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# Credit Cards

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## Credit Cards Designed with Your Experience in Mind

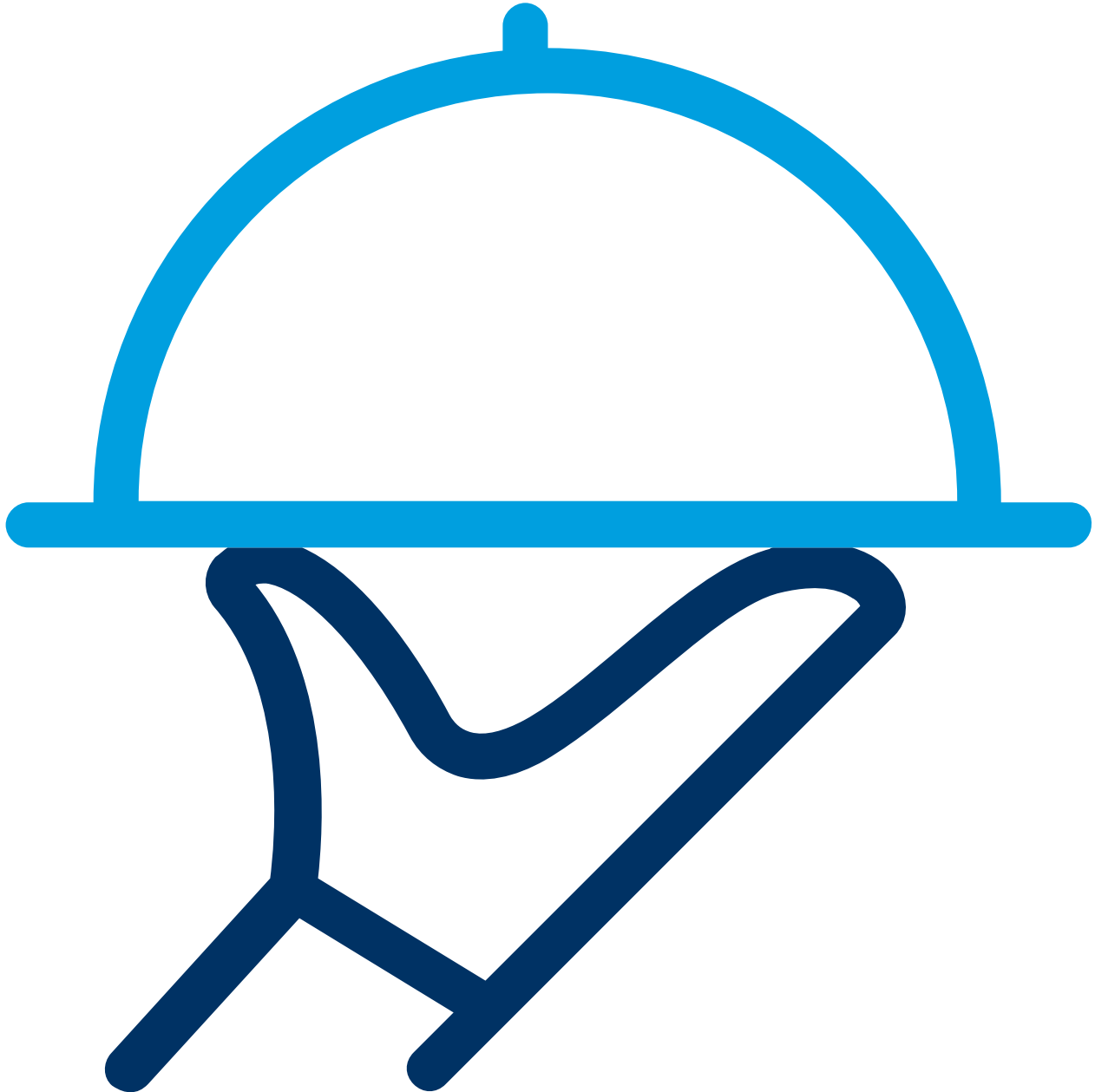
SVG



## **Value**

UMB offers a variety of credit cards, each designed to reward you for your most frequent purchases. Whether that be everyday spend, travel or all-purpose...we have you covered.

SVG



## **Exceptional service**

UMB Personal Bankers are available to assist you every step of the way. We are well equipped to answer any questions you may have, assist with completing your application or talking through which UMB credit card that will deliver you the most rewarding experience.

