

UMB Business Banking Transition Guide

MBT.UMB.com/business



Member FDIC

H100 MN

Welcome to UMB Bank

Serving with strength and stability since 1913

Commitment you can count on

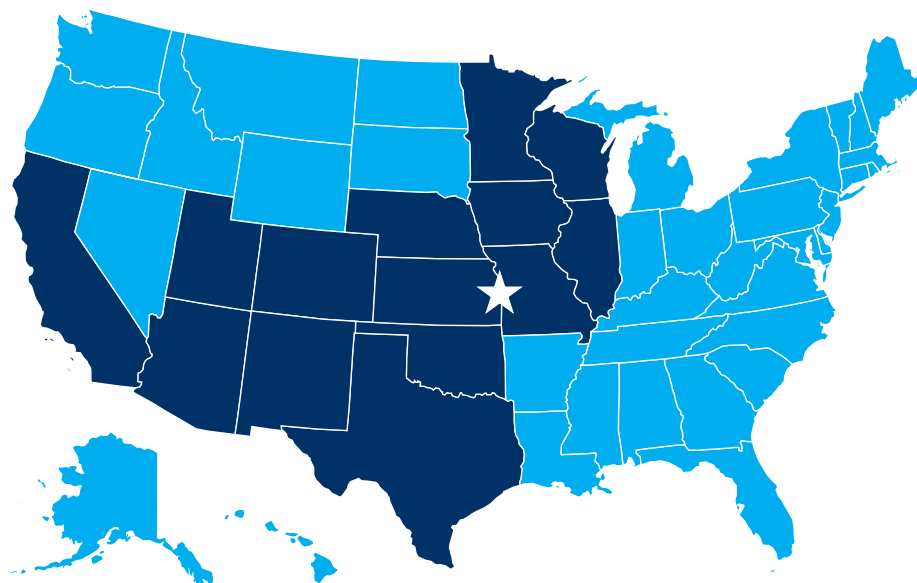
UMB is a fourth-generation-led, regionally focused bank. We're deeply committed to and invested in the neighborhoods we share.



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/business**.

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 877-812-1565

BEGINNING JULY 14, CALL 866-204-3913

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

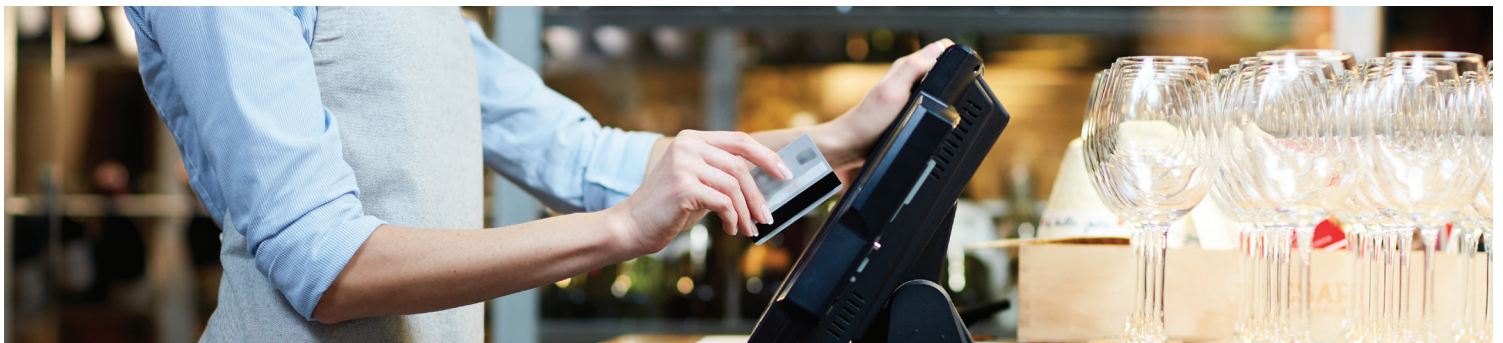
Before Friday, July 11, accounts, checks, credit and debit cards, direct deposits, and automated payments will remain the same for most customers.

You can also continue to work with your current banker or relationship manager.

