

Private Bank Comparison Chart

CHECKING AND MONEY MARKET ACCOUNTS

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

UMB Bank Account Name	UMB PRIVATE BANK CHECKING		UMB PRIVATE BANK MONEY MARKET	
Minnesota Bank & Trust Account Name	PLATINUM CHECKING	SIGNATURE SERIES CHECKING	PLATINUM SAVINGS	SIGNATURE SERIES SAVINGS
Minimum opening deposit	None		None	
Monthly service fee	None		None	
Monthly service fee waiver options	N/A		N/A	
Cashier's checks included	Yes		Yes	
Money orders included	Yes		Yes	
Special features	Refund of non-UMB ATM surcharges No fee for incoming domestic wires No fee for UMB Exclusive Checks and certain check types ordered through UMB's preferred check vendor		Refund of non-UMB ATM surcharges No fee for incoming domestic wires No fee for UMB Exclusive Checks and certain check types ordered through UMB's preferred check vendor	
Transaction limitations	No		Yes	
Excessive withdrawal charge	None		\$15	
UMB ATM withdrawal fee	No fee		No fee	
Non-UMB ATM withdrawal fee*	No fee		No fee	

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