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Banking

Banking

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Borrowing

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Planning & Investing

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Business Banking

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Commercial Banking

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UMB Checking Accounts

OVERVIEW

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EARNS INTEREST

UMB Select Checking®

[Apply now](#)

\$1,000 minimum opening deposit

Fee waivers and special loan rate discounts

Earn interest on your account balance

FEE WAIVER OPTIONS

UMB Value Checking®

[Apply now](#)

\$100 minimum opening deposit

Monthly service fee waiver options

Unlimited deposits and withdrawals

NO MONTHLY SERVICE FEE

UMB Free Checking

[Apply now](#)

\$10 minimum opening deposit

No monthly service fee

Paper statements included

Open a checking account online today

UMB has convenient checking accounts so you can focus less on your to-do list and more on your bucket list.

SVG



Online access

Quickly and easily manage your UMB checking account with Online Banking and the UMB Mobile Banking app.*

SVG



Exceptional service

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

SVG



Banking built for you

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

[How to bank with us](#)

Image

UMB hero checking traveling woman looking out

*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 SELECT CHECKING® ¹

UMB VALUE CHECKING® ¹

UMB FREE CHECKING ¹

Is it right for you?

Minimum Opening Deposit

Check Features

Monthly Service Fee

Monthly Service Fee Waiver Options

Ways to Waive Monthly Service Fee (Must satisfy one of these conditions each monthly service charge cycle)

Cashier's Checks Included

Money Orders Included

Special Loan Rates and Loan Fee Discounts³

Interest Paid on Balance

Paper Statements

Visa® Debit Card Included

UMB ATM Withdrawals

Non-UMB ATM Withdrawals⁴

Online Rates

UMB SELECT CHECKING® ¹

The perfect checking account to manage broader financial needs through preferred rates and discounts.

\$1,000

No fee for Exclusive checks or 50% discount on non-Exclusive checks ordered through UMB's preferred check vendor²

\$20

SVG



- \$5,000 average collected balance in this account
- \$10,000 in combined deposit balances
- \$25,000 in combined deposit and loan balances

SVG



SVG



SVG



SVG



Included

SVG



No fee

No UMB fee

[View Rates](#)

[Apply Now](#)

UMB VALUE CHECKING® ¹

A checking account option with additional features to fuel financial growth.

\$100

30% discount on non-Exclusive checks ordered through UMB's preferred check vendor²

\$8

SVG



- \$1,500 average collected balance in this account
- \$3,000 in combined deposit balances
- A single direct deposit of \$250 or more

SVG



SVG



SVG



Included

SVG



No fee

3 with no UMB fee; \$2 each thereafter

N/A

[Apply Now](#)

UMB FREE CHECKING ¹

A checking account to help you manage your everyday finances.

\$10

No fee

N/A

Included

SVG



No fee

\$2 each

N/A

[Apply Now](#)

**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



Convenient online account management

SVG



24-hour service and support

SVG



One-on-one financial review and assistance

SVG



Unlimited deposits and withdrawals

SVG



Mobile app with mobile check deposit

SVG



No fee for UMB ATM withdrawals

SVG



Banking alerts

SVG



Online bill pay

SVG



Overdraft protection available

SVG



Automatic transfers

SVG



Direct deposit

SVG



Visa® debit card included

Online Banking Features

Person using mobile banking online bill pay

Online Bill Pay

With online banking, you can pay bills electronically from your UMB checking account to people and businesses across the U.S. Log in to your UMB online banking account to get started.

- One-time and recurring payments
- Schedule payments for a future date
- Review the due date and process time for payments
- Convenient and quick payee set up
- View payment history

Online Debit Card Management and Control

Choose how and where your checking debit card is used with self-service card management and card controls. Through UMB Online Banking and the UMB Mobile Banking app, you can:

- Restrict card use
- Set automated alerts
- Enable/disable cards
- And much more

Image

UMB digital wallet

Digital wallet

UMB's accounts work seamlessly with the latest digital wallet technology, including [Google Pay](#), [Apple Pay](#), [Samsung Pay](#), and [Garmin Pay](#).

