

UMB Personal Banking Transition Guide

MBT.UMB.com/personal



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Welcome to UMB Bank

Serving with strength and stability since 1913

Commitment you can count on

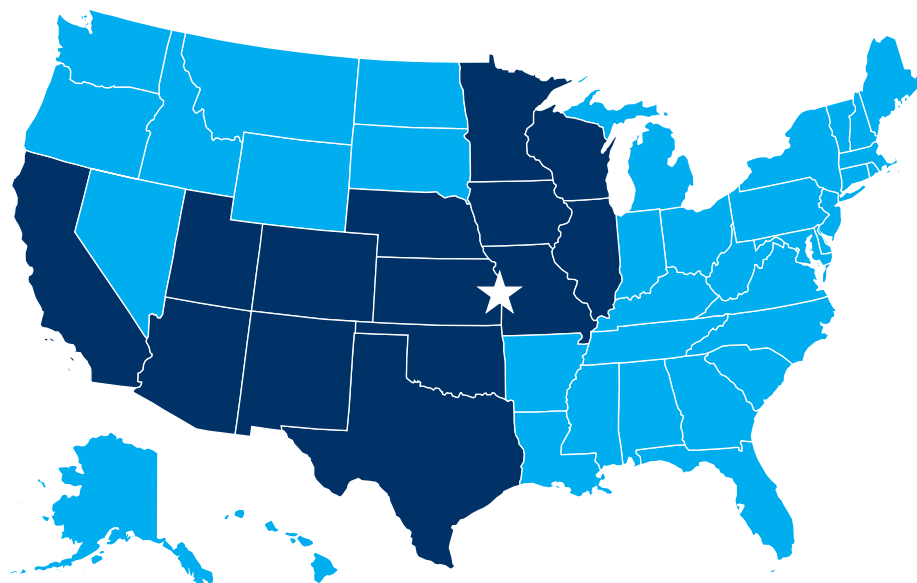
UMB is a fourth-generation-led, regionally focused bank. We're deeply committed to and invested in the neighborhoods we share.



Strong community connections

Just as you'd expect your bankers to help you at your local branch, you can expect us to help provide hands-on community support through donations, volunteerism, civic commitments and philanthropy.

National strength, local service



With local decision-making and access to leadership, we provide the financial services of a national bank with the customer focus and relationships of a community bank.

We invite you to learn more about our unique history at **[ourstories.UMB.com](https://ourstories.umb.com)**.

- ☆ UMB Financial Headquarters
- UMB Bank Presence
- National Presence

UMB Financial Corporation (Nasdaq: UMBF) is a financial services company headquartered in Kansas City, Missouri. UMB offers commercial banking, which includes comprehensive deposit, lending, investment and retirement plan services; personal banking, which includes comprehensive deposit, lending, wealth management and financial planning services; and institutional banking, which includes asset servicing, corporate trust solutions, investment banking and healthcare services.

Welcome to UMB Bank

Supporting your financial needs today and into the future

We're excited to begin serving you as a UMB customer.

This guide contains important information about changes that will impact your accounts and services in the transition to UMB.



Please read this guide to prepare for our system conversion the weekend of July 11-13, 2025.

We're focused on making this transition as smooth as possible—before, during and after conversion weekend. For more details and updates on service availability, please visit **[MBT.UMB.com/personal](https://www.mbt.umb.com/personal)**.

BANK SAFELY: WATCH FOR SCAMMERS

Scammers often try to exploit business transitions, like acquisitions and mergers. Please remember:

- We'll never contact you to request or confirm confidential data like your account numbers or card numbers or ask for your full Social Security number.
- We'll never request a live video call (e.g., FaceTime) to confirm fraudulent activity.
- We'll never contact you to ask for your PINs, usernames, passwords or access codes.

If someone calls, texts, or sends email or mail claiming to be with your bank and asking for sensitive information—or if something simply doesn't seem right—stop contact and immediately call customer service:

BEFORE JULY 14, CALL 877-280-1860

BEGINNING JULY 14, CALL 800-860-4862

Expect **more** with UMB

After conversion weekend, you can bank at any UMB branch or ATM and take advantage of **more** investment, business and commercial banking opportunities with access to the full suite of UMB financial solutions.



