

Savings Solutions Comparison Chart

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

UMB Bank Account Name	UMB SAVINGS	UMB YOUTH SAVINGS	UMB RETAIL MONEY MARKET			UMB PREMIUM SAVINGS	
Minnesota Bank & Trust Account Name	STATEMENT SAVINGS		MONEY MARKET	PLATINUM SAVINGS	SIGNATURE SERIES SAVINGS	PREMIUM MONEY MARKET	HIGH YIELD SAVINGS
Minimum opening deposit	\$100	\$25	\$100			\$25,000	
Monthly service fee	\$3	No fee	\$15			\$15	
Monthly service fee waiver options	\$100 minimum daily ledger balance	N/A	\$1,000 average collected balance			\$25,000 minimum daily ledger balance	
Transaction limitations	Yes		Yes			Yes	
Excessive withdrawal charges	\$3	\$1	\$15			\$15	
Interest paid on balance	Yes		Yes			Yes	
Special features	N/A		N/A	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 incoming domestic wires		N/A	
UMB ATM withdrawal fee	No fee		No fee			No fee	
Non-UMB ATM withdrawal fee*	\$2		\$2			\$2	

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