

[Skip to main content](#)

- FDIC** FDIC-Insured - Backed by the full faith and credit of the U.S. Government
- location [ATM or Branch](#)
 - phone [Contact Us](#)

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- location [ATM or Branch](#)
- phone [Contact Us](#)

[Personal](#)

Banking

Banking

- [Checking](#)
- [Savings](#)
- [Time Deposit Accounts](#)
- [HSAs/ Flex Accounts](#)
- [Digital Banking](#)
- [Mobile Banking](#)

Borrowing

Borrowing

- [Credit Cards](#)
- [Loans and Lines of Credit](#)

- [Mortgage Loans](#)
- [Home Equity Loans](#)
- [Auto and Recreational Loans](#)
- [Personal Loans](#)

Planning & Investing

Planning & Investing

- [Private Wealth Management](#)
- [Private Banking and Loans](#)
- [Estate Planning](#)
- [Asset Management](#)
- [Brokerage/Investment Advisor](#)

Explore

Explore

- [Financial Education](#)
- [Calculators](#)
- [Online Banking Help](#)
- [All Products and Services](#)
- [About UMB](#)
- [Our Blog](#)

[Business](#)

Business Banking

Business Banking

- [Checking](#)
- [Savings](#)
- [Lending](#)
- [Credit Cards](#)

Commercial Banking

Commercial Banking

- [Cash Flow Management](#)
- [Lending](#)
- [Credit Cards](#)
- [Capital Finance](#)

Employee Benefits & Payroll

Employee Benefits & Payroll

- [Payroll and Benefits](#)
- [HSAs/ Flex Accounts](#)

Treasury & Payments

Treasury & Payments

- [Treasury Management](#)
- [Payment Services](#)

[Institutional](#)

Solutions by Industry

Solutions by Industry

- [Banks & Financial Services](#)
- [Corporations](#)
- [Government & Education](#)

Solution Suites

Solution Suites

- [Capital Markets](#)
- [Corporate Trust](#)
- [Fund Services](#)
- [Institutional Custody](#)
- [Institutional & Fintech Banking](#)
- [HSAs/ Flex Accounts](#)

Explore

Explore

- [About UMB](#)
- [UMB Blog](#)
- [Why UMB](#)

[Login](#)

UMB Savings Accounts

OVERVIEW

- OVERVIEW
- COMPARE
- FAQ

MOST POPULAR

UMB Savings

[Apply now](#)

Interest-bearing

Low minimum opening deposit

Low minimum balance monthly service fee waiver option

TIERED BALANCE INTEREST

UMB Retail Money Market

[Apply now](#)

Interest paid on tiered balances

Debit card access

Monthly service fee waiver option

LARGER BALANCE OPTION

UMB Premium Savings

[Apply now](#)

Interest paid on tiered balances

Savings account for those with larger balances

Monthly service fee waiver option

Open a savings account online today

Compare the interest-earning savings accounts below to see which one is right for you.

SVG



Diverse options

Find the savings account option that makes the most sense for your lifestyle and future goals.

SVG



Exceptional service

UMB's one-on-one financial coaching can help you get the most from your banking experience.

SVG



Digital banking built for you

Online and mobile banking, phone banking, bill pay, Google Pay, Apple Pay and more – bank however you want to bank with UMB.*

[How to bank with us](#)

Image

*Some restrictions may apply. See the [UMB Online Banking Agreement](#) and the [UMB Mobile Remote Deposit Terms and Conditions](#) for more information. Consult your mobile carrier about applicable data usage or SMS charges.

COMPARE

	UMB SAVINGS	UMB YOUTH SAVINGS	UMB RETAIL MONEY MARKET	UMB PREMIUM SAVINGS
Is it right for you?	A straightforward savings account to help you reach your goals.	A savings account opened in the name of a child can help them start financially strong.	An interest-bearing savings account that provides check and debit card access to balances.	An interest-bearing savings option for those with larger savings balances.
Minimum Opening Deposit	\$100	\$25	\$100	\$25,000
Monthly Service Fee	\$3	No Fee	\$10	\$25
Interest Paid on Balance	SVG ✓	SVG ✓	SVG ✓	SVG ✓
Transaction Limitations	SVG ✓	SVG ✓	SVG ✓	SVG ✓
UMB ATM Withdrawal	No Fee	No Fee	No Fee	No Fee
Non-UMB ATM Withdrawal**	\$2 Each	\$2 Each	\$2 Each	\$2 Each