What to expect

Before conversion weekend: Bank as usual

Before Friday, July 11, accounts, checks, debit or ATM cards, direct deposits, and automated payments will remain the same for most customers.

If there is a change before July 11, we'll notify impacted customers separately.

Complete these action items before conversion weekend

- ✓ **Review all information in this welcome kit when you receive it.**
- ✓ **By July 2, ensure your email address, mailing address and phone number are correct for your account(s).** To review and update your information, access your profile in your current online banking account, visit a branch or call customer service at 877-280-1860.
- ✓ **By July 2, ensure your preferred Secure Access information is up to date in your online banking Settings.** Go to [Security Preferences](#) and select [Secure Delivery](#).
- ✓ **Look for your UMB debit or ATM card to arrive in the mail by early July.**
You can follow the activation instructions included with your card when you receive it. However, you won't be able to use your UMB card until after conversion weekend.
- ✓ **Make a list of third parties that have your debit card number stored for automatic payments or direct deposits.** After conversion weekend, you may need to provide your updated card number.
- ✓ **Download the UMB Mobile Banking app from the app store for your mobile device.**
While you won't be able to log in to this app until after conversion weekend, you'll have it ready to set up your first-time access on July 14.





What to expect

Before conversion weekend: Familiarize yourself with the conversion timeline

Your accounts and services will move to the UMB system over the weekend of July 11-13.

This timeline provides general details about service availability.

Continue reading this guide and visit MBT.UMB.com/personal often for more details.

CONVERSION WEEKEND TIMELINE

Friday You can make purchases with your existing debit card and checks.

July 11 You can make withdrawals and deposits at ATMs.

Online and mobile banking will be available until 8 p.m. CT. At that time, you'll no longer have access to your current online banking and mobile banking app.

Branches will be open during regular posted hours.

Customer service will be available 8 a.m.-7 p.m. CT at 877-280-1860.

Saturday You can make purchases with your existing debit card and checks.

July 12 You can make withdrawals and deposits at ATMs.

and

Sunday

July 13

Online and mobile banking will be unavailable;

however, customer service will be available 8 a.m.-5 p.m. CT at 877-280-1860.

Monday Start using your new UMB debit or ATM card, stop using your old card, and destroy it.

July 14

UMB Online Banking and the UMB Mobile Banking app will be available early Monday morning.

Branches will reopen as UMB branches during regular posted hours.

Customer service will be available 7 a.m.-8 p.m. CT at 800-860-4862.

Continue to use this number for general UMB Customer Service after conversion weekend.





What to expect

During conversion weekend: Anticipate service interruptions

As we move your accounts and services to UMB over the weekend of July 11, access to regular banking services will be limited temporarily.

We know this will be an inconvenience and will do everything we can to make the process seamless for you.

The following provides general information about service availability during conversion weekend.

Please visit MBT.UMB.com/personal often for the latest information.

DEBIT AND ATM CARDS



You can use your existing debit or ATM card through Sunday, July 13.

On Monday, July 14, start using your new UMB card, stop using your old card and destroy it.

ONLINE AND MOBILE BANKING



Your existing online banking and mobile banking services will be unavailable after 8 p.m. CT, Friday, July 11. Access to UMB Online Banking and the UMB Mobile Banking app will be available early Monday, July 14.

Note: Any account alerts you've set will not be sent while online banking is unavailable (from 8 p.m. CT on July 11 until early morning on July 14).

ACCOUNT BALANCES



While transactions will continue to process during conversion weekend, you may notice a delay in when those transactions are reflected in your account balance.

BANK BRANCHES



Branches will close at the end of their regular business day on Friday, July 11. They will reopen as UMB branches at regular posted hours on Monday, July 14.

