discount available to new UMB myPerks Workplace Checking accounts established on and after April 1, 2020. Must have a UMB myPerks Workplace Checking account open at time of loan application. Discount applies to purchases or refinances of primary residences only with a mortgage application date between April 1, 2020 and December 31, 2025. Limit one per household. Fee discount not available for First-Time Homebuyer Grant Program customers, First-Time Homebuyer Down Payment Assistance Mortgage Program customers, UMB Home Equity term loan customers or current UMB Mortgage customers. To qualify for the offer, applicant must be listed on the loan as the primary borrower. Loan programs may not be available in all states, or for all loan amounts; additional restrictions and limitations may apply. See a mortgage loan originator for details.



LIMITED TIME SPECIAL OFFER

Review Your Finances, Earn Rewards

**Earn
\$200**
when you review your
credit card statement with
a UMB personal banker¹



OFFER EXPIRES JUNE 30, 2023



HERE'S HOW IT WORKS

**①
STEP**

Meet with a UMB personal banker at your workplace.

**②
STEP**

Bring a recent non-UMB credit card statement to review. Our personal banker will go over your current credit card features and benefits, discuss your financial needs and provide recommendations to help you make the most of your credit relationship.

**③
STEP**

The \$200 special offer will be deposited into your UMB myPerks Workplace Checking account.²

Don't have an account yet? Our personal banker can help you apply today!

**Valid only for accountholders who have opened a new UMB
myPerks Workplace Checking account on or after July 1, 2022.
Contact a UMB personal banker for more information.**

03/2023

See reverse side for additional important information
about this limited time special offer.



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1. Valid only for account holders who have opened a new UMB myPerks Workplace Checking account on or after July 1, 2022. Must be a U.S. citizen or U.S. resident alien to qualify for this special offer and may not be subject to backup withholding. You must reside in one of the following states to qualify for the special offer: Arizona, Colorado, Illinois, Kansas, Missouri, Nebraska, Oklahoma, Texas. No minimum balance required for the UMB myPerks Workplace Checking account to obtain this special offer. Special offer available one time per individual; for accounts with multiple owners, earned special offer will only be paid once.

To take advantage of this special offer, you must complete a non-UMB credit card statement review with a UMB personal banker and provide a credit card statement dated within 60 days of the date of your review. Credit card statement must be provided at time of review. You must be listed as the primary cardholder on the credit card statement to qualify for the special offer. Offer expires June 30, 2023.

2. Earned special offer will be credited to your UMB myPerks Workplace Checking account within 20 days of completing the statement review. Eligibility will be verified prior to paying out the \$200.00 special offer.

UMB myPerks Workplace Checking account interest rates and annual percentage yields are effective as of December 5, 2022. Interest rates and annual percentage yields listed are for accounts opened online and are accurate as of the effective date listed. Interest rates and annual percentage yields may vary by region and may be changed at any time solely at the discretion of the Bank. Contact a UMB personal banker for more information on the current interest rates and annual percentage yields available in your area. The Bank also reserves the right to change the balance levels on which different annual percentage yields may be obtained. Reference the chart below for more information. Fees and charges may reduce earnings on your account.

UMB MYPERKS WORKPLACE CHECKING - EFFECTIVE DECEMBER 5, 2022

	BALANCE LEVELS	INTEREST RATE	ANNUAL PERCENTAGE YIELD
Tier I	\$0.00 - \$999.99	0.01%	0.01%
Tier II	\$1,000.00 - \$2,499.99	0.01%	0.01%
Tier III	\$2,500.00 - \$24,999.99	0.01%	0.01%
Tier IV	\$25,000 and over	0.02%	0.02%

Important Tax Information: The \$200 credit card statement review bonus may be reportable on a Form 1099-MISC to the first signer on the account, in the year received, as required by applicable law. The customer is responsible for any applicable taxes and consulting a tax advisor. UMB Bank, n.a. is not a tax advisor.

03/2023