SVG



## **Online access and Control**

Quickly and easily manage your credit card with UMB Online Banking or by using our UMB Mobile Banking app. Choose how and where your credit card is used with integrated card management and card control features. You may enable/disable cards, restrict card use, set automated alerts, request a credit limit increase, set travel notifications and much more.

Image  
UMB hero credit cards

## **MOST POPULAR**

### **UMB Simply Rewards**

UMB Simply Rewards Credit Card

[Apply now](#)

The card that offers more rewards on your everyday purchases.<sup>1</sup>

**Travel Rewards**

**UMB Travel Select**

UMB Travel Select Credit Card

[Apply now](#)

The travel rewards credit card you want in your wallet.

**Cash Back**

**UMB Direct Cash**

UMB Direct Cash Credit Card

[Apply now](#)

The card that pays cash back on all your purchases.<sup>2</sup>

**Compare**

**COMPARE OUR CREDIT CARDS**

Earn rewards points on all your purchases. The below table offers a side-by-side comparison to help you decide which of our credit cards is right for you.

BENEFITS	UMB SIMPLY REWARDS	UMB TRAVEL SELECT	UMB DIRECT CASH
Valuable Earnings	Earn three points per dollar spent at gas stations, grocery stores, discount stores, restaurants and fast food locations. Earn one point per dollar spent on all other purchases. <sup>1</sup>	Earn three points per dollar spent on airfare, hotels, resorts, cruise ships, car rentals and tour buses. Earn one point per dollar spent on all other purchases. <sup>3</sup>	Earn 1.5 points per dollar spent on all purchases. Deposit your cash back into UMB Checking or Savings account and use 10% fewer points when compared to redeeming for a statement credit. <sup>2</sup>
Easy to Understand	No promotions to activate. No cap on the amount of points you can earn.	No promotions to activate. No cap on the amount of points you can earn.	No promotions to activate. No cap on the amount of points you can earn.



BENEFITS	UMB SIMPLY REWARDS	UMB TRAVEL SELECT	UMB DIRECT CAS
Introductory Offers	<ul style="list-style-type: none"> <li>• 15,000 Bonus Points when you spend \$1,500 in the first 90 days of account opening.<sup>4</sup></li> <li>• 0% Introductory Purchase APR for 12 months, then a variable APR of 16.24% to 24.24% based on your creditworthiness.<sup>5</sup></li> <li>• 0% Introductory Balance Transfer APR for 12 months for balances transferred within 60 days of account opening, then a variable APR of 16.24% to 24.24% based on your creditworthiness.<sup>5</sup></li> </ul>	<ul style="list-style-type: none"> <li>• 15,000 Bonus Points when you spend \$1,500 in the first 90 days of account opening.<sup>4</sup></li> <li>• 0% Introductory Purchase APR for 12 months, then a variable APR of 16.24% to 24.24% based on your creditworthiness.<sup>5</sup></li> <li>• 0% Introductory Balance Transfer APR for 12 months for balances transferred within 60 days of account opening, then a variable APR of 16.24% to 24.24% based on your creditworthiness.<sup>5</sup></li> </ul>	<ul style="list-style-type: none"> <li>• 15,000 Bonus Points when you spend \$1,500 in the first 90 days of account opening.<sup>4</sup></li> <li>• 0% Introductory Purchase APR for 12 months, then a variable APR of 16.24% to 24.24% based on your creditworthiness.<sup>5</sup></li> <li>• 0% Introductory Balance Transfer APR for 12 months for balances transferred within 60 days of account opening, then a variable APR of 16.24% to 24.24% based on your creditworthiness.<sup>5</sup></li> </ul>
Rewards Redemption Options	Redeem points for statement credits, gift cards, merchandise, event tickets, travel and more.	Redeem points for statement credits, gift cards, merchandise, event tickets, travel and more.	Redeem points for cash. Have your cash rewards deposited to your UMB account (your best value), applied as a statement credit or direct deposited to another financial institution.
Rewards Expiration	5 years	3 years	3 years
	<a href="#">Apply Now</a>	<a href="#">Apply Now</a>	<a href="#">Apply Now</a>
Application			

## BENEFITS

### UMB SIMPLY REWARDS

[UMB Simply Rewards  
print-friendly  
application](#)