CUSTOMER SERVICE

While access to online and mobile banking will be limited during conversion weekend, you will have access to call-center support:

July 11

8 a.m.-7 p.m. CT at 877-280-1860

July 12

8 a.m.-5 p.m. CT at 877-280-1860

July 13

8 a.m.-5 p.m. CT at 877-280-1860

July 14

7 a.m.-8 p.m. CT at 800-860-4862





What to expect


After conversion weekend: Access your UMB accounts

After conversion weekend, you'll have access to more capabilities, expertise and service at all UMB locations.

Here's how to get started with your accounts and debit or ATM card after conversion weekend.

Complete these action items after conversion weekend

- ✓ **Activate your UMB debit or ATM card following the instructions included with it, if you didn't do so before conversion weekend.**
- ✓ **On July 14, start using your UMB card, stop using your old card and destroy it.**
- ✓ **Access UMB Online Banking and the UMB Mobile Banking app:**

1.  **You can set up your online access for the first time in UMB Online Banking at UMB.com or in the UMB Mobile Banking app, available to download in the app store for your device.** Either online or in the app, enter your existing online banking user ID, then follow the prompts to complete your first-time login.

Note: When you first log in to the app, you'll have the option to reestablish biometric (face ID or touch ID) authentication. You should delete your previous banking app at this time.

2. **After you complete your first-time login, your user ID and password will be the same for Online and Mobile Banking.**



3. **Review your accounts, profile information, preferences, alerts, payments, scheduled and recurring transfers, payments to loans/lines of credit, Bill Pay payees and payments, etc.**

Schedule new transfers and payments as needed.

- ✓ **Update your debit card for authorized, recurring payments.**
Provide any third-party vendors or merchants that you've authorized to store your debit card information with your new UMB card payment information, including card number, expiration date and CVV.

Visit [MBT.UMB.com/personal](https://www.MBT.UMB.com/personal) for additional educational resources.



Important account and service information

For more detailed information about the transition to UMB, go to **MBT.UMB.com/personal**.

Deposit account numbers	Most customers will keep their same deposit account numbers. If you require a new deposit account number before conversion weekend, we will contact you directly with instructions.
Routing number	<p>Most customers do not need to update checks or recurring direct deposits or payments to the UMB routing number at this time. If it is necessary for you to switch to the UMB routing number before conversion weekend, we will contact you directly with instructions.</p> <p>For incoming wires, continue using your existing payment instructions at this time.</p> <p>For informational purposes only, UMB's routing number is 101000695.</p>
Direct deposits	Direct deposits to your account set up before July 11 will carry over to UMB.
Automatic payments	Recurring, automatic payments from your account set up before July 11 will carry over to UMB.
Automatic account transfers	Recurring, automatic transfers set up before July 11 will carry over to your UMB account.
Debit and ATM cards	<p>You'll receive your new UMB debit or ATM card in the mail by early July. You can follow the activation instructions included with your card when you receive it. However, you need to continue to use your existing card through July 13.</p> <p>On July 14, start using your new UMB card, stop using your old card and destroy it.</p>
Online and mobile banking	<p>If you're currently enrolled in online banking, you'll automatically be enrolled in UMB Online Banking. Beginning July 14, you can set up your online account access in UMB Online Banking at UMB.com or in the UMB Mobile Banking app, available to download in the app store for your device. Either online or in the app, enter your existing online banking user ID, then follow the prompts for a first-time login.</p> <p>After you complete your first-time login, your user ID and password will be the same for Online and Mobile Banking.</p> <p>For details about how to set account preferences, connections to personal financial management tools, Intuit® integration and more, go to MBT.UMB.com/personal-online-banking.</p>
Checks	<p>Continue to use your existing supply of checks until it runs out.</p> <p>When you're ready for a new supply, you can submit an order in UMB Online Banking, at a UMB branch or direct from our preferred check vendor at Deluxe.com.</p>
Access to funds	<p>Daily cutoff times for transaction processing at UMB may vary from your current cutoff times. Additionally, some incoming deposits from external transfers may have a two-day hold.</p> <p>For more information on access to funds, please read your UMB Deposit Account Agreement and visit MBT.UMB.com/personal-online-banking.</p>
Statements	<p>If you currently receive a combined statement for all your accounts, you will begin receiving individual account statements after conversion weekend.</p> <p>While you'll have an individual statement for each of your accounts, you can download and save statements collectively from UMB Online Banking.</p> <p>Your existing statement delivery preferences (eStatements or paper) will carry over to UMB. After conversion weekend, you can update your delivery preferences anytime in UMB Online Banking.</p>
Bank branches	<p>Before conversion weekend, most branches will remain open and available during their regular business hours. We've already notified customers in areas where there will be exceptions.</p> <p>After conversion weekend, visit locations.UMB.com to find a UMB branch near you.</p>

