## **Checking Solutions Comparison Chart**

Please review the account overview and disclosure for more detailed information on your account.

BANKING <sup>1</sup> SIGNATURE SERIES CHECKING With eSTATEMENT       SIGNATURE SERIES CHECKING         Inimum opening deposit       \$10       \$10       \$10       \$1,000         Ionthiy service fee       \$5       No fee       \$20         Ionthiy service fee       \$10       \$10       \$10,000 in combined deposit balance         Ionthiy service fee       N/A       N/A       \$10,000 in combined deposit balance         Ioney orders included       No fee for four money orders each service charge cycle       Yes         Interest paid on balance       No fee for four money orders each service charge cycle       Yes         pecial features       No fee for incombined deposit succharge cycle.       No fee for non-UMB ATM succharges of up to \$20 if at lea one direct deposit pots within the service charge cycle.         pecial features       No fee for incoming domestic vires       No fee for incoming domestic wires				
Cecount NameCHECK FREE BANKINGwith eSTATEMENTCHECKINGIninum opening deposit\$10\$10\$1,000Ionthly service fee\$5No fee\$20Ionthly service fee\$5No fee\$20Ionthly service fee\$5No fee\$20Ionthly service fee\$10N/AN/A\$10,000 in combined deposit balancesIonthly service feeN/AN/AN/A\$10,000 in combined deposit balancesIonthly service feeN/AN/AYesIonthly service feeN/AYesYesIoney orders includedNo fee for four money orders each service charge cycleYesInterest paid on balanceYesYesInterest paid on balanceYesYesInterest paid on balanceYesNo fee for Iour money orders each service charge cycleNo fee for Iour money orders each service charge cycleYesInterest paid on balanceYesYesYesInterest paid on balanceYesYesYes	UMB Bank Account Name		UMB FREE CHECKING <sup>1</sup>	UMB SELECT CHECKING <sup>®1</sup>
ion this service fee       \$5       No fee       \$20         ion this service fee       N/A       N/A       \$5,000 average collected balance         ianter's checks included       N/A       N/A       \$10,000 in combined deposit balances         ion spice of the service chere checks included       No fee for four money orders each service charge cycle       Yes         interest paid on balance       No fee for four money orders each service charge cycle       Yes         interest paid on balance       Yes       Yes         pecial features       No fee for incoming domestic check service charge cycle       No fee for incoming domestic wires         pecial lean rates & discounts <sup>1</sup> Yes       Yes	Minnesota Bank & Trust Account Name	CHECK FREE BANKING		
Ionthly service fee haiver options       N/A       N/A       \$5,000 average collected balances         Ionthly service fee haiver options       N/A       \$10,000 in combined deposit balances         ashier's checks included       N/A       Yes         Ioney orders included       No fee for four money orders each service charge cycle       Yes         Interest paid on balance       Yes         pecial features       No fee for July and the service charge cycle         pecial features       No fee for incoming domestic wires         pecial loan rates & discounts*       Yes	Minimum opening deposit	\$10	\$10	\$1,000
Ionthly service fee       N/A       N/A       \$10,000 in combined deposit balances         ashier's checks included       Ione of the for the for the service charge cycle       Yes         Ioney orders included       No fee for four money orders each service charge cycle       Yes         Iterest paid on balance       Yes         Iterest paid on balance       Yes         Image: pecial features       Image: pecial features       Yes         Image: pecial loan rates & discounts <sup>3</sup> Yes       No fee for incoming domestic wires	Monthly service fee	\$5	No fee	\$20
Ioney orders included       No fee for four money orders each service charge cycle       Yes         Interest paid on balance       Yes         pecial features       Image: Sector Sect	Monthly service fee waiver options	N/A	N/A	balance \$10,000 in combined deposit balances \$25,000 in combined deposit
Ioney orders included orders each service   Interest paid on balance Yes     Pecial features Image cycle     Image cycle Image cycle <td>Cashier's checks included</td> <td></td> <td></td> <td>Yes</td>	Cashier's checks included			Yes
pecial features & discounts <sup>3</sup> Feiland of and the service of the s	Money orders included	orders each service		Yes
pecial features       surcharges of up to \$20 if at lead one direct deposit posts within the service charge cycle.         No fee for UMB Exclusive Check or 50% discount on non-Exclusi Checks ordered through UMB's preferred check vendor <sup>2</sup> pecial loan rates & discounts <sup>3</sup> Yes	Interest paid on balance			Yes
	Special features			surcharges of up to \$20 if at least one direct deposit posts within the service charge cycle. No fee for UMB Exclusive Checks or 50% discount on non-Exclusive Checks ordered through UMB's preferred check vendor <sup>2</sup> No fee for incoming domestic
MB ATM withdrawal fee No fee No fee No fee	Special loan rates & discounts <sup>3</sup>			Yes
	UMB ATM withdrawal fee	No fee	No fee	No fee
Ion-UMB ATM withdrawal fee4\$2.00\$2.00No fee	Non-UMB ATM withdrawal fee <sup>4</sup>	\$2.00	\$2.00	No fee

1. Should the checking account be closed or transferred to a nonqualifying product, standard fees will apply.

2. Shipping charges may apply.

3. Subject to credit and collateral approval. Restrictions apply.

4. The institution that owns the non-UMB Bank ATM may also charge an access fee.