### UMB TRAVEL SELECT

[UMB Travel Select  
print-friendly  
application](#)

### UMB DIRECT CASH

[UMB Direct Cash  
print-friendly  
application](#)

## ALL ACCOUNTS INCLUDE

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\$0 liability protection on unauthorized purchases<sup>8</sup>

SVG



Visa benefits like travel assistance services, auto rental insurance and more<sup>9</sup>

SVG



Online banking credit card management

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Secure access to Google Pay,<sup>®</sup> Apple Pay,<sup>®</sup> Samsung Pay, and Garmin Pay.<sup>™ 10</sup>

SVG



You can now tap to pay for fast, easy and secure checkout.

**Lost or stolen card? General Inquiry? We're available 24/7 to help.  
Call [800.821.5184](tel:800.821.5184).**

## UMB Secured Visa Credit Card

UMB's Secured Visa Credit Card can help UMB Bank customers potentially begin to build or restore their credit scores. Secured by a deposit equal to the amount of your line of credit, you can use this card for everyday items or unexpected expenses. And by making responsible monthly payments, you'll be on the right track towards establishing or improving your credit history.<sup>6</sup> Visit a UMB branch to apply or learn more.

[Find a branch](#)

UMB Private Bank Signature Preferred Card

## Are you a UMB Private Banking client?

Our Private Banking clients are eligible to apply for the UMB Visa® Signature Preferred Rewards Credit Card. With premium benefits that emphasize simplicity, security and service, this card allows you to earn up to 2% cash back<sup>7</sup> on your net purchases. Cash back is automatically redeemed as an account credit each quarter with a minimum redemption amount of \$50.

[Learn more](#)

## FAQs

### Questions about Credit Cards? UMB has answers.

#### [How many credit cards should I have?](#)

A credit card can be a helpful tool in your personal financial toolkit. Opening at least one card and paying it on time helps build your credit history and boost your credit score.

But how many credit cards should you have? There's not one right answer for everyone. It depends on a few things, including your financial situation, financial goals and spending habits.

#### **Know your spending habits**

If you have stable income and can easily pay a monthly card balance, having a few credit cards may be smart. You could use certain cards for daily purchases, like gas or groceries, to help you budget and potentially save money.

Many credit cards offer incentives for rewards, travel or cash back. Loyalty-program credit cards from retail stores often offer points toward purchases or extra discounts.

If you're starting out in college or career, opening just one credit card might be a good option. You can use it to pay bills from a single source, making it easier to track payments. In the meantime, you'd accumulate a solid credit history by paying the card on time and keeping it open.

Either way, know your financial situation and do your research to find your best credit card options. [UMB offers a few credit cards to fit your lifestyle.](#)

#### **Make your credit card work for you**

A credit card can help build credit history, boost credit score and offer some perks when used responsibly. UMB encourages our customers to make informed financial decisions. Check out this article for more [tips on using your credit cards](#).

### [How do credit cards work](#)

Knowing how your credit card works can help you get the most benefits from using a credit card. Here's a quick look at how credit cards work:

#### **A credit card isn't a debit card**

A debit card is connected to your personal checking account. Each time you use a debit card to make a purchase or pay a bill, there's a simultaneous electronic withdrawal from your checking account.

Using a credit card is like taking out a short-term loan. A credit card company approves you to borrow a certain amount of money, and you'll have to pay it back.

#### **Know your credit limit**

A credit limit is the total amount of money you can borrow on your credit card. Your available credit is reduced every time you make a charge. If your credit limit is \$1,000 and you make a purchase for \$200, your remaining available credit is \$800.

#### **Grace periods and interest fees**

The credit card grace period is the time between when you make a charge and when the bill is due. Pay your credit card in full by the due date each statement period, and your account won't accrue interest.

If you pay anything less than the full monthly balance, your account is charged interest. Interest is based on your credit card's APR, or annual percentage rate.

#### **Understand your credit card bill**

Your monthly credit card bill shows the New Balance and the Minimum Payment Due. The Minimum Payment Due is the least amount you can pay by the due date to avoid a late fee. But if you only pay the minimum, your account will accrue interest because you're paying less than the full amount you owe.

#### **Maintain healthy credit**

Credit cards can help you build a strong credit history. But carrying too much debt, making late payments or missing payments can severely hurt your credit.