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).** While you can review your information in your current online banking, please call customer service at 877-812-1565 to make any updates.
- ✓ **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](#).
- ✓ **By July 7, redeem your business credit card rewards if you'd like to use them for a statement credit.** This will allow time to process and post your statement credit before your account transfers to UMB. You'll continue to earn rewards on your current card through July 13 and can redeem remaining reward points for merchandise and travel until 11:59 p.m. CT on August 31. For more information, go to [MBT.UMB.com/business-cards-credit](https://mbt.umb.com/business-cards-credit).
- ✓ **Look for your UMB credit, 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.
- ✓ **Look for communication from UMB close to conversion weekend with login instructions to your new UMB Premier Business Online Banking platform.** After conversion weekend, you will not be able to log in to your previous online banking platform.
- ✓ **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 or after 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/business often for more details.

CONVERSION WEEKEND TIMELINE

**Friday
July 11** You can make purchases with your existing credit and debit cards and checks. 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 877-812-1565.**

**Saturday
July 12
and
Sunday
July 13** You can make purchases with your existing credit and debit cards and checks. You can make withdrawals and deposits at ATMs. **Online and mobile banking will be unavailable; however, customer service will be available 8 a.m.-5 p.m. CT at 877-812-1565.**

**Monday
July 14** Start using your new UMB credit, debit or ATM card, stop using your old cards, and destroy them. UMB Premier Business 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 866-204-3913.**





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/business](https://mbt.umb.com/business) often for the latest information.

CREDIT AND DEBIT CARDS



You can use your existing credit or debit card through Sunday, July 13. On Monday, July 14, start using your new UMB cards, stop using your old cards and destroy them.

ONLINE AND MOBILE BANKING



Your existing online banking and mobile banking services will be unavailable after 8 p.m. CT, Friday, July 11. At that time, you'll no longer have access to your current online banking and mobile banking app. UMB Premier Business 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, and remain closed through Sunday, July 13. 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 877-812-1565
July 12 8 a.m.-5 p.m. CT at 877-812-1565
July 13 8 a.m.-5 p.m. CT at 877-812-1565
July 14 7 a.m.-8 p.m. CT at 866-204-3913






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 cards after conversion weekend.

Complete these action items after conversion weekend

- ✓ **Activate your UMB credit, debit or ATM cards following the instructions included with them**, if you didn't do so before conversion weekend.
- ✓ **On July 14, start using your UMB cards**, stop using your old cards and destroy them.
- ✓ **Access UMB Premier Business Online Banking and UMB Mobile Banking app:**
 1. **Log in to Premier Business Online Banking**, following the instructions you received close to conversion weekend.
 2.  **Download the UMB Mobile Banking app from the app store for your mobile device. Log in with the same credentials you received for Premier Business Online Banking.** Follow the prompts to complete your first-time login. You'll have the option to set up biometric (face ID or touch ID) authentication.

You should delete your previous mobile banking app at this time.



3. **Review your accounts, profile information, preferences, alerts, user setups and their access to accounts and functionality, payments, scheduled and recurring transfers, payments to loans/lines of credit or credit cards, Bill Pay payees and payments, ACH and wire templates, etc.**

Schedule new transfers and payments as needed.

- ✓ **Continue to use your existing supply of checks until it runs out.** When you're ready for a new supply, review our check guidelines at [MBT.UMB.com/checks](https://mbt.umb.com/checks). Then, submit an order at a UMB branch or direct from our preferred check vendor at [Deluxe.com](https://deluxe.com).
- ✓ **Update your credit or debit card for authorized, recurring payments.** Provide any third-party vendors or merchants that you've authorized to store your credit or debit card information with your new UMB card payment information, including card number, expiration date and CVV.
- ✓ **Update your credit card for recurring Bill Pay payments.** If you make payments to your credit card account through a Bill Pay service with other financial institutions, update your payee information and add your new UMB credit card information.
- ✓ **Update your ACH Positive Pay/Filter preferences.** If your credit card, loan or line of credit has been converted to UMB and you use an ACH Positive Pay/Filter service on your bank account, you'll need to update the filter to allow the UMB debit to post for payment. This account may be at UMB or it may be at another bank. For more information and the correct UMB Company ID, go to [MBT.UMB.com/business-cards-credit](https://mbt.umb.com/business-cards-credit) or [MBT.UMB.com/business-lending](https://mbt.umb.com/business-lending).