	UMB SAVINGS	UMB YOUTH SAVINGS	UMB RETAIL MONEY MARKET	UMB PREMIUM SAVINGS
How to Waive Monthly Service Fee	\$100 minimum daily ledger balance	N/A	\$1,000 average collected balance	\$25,000 minimum daily ledger balance
Online Rates	View Rates	Contact your local branch	View Rates	View Rates
Application	Apply Now	Open at your local branch	Apply Now	Apply Now

**The institution that owns the non-UMB Bank ATM may also charge an access fee, which cannot be refunded.

GET STARTED AND SEE YOUR SAVINGS GROW!

Limited time offer graphic

**4.30% APY* 3-MONTH TIME DEPOSIT ACCOUNT
ON NEW ACCOUNT BALANCES OF \$5,000 OR MORE**

**4.02% APY* 11-MONTH TIME DEPOSIT ACCOUNT
ON NEW ACCOUNT BALANCES OF \$5,000 OR MORE**

**4.05% APY* UMB RETAIL MONEY MARKET ACCOUNT
ON NEW ACCOUNT BALANCES OF \$10,000 OR MORE**

*TERMS AND CONDITIONS APPLY

[Explore offers](#)

ALL ACCOUNTS INCLUDE

SVG



Online account management

SVG



Mobile check deposit

SVG



One-on-one financial review

SVG



Banking alerts

SVG



Automatic transfers

SVG



Direct deposit

time-deposit

Time Deposit Accounts (TDs or CDs)

If you're interested in locking in an interest rate for a set period of time, a time deposit account may be right for you. This type of account offers a fixed rate of interest for a term of your choice with rates that may be higher than what is offered on savings accounts.

- \$500 account opening minimum (minimum may be higher for some specials)
- Automatically renews after your term matures
- May be used as collateral for a consumer loan (subject to credit approval)

[Learn more](#)

UMB Youth Savings Account

Big dreams start small, so help the child in your life start saving money today. This account is designed so that a parent or guardian can establish a savings account in the name of a child. Help the young ones in your life start financially strong.

- Interest-bearing
- No monthly service fee

- \$25 minimum opening balance

[Looking for private banking solutions?](#)

UMB offers personalized banking services for individuals and families with high net worth, including in-depth financial consultations and a full-service review of your goals and needs.

[UMB HSAs](#)

[Looking for a health savings account?](#)

The UMB health savings account (HSA) helps you better manage healthcare costs today and in the future with easy access to funds, dedicated customer service, and the tools you need to make the most of your money.

FAQs

Questions about Savings Accounts? UMB has answers.

[What's the best savings account for me?](#)

A savings account helps you reach your financial goals. To find the right savings for you, consider your needs first including how often you plan to withdraw funds, service and maintenance fees, and how you prefer to access your money.

[Is there a savings account for kids?](#)

Yes! A UMB Youth savings account is one way to help a child start a financial foundation. These accounts are opened by a parent or guardian in the name of a child.

[UMB schedule of service fees and charges](#)

Download or view the [UMB Consumer Banking Schedule of Service Fees and Charges](#)

[Important information regarding savings and money market account withdrawals](#)

Limitations on Withdrawals

UMB limits certain types of withdrawals (including transfers) from savings and money market accounts. You may make no more than six (6) withdrawals and transfers from your UMB Savings account to another of your accounts or to third parties during a monthly service charge cycle. Examples of transfers and withdrawals that are subject to these limitations include transfers and withdrawals made by check, ACH, telephone, online

and mobile banking, debit card purchases, wires, overdraft protection service transfers, and pre-authorized funds transfers. If you exceed these transaction limitations on your UMB Savings account, UMB Bank may close your UMB Savings account or transfer its balance to a deposit account that is not subject to these transaction limitations. Deposit accounts that are not subject to these transaction limitations might not earn interest, or might earn interest at a lesser rate or have different interest rate tiers, than your UMB Savings account. Certain types of transfers and withdrawals, such as in-person cash withdrawals at a UMB branch, internal (within UMB Bank) transfers of funds to pay a UMB Bank loan obligation, and ATM withdrawals, are not limited.

