

Checking Solutions Comparison Chart

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

UMB Bank Account Name	UMB CHECK-FREE BANKING ¹	UMB FREE CHECKING ¹	UMB SELECT CHECKING ¹
Minnesota Bank & Trust Account Name	CHECK FREE BANKING	FREE CHECKING with eSTATEMENT	SIGNATURE SERIES CHECKING
Minimum opening deposit	\$10	\$10	\$1,000
Monthly service fee	\$5	No fee	\$20
Monthly service fee waiver options	N/A	N/A	\$5,000 average collected balance \$10,000 in combined deposit balances \$25,000 in combined deposit and loan balances
Cashier's checks included			Yes
Money orders included	No fee for four money orders each service charge cycle		Yes
Interest paid on balance			Yes
Special features			Refund of non-UMB ATM 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 ² No fee for incoming domestic wires
Special loan rates & discounts ³			Yes
UMB ATM withdrawal fee	No fee	No fee	No fee
Non-UMB ATM withdrawal fee ⁴	\$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.