Visit [MBT.UMB.com/business](https://mbt.umb.com/business) for additional educational resources.



Important account and service information

For more detailed information about the transition to UMB, go to **[MBT.UMB.com/business](https://mbt.umb.com/business)**.

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>
Automatic account transfers	<p>Recurring, automatic internal transfers you set up in online banking before July 11 will carry over to your UMB account.</p> <p>If you have set up external account transfers, those transfers will not carry over as this functionality will not be supported.</p>
Credit cards	<p>You'll receive your new UMB credit 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 credit card through July 13. On July 14, start using your UMB credit card, stop using your old card and destroy it.</p> <p>Note: If you'd like to redeem your current business credit card rewards for a statement credit, you'll need to do so before July 7. You'll continue to earn rewards on your current card through July 13 and can redeem remaining reward points for merchandise and travel until 11:59 p.m. CT on August 31. For more information, go to MBT.UMB.com/business-cards-credit.</p>
Debit and ATM cards	<p>You will receive your new UMB debit or ATM card in the mail by early July.</p> <p>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 UMB debit or ATM card, stop using your old card and destroy it.</p>
Online and mobile banking	<p>For online banking, most customers will move to UMB Premier Business Online Banking. You'll receive communication with your login instructions close to conversion weekend.</p> <p>We recommend Premier Business Online Banking users download the UMB Mobile Banking app and log in with the same credentials.</p> <p>For details about how to set account preferences, Intuit® integration and more, go to MBT.UMB.com/business-online-banking.</p>
Checks	Continue to use your existing supply of checks until it runs out. When you're ready for a new supply, please review our check guidelines at MBT.UMB.com/checks . Then, submit an order at a UMB branch or direct from our preferred check vendor at Deluxe.com .
Access to funds	Daily cutoff times for transaction processing at UMB may vary from your current cutoff times. For more information on cutoff times, please read your UMB Deposit Account Agreement and visit MBT.UMB.com/business-online-banking .
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 Premier Business 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 Premier Business 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 YOUR NEW ONLINE BANKING PLATFORM AT UMB

For more details about UMB Premier Business Online Banking and its functionality, go to **[MBT.UMB.com/business-online-banking](https://mbt.umb.com/business-online-banking)**.



Commonly asked questions

ONLINE AND MOBILE BANKING

Q: Can I use my current login ID and password?

You will need new credentials to access UMB Premier Business Online Banking. Close to conversion weekend, we'll provide you with a login ID consisting of "Company ID-user name." You can log in to Premier Business Online Banking at **UMB.com/business-online-banking**. At your first-time login, follow the prompts to set a password and register your browser (if desired).

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

Your scheduled or recurring bill payments will carry over to UMB Premier Business Online Banking. However, after July 14, we do recommend reviewing bill payments in your online account to make sure your payees, payments and other information migrated correctly.

Q: Will my transfers carry over to the UMB system?

Any recurring, automatic internal transfers you set up in online banking before July 11 will carry over to your UMB Premier Business Online Banking account. However, after July 14, we do recommend reviewing transfers in your online account to make sure your settings and other information migrated correctly.

If you have set up external account transfers, those transfers will not carry over as this functionality will not be supported.

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 continue to receive account alerts?

Most account alerts set before conversion weekend will carry over to UMB Premier Business 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. CT on July 11 until early morning on July 14).

DEPOSIT ACCOUNTS, DEBIT CARDS AND CHECKS

Q: Will my authorized, recurring 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 business debit card if you use your current card to make purchases and withdrawals from your checking or money market account.

You'll receive a UMB business 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.

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 business debit or ATM card will be affixed.

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.



Commonly asked questions CONTINUED

**Q: Can I continue to use my existing checks?
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, please review our check guidelines at [MBT.UMB.com/checks](https://mbt.umb.com/checks). Then, submit an order at a UMB branch or direct from our preferred check vendor at [Deluxe.com](https://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 online banking. While most recent history will be available when you first log in after conversion weekend, the remaining will be available shortly after.

Historical account analysis statements will not be transferred to UMB systems. You should save these for your records prior to July 11.