Carry your credit card, debit card, gift cards and membership cards all within your device and pay with just a tap.

[View the Digital Wallet Terms and Conditions](#)

[Read More](#) [Close](#)

UMB direct deposit

Direct deposit

With direct deposit, you can have the convenience and security of your funds being automatically deposited into your checking account without paper checks or extra trips to the ATM. To set up direct deposit, your employer or other income source will provide the necessary paperwork, and you will need your Social Security number and UMB's routing number - **101000695**.

[Read More](#) [Close](#)

UMB online bill pay

Online bill pay

With online banking, you can pay bills electronically from your UMB checking account to people and businesses across the U.S. Log in to your UMB online banking account to get started.

- One-time and recurring payments
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- Review the due date and process time for payments
- Convenient and quick payee set up
- View payment history

[Read More](#) [Close](#)

Overdraft Protection Services

Consumer Overdraft Protection Line of Credit*

Your activated Consumer Overdraft Protection Line of Credit operates similarly to a credit card, with a pre-authorized credit limit and an annual percentage rate. Consumer Overdraft Protection Line of Credit advances are for the exact amount that the account is overdrawn, bringing the account to a \$0 available balance. Subject to credit approval.

*Please see service terms and conditions for more information about the Overdraft Protection service.

Read more

Close

Credit Card Overdraft Protection*

UMB offers Credit Card Overdraft Protection for individuals who have been approved for a UMB credit card and wish to authorize funds to be made available in their checking account up to their available credit limit. Credit Card Overdraft Protection advances occur in \$100 increments, up to available credit limit. If available credit limit is less than \$100, the available amount will be advanced. Subject to credit approval.

*Please see service terms and conditions for more information about the Overdraft Protection service.

[Read more](#)

[Close](#)

Account-to-Account Transfer Overdraft Protection*

UMB offers Account-to-Account Transfer Overdraft Protection for customers with multiple UMB deposit accounts. If your checking account becomes overdrawn, available balances in your designated savings or money market account will be used to cover the overdraft items.

*Please see service terms and conditions for more information about the Overdraft Protection service.

[Read more](#)

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Image

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.

[Learn more](#)

- financial insights

Financial insights: What to know about managing debt

A wide variety of consumer debt sources are available, and millions of Americans contend with student loan, credit card and medical debt daily. Paying down and managing debt in an efficient, focused way—and eventually being free of it—is vital for...

[Read Now](#)

- budget wedding

How to save for a wedding

Newly engaged and considering how to save for your wedding? Start with understanding the current costs of weddings and planning your budget strategy. The average cost of a wedding in the United States according to Fidelity was \$33,000 in 2024\$...

[Read Now](#)

- maximize your banking relationship

How to maximize your banking relationship

With the conveniences of digital banking and so much of our day-to-day transactions being automated, many people underestimate the impact of a true banking relationship. The real value of a strong banking relationship becomes apparent when you need financial advice...

[Read Now](#)

- Heloc

A HELOC or second mortgage: Which is right for you?

For many people, a home is the most significant asset they own, and this asset can provide homeowners access to funding if they need it. But what is the best way to use your home as collateral? The first thing...

[Read Now](#)

- unexpected financial windfall

First steps for handling an unexpected financial windfall

It may seem far-fetched to imagine yourself on the receiving end of an unexpected financial windfall, but many people will experience a sudden influx of cash at least once in their lifetime. Windfalls don't always come from winning the lottery...

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financial education (486), financial plan

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FAQs

Questions about your Checking Account? UMB has answers.

[Which checking account is best for me?](#)

Finding the right checking account is all about the features you want. Look for features that make accessing your money easier, whether it's online banking, ATM and branch locations, or special services like money orders and Cashier's Checks.

[Where is my account number on a check?](#)

Your checking account number is at the bottom of a personal check. It's usually the longest number (typically 10-12 digits) printed in a series of numbers.