UMB Savings account service charges on withdrawals

Your UMB Savings account will incur an Excessive Withdrawal Charge(s) if you exceed the limitations on withdrawals (see Limitations on Withdrawals section). For each withdrawal (including transfers) made from your UMB Savings account in excess of the six (6) withdrawal and transfer maximum per monthly service charge cycle, your account will incur a \$3 Excessive Withdrawal Charge, which will appear as a debit on your account statement. Examples of transactions subject to this charge include withdrawals or transfers made by check, ACH, telephone, online and mobile banking, debit card purchases, wires, overdraft protection service transfers, and pre-authorized funds transfers.

UMB Youth Savings account service charges on withdrawals:

Your UMB Youth Savings account will incur an Excessive Withdrawal Charge(s) if you exceed the limitations on withdrawals (see Limitations on Withdrawals section). For each withdrawal (including transfers) made from your UMB Youth Savings account in excess of the six (6) withdrawal and transfer maximum per monthly service charge cycle, your account will incur a \$1 Excessive Withdrawal Charge, which will appear as a debit on your account statement. Examples of transactions subject to this charge include withdrawals or transfers made by check, ACH, telephone, online and mobile banking, debit card purchases, wires, overdraft protection service transfers, and pre-authorized funds transfers.

UMB Retail Money Market account service charges on withdrawals:

Your UMB Retail Money Market account will incur an Excessive Withdrawal Charge(s) if you exceed the limitations on withdrawals (see Limitations on Withdrawals section). For each withdrawal (including transfers) made from your UMB Retail Money Market account in excess of the six (6) withdrawal and transfer maximum per monthly service charge cycle, your account will incur a \$15 Excessive Withdrawal Charge, which will appear as a debit on your account statement. Examples of transactions subject to this charge include withdrawals or transfers made by check, ACH, telephone, online and mobile banking, debit card purchases, wires, overdraft protection service transfers, and pre-authorized funds transfers.

UMB Premium Savings account service charges on withdrawals:

Your UMB Premium Savings account will incur an Excessive Withdrawal Charge(s) if you exceed the limitations on withdrawals (see Limitations on Withdrawals section). For each withdrawal (including transfers) made from your UMB Premium Savings account in excess of the six (6) withdrawal and transfer maximum per monthly service charge cycle, your account will incur a \$15 Excessive Withdrawal Charge, which will appear as a debit on your account statement. Examples of transactions subject to this charge include withdrawals or transfers made by check, ACH, telephone, online and mobile banking, debit card purchases, wires, overdraft protection service transfers, and pre-authorized funds transfers.

[UMB deposit account agreement](#)

Download or view your [Deposit Account Agreement](#).

[1099 tax statement information](#)

[Learn about 1099 tax statements](#), whether or not you will receive one, and how to access your tax statement.

Other Products and Services

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[Checking](#)

[umb-icon-credit-card](#)

[Credit Cards](#)

[umb-icon-financial-planning](#)

[Financial Planning](#)

[cash-pin-map](#)

[Home Equity Loans](#)

[car-dashboard-speed](#)

[Car Loans](#)

[umb-icon-pie-chart](#)

[Trust & Estate](#)

[View All](#)

Review savings account details in our [comparison table](#). If you need assistance, have a [UMB banker contact you](#).

To open an account online, you must:

- be 18 years old or older
- be a U.S. citizen or U.S. resident alien
- live in one of the following states: Arizona, Colorado, Illinois, Kansas, Missouri, Nebraska, Oklahoma and Texas
- have a state ID, driver's license, or learner's permit. If you do not have these forms of identification, please [contact a nearby branch](#) for more information about forms of identification accepted in branch.
- [Home](#)
- [Personal Banking](#)

- Savings

• About Us

- [About UMB](#)
- [Corporate](#)
[Citizenship](#)
- [Investor](#)
[Relations](#)

• Careers

- [Search](#)
[Careers](#)
- [Working at](#)
[UMB](#)

• Resources

- [Industry](#)
[News](#)
- [UMB Blog](#)
- [HSAs/Flex](#)
[Accounts](#)


- [Privacy & Security](#)
- [Terms & Conditions](#)
- [CRA Notice](#)

• **Help**

- [Holiday & Weather Closures](#)
- [Online Banking Enrollment](#)
- [HSA/Flex Account Online Access](#)
- **Routing Number- 101000695**
- [Contact Us](#)

Bank deposit products provided by UMB Bank n.a., Member FDIC. Equal
Eque
Hous
Lenc
Housing Lender Logc



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