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

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

CREDIT CARDS

**Q: When will I receive a UMB credit card?
How long can I use my existing credit card?**

You'll receive your new UMB credit 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 using your existing card through July 13. On July 14, start using your new UMB card, stop using your old card and destroy it.

Q: Do I need to update my credit card number for any authorized, recurring payments?

UMB will attempt to update merchants you've authorized to store your credit card payment information with your new UMB credit 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 credit card number and ensure that your payments continue to process uninterrupted.

Q: My commercial credit card has been converted to UMB and is set for autopayments. How do I ensure the payments continue without interruption?

If you use an ACH Positive Pay/Filter service on your bank account, you'll need to update the filter to allow the UMB debit to post for payment. This account may be at UMB or it may be at another bank. For more information and the correct UMB Company ID, go to [MBT.UMB.com/business-cards-credit](https://mbt.umb.com/business-cards-credit).

Q: I currently have a business credit card with a rewards program. Will my rewards carry over to my UMB credit card?

The rewards you've accumulated on your current business credit card will not carry over to your new UMB credit card. If you'd like to redeem your business credit card rewards for a statement credit, you'll need to do so by July 7. You'll continue to earn rewards on your current card through July 13 and can redeem remaining reward points for merchandise and travel until 11:59 p.m. CT on August 31. For more information about the UMB rewards program, go to [MBT.UMB.com/business-cards-credit](https://mbt.umb.com/business-cards-credit).

ATM ACCESS

Q: Which ATMs can I use?

You can withdraw funds, retrieve balance inquiries or make deposits at all 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: WIRES

Q: Will my wire templates be available through UMB Premier Business Online Banking?

All templates, recipients, and scheduled or recurring series wire payments will convert to UMB Premier Business Online Banking.

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: Will my payment information on outgoing wire transfers change?

Outgoing domestic wire transfers will use the UMB routing number 101000695, and no action is needed on your part. Outgoing international wire transfers will use the UMB SWIFT BIC UMKCUS44.

Q: Does UMB auto-convert outgoing international USD wires to the beneficiary country's currency?

UMB will convert some U.S. dollar payments into the beneficiary's local currency. For most payments, this conversion does not create any difference in experience for the beneficiary. In fact, the beneficiary may receive better exchange rates and quicker payment processing.

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

Self-selected intermediary banks for online and 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: Can I email or fax wire instructions to the bank?

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

Q: I currently receive wire transaction details via email and/or fax advice. Will I continue to receive this information via email and fax?

UMB does not send sensitive payment details via email or fax. After conversion weekend, you will need to retrieve payment details in online banking.

Q: Does UMB require dual approval for outgoing wire transfers initiated online?

UMB standard practice requires dual approval for online wires, where one user initiates the payment and a second, different user approves it.

Q: Will sender information for outgoing wire transfers that are initiated online change?

UMB uses the Subsidiary field in online banking to populate the sender information on an outgoing wire. Your existing online banking account uses the Account field to populate sender information.

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).

PAYMENTS: ACH AND INSTANT PAYMENTS

Q: Do I need to update the ACH payments and deposits that 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 ACH templates be available through UMB Premier Business Online Banking?

All templates, recipients, and scheduled or recurring series ACH payments will convert to UMB Premier Business Online Banking.

Q: When is the last date I can initiate ACH before conversion weekend?

The last date you can initiate ACH transactions before conversion weekend is Friday, July 11.

LOANS AND LINES OF CREDIT

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

Your loan is based on terms that were set when your loan documents were signed. Your current loan documentation will not change based on this transition.

Q: My loan has been converted to UMB and is set for autopayments. What do I need to do to ensure my payments continue?

Most loan autopayments will continue as they are set up today. However, If you use an ACH Positive Pay/Filter service on your bank account, you'll need to update the filter to allow the UMB debit to post for payment. This account may be at UMB or it may be at another bank. For more information and the correct UMB Company ID, go to **MBT.UMB.com/business-lending**.

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: 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 (where applicable) for loan payments.

“

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 BUSINESS BANKING CUSTOMER SERVICE

Before July 14, call 877-812-1565

Beginning July 14, call 866-204-3913



[MBT.UMB.com/business](https://mbt.umb.com/business)

UMB
BANK