MORE ABOUT UMB ONLINE BANKING

For more details about online banking functionality, go to **MBT.UMB.com/personal-online-banking**.



Commonly asked questions

ONLINE AND MOBILE BANKING

Q: Can I continue using my current login ID and password?

Most customers can continue using the login ID they use today (known as a “user ID” at UMB). If you require a new login ID, we will contact you directly with instructions.

When you access UMB Online Banking at **UMB.com** or the UMB Mobile Banking app for the first time, follow the prompts to set a password. After you complete your first-time login, your user ID and password will be the same for Online and Mobile.

Additionally, the first time you log in to Mobile Banking, you’ll have the option to reestablish biometric (face ID or touch ID) authentication.

Note: If you save your login credentials in a password manager for your current online banking access, you will need to reestablish this feature following conversion weekend.

Q: Can I continue to use Zelle® after conversion weekend?

You will not be able to continue using Zelle®. The service will be discontinued by the end of June. For more information, go to **MBT.UMB.com/personal-online-banking**.

Q: Will my scheduled account transfers and bill payments carry over to the UMB system?

Your scheduled or recurring transactions, including internal account-to-account transfers, external account transfers, and bill payments will carry over to UMB.

However, after July 14, we do recommend reviewing transfers and payments in your online account to make sure your settings transferred correctly.

Q: When is the last date I can submit a one-time or recurring transfer before conversion weekend?

Access to submit a transfer in your current online banking will be unavailable the evening of July 11. Beginning July 14, you’ll be able to submit a transfer in UMB Online Banking.

Q: Will I need to re-enroll in eStatements?

If you currently receive electronic statements, you’ll continue to receive electronic statements from UMB.

If you don’t currently receive electronic statements, we’ll provide you with both paper and electronic statements by default. You can always update your preference to electronic statements-only if desired.

We provide individual statements for each of your accounts, rather than a combined statement.

Q: Will I continue to receive account alerts?

Most account alerts set up before conversion weekend will carry over to UMB Online Banking.

However, starting July 14, we do recommend reviewing alerts in your online account to make sure your settings and other information migrated correctly.

Note: Any account alerts you’ve set will not be sent while online banking is unavailable during conversion weekend (from 8 p.m. on July 11 until early morning on July 14).

DEPOSIT ACCOUNTS, DEBIT CARDS AND CHECKS

Q: Will my automatic debit card payments continue to process after conversion?

UMB will make every effort to update merchants that you’ve authorized to store your debit card payment information with your new UMB debit card information.

However, this won’t apply to all merchants. After conversion weekend, you should follow up with all authorized merchants to confirm they have your new UMB debit card number and ensure that your payments continue to process uninterrupted.

Q: Will I receive a UMB debit card or an ATM card?

You’ll receive a UMB debit card if you use your current card to make purchases and withdrawals from your checking or money market account.

You’ll receive an ATM card if you use your current card to make purchases and withdrawals from your savings account. Your UMB ATM card can only be used for ATM transactions, including withdrawals and balance inquiries.

Q: How can I use my new UMB debit card to make purchases?

You can use your new UMB debit card to make purchases, in-person, online, over the phone or by mail order—anywhere Visa® is accepted.