### [What is an APR on a credit card?](#)

An APR on a credit card stands for “annual percentage rate.” In simplest terms, an APR is used to calculate the interest you’re charged when you carry a balance on a credit card.

If you pay less than the total monthly balance, a credit card company will charge you interest on your revolving balance and on future advances until the balance is paid in full. If you always pay your total monthly balance, you’re not charged interest.

Credit cards come with varying APRs. Your credit history and perceived credit risk can affect the APR on your credit card. Typically, the higher (or better) your credit score, the lower your APR.

For an in-depth look at credit cards and more, check out [UMB’s free online personal finance courses](#).

### [How do I apply for a credit card?](#)

You can apply for a credit card a few ways: a direct-mail application, online at credit card company website or at a bank branch. Retail stores often allow you to apply for a credit card in-store with customer service.

UMB offers several options to help you find the right credit card for you. You can apply for a credit card online today.

### **What you need for a credit card application**

All credit card applications require personal information, like your name, address, Social Security number, income and monthly housing payment. A credit card company uses this to research your credit history to determine eligibility and if you’re approved, to determine your credit limit.

Credit history and several other factors are considered before your application is approved. Before you even apply, consider these questions first:

- How do credit cards work?
- What is the best credit card for me?
- How many credit cards should I have?

### [How can I get a credit card with no credit?](#)

It might seem frustrating: To get a credit card, you often need to have credit history. But you can’t build credit history if you’ve never had credit (like a credit card or loan).

In this case, a secured credit card may be a good option to help you begin to build or restore your credit score. A secured credit card is “secured” by a cash deposit. Your line of credit, or credit limit, is equal to the amount of that deposit.

## Apply for a UMB secured credit card

You can use a secured credit card for everyday items or unexpected expenses. And by making responsible monthly payments, you'll be on track towards building your credit history. To apply or learn more about UMB's secured credit card option, schedule an appointment with a personal banker at a [UMB branch](#).

### [What is the best credit card for me?](#)

Credit card companies offer a wide range of options, interest rates and rewards. Focus your search for the best credit card for you with these questions:

#### 1. What's my credit history and credit score?

It's important to check your credit history and credit score on a regular basis. Lenders use this score to evaluate your creditworthiness. Each of the nationwide credit bureaus offer free access to your credit report at

[annualcreditreport.com](https://annualcreditreport.com).

Credit card companies offer a credit limit and annual percentage rate (APR) based on your previous credit usage and their assessment of your ability to repay the debt you might incur on that credit limit.

To get an idea of what limit and rates to expect before you apply for a credit card, know your credit score.

#### 1. How will I use a credit card?

Do you want to build or repair your credit? Earn cash back or points for redemption options? Knowing how you want to use your credit card will help make finding the right one easier.

#### 1. Am I willing to pay an annual fee?

Usually, credit cards that offer the highest perks also charge an annual fee. If you think the fee is worth it because the card matches your financial goals, then it might be a good idea. There are also many credit cards with little or no annual fees. UMB offers a few different [Visa credit cards to fit your lifestyle](#).

### [How do I redeem my UMB credit card rewards?](#)

Browse your UMB rewards, check your point balance and more with the reward center. Log in to online banking (first-time users will need to create a user ID and password). Once you log in to your UMB online banking dashboard, you can access your credit card rewards with the below steps:

1. Click your credit card account tile
2. Near the top of the credit card account page, you'll see two tabs. Select the Details tab.

3. Scroll down to find your rewards point total. Scroll further to find a link to access/redeem your credit card rewards
4. Click the link under the Access/Redeem Rewards header

[Where can I view cardholder agreements?](#)

[View cardholder agreement documents](#)

- 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...

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- debt consolidation

## **Should you consider debt consolidation? Here's how it works**

Debt consolidation can simplify your debt payments. Review available options based on your financial status and goals. Debt can be overwhelming and stressful to manage. Consolidating and tackling your debt is a big step to gaining financial independence. As with...

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- loan lending 101

## **Personal lending 101: What loan is right for you?**

Life can be unpredictable. That's why it's important to understand the personal loans and lending options that can help you finance the unexpected and plan for the road ahead. So, what personal loan is right for you? Here are a...

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- 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†...

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- 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...