Look at this example from a UMB personal checking account. Here, the UMB account number is third in the series at the bottom: bank routing number, check number, account number.

How to find the account number on a check

[Does opening a checking account affect my credit score?](#)

Usually, opening a checking account does not affect your credit score. A bank might look at your credit report when you apply to open a bank account. But this is typically a "soft inquiry," which doesn't impact your credit score.

If a bank uses a "hard inquiry" to review your credit report, the negative impact to your credit score is still relatively low.

[What do I need to open a checking account?](#)

Here are a few things you'll need to open a personal checking account:

1. A state-issued ID, driver's license or learner's permit. If you do not have these forms of identification, please contact a nearby UMB branch for more information about forms of identification accepted in branch.
2. Basic personal information, including your birthdate, Social Security Number (SSN) or Tax ID Number (TIN), address and phone number.
3. An initial deposit may be required to open the account. Banks usually offer a variety of checking account options with different requirements for initial deposits.

In some situations, you might also need:

1. IDs and personal information for other applicants if you want to open a joint account. A joint account is owned by multiple people, so a bank requires information from anyone sharing the account.
2. A co-owner or co-signer if you are younger than 18. A parent or legal guardian will need to sign legal documents for the bank.

[Can I open a checking account online?](#)

Yes, you can open a checking account online. Most banks provide a simple and secure online bank account application process. To open a UMB account online, you must:

1. Be at least 18 years old.
2. Be a U.S. citizen or resident alien.
3. Live in Arizona, Colorado, Illinois, Kansas, Missouri, Nebraska, Oklahoma or Texas.
4. Have a state ID, driver's license or learner's permit.

You can get started with UMB today. It takes just a few minutes to apply for and open a UMB personal checking account.

[How do I check my account balance?](#)

Checking your account balance regularly is a great way to track your spending habits and financial goals. Here's how to check your UMB account balance:

1. [Download the UMB mobile banking](#) app for on-the-go account access.
2. [Visit umb.com/onlinebanking](#). To register for online banking, you'll need your account number and personal information.
3. Call 800.860.4UMB (4862) to hear your account balance or speak to a representative at the UMB Service Center. You'll need to activate your direct banking access the first time you call.
4. [Stop by the nearest UMB branch or ATM](#). Have your ID with you, and a UMB personal banker will be happy to help you at a branch. You can also check account balances using your UMB card and PIN at an ATM.
5. Enroll in paperless statements through UMB Online Banking to have account statements conveniently emailed to you.

[Do checking accounts earn interest?](#)

Yes, certain checking accounts can earn interest. Interest-bearing checking accounts usually require a higher minimum opening deposit. Banks often offer fee waivers if you make larger initial deposits or maintain higher balances.

If you'd like to earn interest on your account at UMB, consider opening a **UMB Select Checking account**. This account type also offers access to special loan rate discounts.

If an interest-bearing checking account isn't right for you, we also offer UMB Value Checking and UMB Free Checking. Find the best fit for you by comparing UMB personal checking account options.

[How do I reorder checks?](#)

To reorder checks for your UMB account, you can:

- Order through online banking. Log in to your account to access the order dashboard.

- [Order online through Deluxe Financial Services, Inc.](#)
- Order at a [branch or connect with us](#) to get started (best for first-time check orders or information changes)

[What are UMB's consumer banking service fees and charges?](#)

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

[View UMB's deposit account agreement](#)

Download or view your [deposit account agreement](#).

[View UMB's Funds Transfer and Payment Order \(Wire\) Authorization Terms and Conditions](#)

Download or view UMB's [Funds Transfer and Payment Order \(Wire\) Authorization Terms and Conditions](#)

[An easy way to balance your check book](#)

Download or view the [An Easy Way to Balance Your Check Book form](#).

Other Products and Services

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[Health Savings Account](#)
[organic-plant-grow](#)
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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, which cannot be refunded.

Review checking 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.
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 - Checking

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Number-

101000695

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Bank deposit products provided by UMB Bank n.a., Member FDIC. Equal


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Housing Lender Logc

Logc

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