Your debit card will include contactless chip technology. When making an in-person purchase, you can use your card to tap, dip or swipe. You can also load to Google Pay™, Apple Pay®, Samsung Pay and Garmin Pay to make debit card purchases from your mobile wallet.

Q: If I receive multiple cards, how will I know which UMB debit or ATM card goes with which deposit account?

Beginning July 14, you can call the number on the back of your new card or visit a UMB branch and one of our associates will gladly assist you. You can also see your pending debit card transactions in real-time in UMB Online and Mobile Banking and use this information to determine which card belongs to which deposit account.

¹ Must have a bank account in the U.S. to use Zelle®. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



Commonly asked questions CONTINUED

Q: Will my new UMB debit or ATM card have the same Daily Purchase and Cash Withdrawal limits as my current cards?

UMB has worked to ensure that your card limits are equal to or greater than those currently in place. However, you will receive a UMB ATM card if your current debit card is associated with a savings account. UMB ATM cards can only be used at an ATM.

We use various card authorization limits to protect you, the cardholder. We use a combination of single transaction limits and daily dollar limits, which are disclosed on the card mailer to which your UMB debit or ATM card will be affixed.

Q: What will happen if I use my UMB debit or ATM card and the available balance in my deposit account is insufficient to authorize the transaction?

Your transaction will decline if you have insufficient funds in your deposit account to authorize the transaction successfully.

Q: Am I able to receive a UMB debit card the same day I request it?

Any time you request a new physical card or report your current card as lost or stolen, we can send a text message with a link to add a UMB debit card to your Apple Pay or Google Wallet. You can use your digital debit card immediately while you wait for your physical card to arrive in the mail and any time after.

Once you have a physical card in-hand, you can add it directly to your mobile wallet app by manually entering your card payment information. Load your UMB card directly to Apple Pay, Google Wallet, Samsung Pay or Garmin Pay.

Q: Can I continue to use my existing checks and deposit/withdrawal slips? How do I reorder UMB checks?

Continue to use your existing supply of checks until it runs out. When you're ready for a new supply, you can submit an order in UMB Online Banking, at a UMB branch or from our preferred check vendor at **Deluxe.com**.

Q: Do I need to do anything to be able to access historical deposit account statements and transaction history?

You'll be able to access a minimum of 18 months of deposit account statements and 18 months of transaction history in UMB Online Banking. While most recent history will be available when you first log in after conversion weekend, the remaining will be available shortly after.

Q: Will the terms for my Certificate of Deposit (CD) or IRA CD change?

For CDs, known as Time Deposit Accounts (TDAs) at UMB, your interest rate, annual percentage yield and term will remain the same.

Q: Does UMB offer telephone banking?

The phone number for the UMB automated phone line is 800-860-4UMB (800-860-4862); you can call this line for service beginning July 14. The password you will use the first time you call will be the last four digits of your Social Security number. You will then be required to set a new password.

Q: I'm already a UMB customer. How does Federal Deposit Insurance Corporation (FDIC) coverage impact my accounts?

Deposit insurance protection covers funds on deposit in any checking, savings (including money market savings account) or time deposit accounts maintained with UMB. For detailed information about your coverage, visit **[fdic.gov/resources/deposit-insurance](https://www.fdic.gov/resources/deposit-insurance)**. This site provides tools and resources to help you determine your coverage.

BANK BRANCHES

Q: Which branches can I use after conversion weekend?

After conversion weekend, you can visit any UMB branch for support with your account and daily banking needs. To find a branch near you, visit **[locations.UMB.com](https://locations.umb.com)**.

Q: Will anything change about my safe deposit box?

For most customers, nothing will change for existing safe deposit boxes. If a change is necessary, we will communicate directly with customers and provide additional information.

Some personal storage units (PSUs) were converted to safe deposit boxes earlier this year. We will communicate directly to customers affected by this change and provide an option to move to a safe deposit box.

ATM ACCESS

Q: Which ATMs can I use?

You can withdraw funds, retrieve balance inquiries or make deposits at UMB ATMs free of charge. With UMB you have access to over 350 ATMs nationwide at UMB branches.