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1. UMB Simply Rewards® Visa® Credit Card. Merchant Category Codes (MCCs) eligible for 3 points per dollar spent are the following: 5411 (Grocery Stores), 5541 and 5542 (Gas), 5310 (Discount Stores), 5812 (Restaurants) and 5814 (Fast Food). Cardholders earn 1 point per dollar on all other Net Purchases. See the [UMB Simply Rewards Program Rules](#) for complete details about this rewards program.
2. UMB Direct Cash® Visa® Credit Card. Cardholders earn 1.5 points per dollar spent on all Net Purchases. See the [UMB Direct Cash Program Rules](#) for complete details
3. UMB Travel Select® Visa® Credit Card. Merchant Category Codes (MCCs) eligible for 3 points per dollar are the following: 3000-3756



(airlines, hotels and resorts), 3780 (resorts), 4131 (tour buses), 4411 (cruise ships), 4511 (other airlines), 7011 (lodging) and 7512 (car rentals). Cardholders earn 1 point per dollar on all other Net Purchases. See the [UMB Travel Select Program Rules](#) for complete details.

4. Use your new Simply Rewards, Travel Select or Direct Cash credit card to make \$1,500 in net purchases within 90 days of account opening and receive 15,000 bonus points. Balance transfers or cash advances are not eligible as part of the \$1,500. Bonus Points will be applied to your account within 45 days of meeting the spend requirement. The following transactions are excluded from "purchases" and do not earn rewards points: convenience checks, balance transfers (unless our balance transfer offer specifically says otherwise), cash advances, returns, finance charges and credit card interest or fees.
5. **APRs: APR for Purchases:** 0.00% introductory APR for 12 months. After the first 12 months, 16.24% to 24.24% based on your creditworthiness. This APR will vary with the market based on the prime rate. **APR for Balance Transfers:** 0.00% introductory APR for the first 12 billing cycles for balances transferred within 60 days from account opening. After the first 12 billing cycles, and for balance transfers made more than 60 days from account opening, 16.24% to 24.24% (based on your credit worthiness) if your balance transfer is treated as a purchase, or 29.24% if your balance transfer is treated as a cash advance. Those APRs will vary based on the prime rate. **APR for Cash Advances:** 29.24%. This APR will vary with the market based on the prime rate.  
**Fees: Minimum Interest Charge:** If you are charged interest, the charge will be no less than \$0.50. **Annual Fee:** None. **Balance Transfers:** 3% of the amount of the balance transfer, with a \$15 minimum and no maximum. **Cash Advances:** 3% of the amount of the cash advance, with a \$15 minimum and a \$50 maximum. **Foreign Transactions:** 2% of the U. S. dollar amount of each Cash Advance or Purchase (Foreign Transaction Fees are waived for UMB Travel Select cardholders). **Overdraft Protection:** 3% of the amount of the Overdraft Advance, with a \$10 minimum and a \$25 maximum.  
We retain the right to change the rates and fees that apply to your account as permitted by applicable law. For more information, see our Important Cost Information about our Credit Card disclosure, which is provided with our credit card application.  
Information about the costs of credit cards is accurate as of February 1, 2025. This information may have changed after that date. To find out what may have changed, call us at 855.368.0410 or write to us at UMB Bank, n.a., P.O. Box 419734, Kansas City, Missouri 64141-6734.
6. See the UMB Individual Secured Visa® Credit Card Application for details.
7. UMB Private Bank Visa® Signature Preferred Credit Card earns 1.35% cash back rewards when you spend up to \$4,999.99 in net purchases in any statement cycle. But if your monthly net purchases with the card are between \$5,000 and \$9,999.99, you will earn 1.50% cash back rewards on all net purchases during that monthly cycle. And if your net purchases are \$10,000 or more in a statement cycle, you will earn

- 2.00% cash back rewards for all net purchases with the card that month. Cash back is awarded as a statement credit.
8. Visa's Zero Liability Protection covers U.S.-issued cards only and does not apply to certain commercial card transactions. You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your Issuer.
  9. Auto rental insurance provided at no additional cost. Certain exclusions and conditions apply. See the Visa Guide to Benefits for details. We will send you the Guide to Benefits with your card.
  10. Google Pay is a trademark of Google LLC.  
Apple Pay is a registered trademark of Apple Inc.  
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Samsung Pay is compatible with select cards and Samsung devices.  
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