As a UMB customer, you'll also have access to the Allpoint Network. Although the Allpoint Network does not assess surcharges, UMB customers may be assessed outside UMB ATM network transaction fees.

PAYMENTS: ACH AND WIRES

Q: Do I need to update the ACH (electronic) payments and deposits I have set up?

For most customers, you do not need to update your one-time or recurring ACH transactions at this time. For now, continue to use your existing routing and account number information. If you need to make an update, we will contact you directly and provide additional information.

Q: Will my recurring and one-time incoming wire transfers be affected?

For the majority of customers, you can continue using your existing payment instructions at this time. If you do need to change your payment instructions, you will receive a separate communication instructing you to do so.

Q: Can I select my own intermediary bank for outgoing wire transfers?

Self-selected intermediary banks for phone-in wires will not be available at UMB. UMB will select the intermediary bank using its wire routing tools.

Q: How does UMB handle phone-in wire limits?

Each authorized user is assigned a per-transaction limit.

Q: Does UMB require a callback for phone-in wires?

UMB standard practice requires a callback for phone-in wires depending on dollar limits that have been set up and/or what type of account you have. We will contact impacted customers directly and provide additional information.

Q: Can I continue to use my 4-digit PIN to authorize phone-in wires?

If you currently use a 4-digit PIN, you must use a token going forward. We will contact impacted customers directly and provide additional information.

Q: How can I send an international wire?

Visit your local branch or contact your relationship manager for more information.

Q: Can I continue to send wires in the same FX currencies as I do today?

You can send FX wires in 17 standard foreign currencies by visiting your local branch.

Q: For phone-in wires, is there a new number to call to initiate wires?

Please call the UMB Wire Transfer department at 1-888-449-4737 (1-888-44WIRES).

Q: Can I email or fax wire instructions to the bank?

UMB requires wires to be initiated by an authorized user at a branch, or via the UMB Wire Transfer department at 1-888-449-4737 (1-888-44WIRES).

LOANS AND LINES OF CREDIT

Q: Will anything change with the terms and conditions of my loan?

Your loan is based on terms set when you signed your loan documents, so nothing with the terms and conditions will change in the transition to UMB.

Q: My loan is set for autopayments. What do I need to do to ensure payments continue?

No action is required on your part; loan autopayments will continue as they are set up today.

Q: I have set up automatic transfers to pay extra on my loan outside of the scheduled regular payment amount. Will my extra payment setup continue?

Additional/extra payments (i.e., separate, additional payments added to your regular monthly loan payment on a separate date from your monthly due date) will not carry over to the UMB system. You'll need to set up your additional/extra payments again after conversion weekend.

Q: How do I make my loan payment?

Refer to your monthly billing statement for your loan number and payment options. This statement will include an updated address for loan payments, and using this updated information will expedite payment posting.

Q: Will my current HELOC checks continue to work, or do I need to request new ones?

You can continue to use your existing HELOC checks and do not need to request new ones.

Q: I have an overdraft line of credit that transfers money to my deposit account in case of an overdraft. Will this setup continue after conversion weekend?

Your overdraft line of credit setup will automatically continue after conversion weekend. No action is required on your part.

Q: My loan is paid through another financial institution's Bill Pay platform. Do I need to change that setup after conversion?

Please use your UMB billing statement to ensure the bill payment is directed to the updated address and loan number for loan payments.

Q: Will the conversion of my loan to UMB affect my credit report?

After conversion to the UMB system, your loan will reflect that it has been transferred to UMB Bank, n.a. This new/updated transfer may take up to 90 days after conversion to be reflected on your credit report.

The conversion to UMB will simply transfer the lender relationship to UMB and will not have a negative impact on your overall credit history.

“

We're so excited to bring our two companies together.
As a newly combined company, you can expect **more—**
more resources, more options and more support.



Mariner Kemper

Chairman and Chief Executive Officer
UMB Financial Corporation

”

UMB PERSONAL BANKING CUSTOMER SERVICE

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