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UMB Private Bank Credit Card – Visa Signature Preferred Cash Rewards Credit Card

A Private Banking Rewards Card Designed For You

Contact your UMB Private Banker for more information.

[800.862.6670](tel:800.862.6670)

Our cash rewards program is hassle-free — no points, no expirations, no spending caps and no limit on how much you can earn. Cash rewards are coupled with exclusive lifestyle, premier travel and enhanced security benefits so that you can live luxuriously.

Exclusive lifestyle benefits¹

- Fine Wine and Food Offers. Enjoy unique, year-round culinary benefits, including special access and savings at more than 50 Sonoma County wineries.
 - Entertainment Offers
 - Sports Offers
 - Shopping Offers
- Troon Rewards® Golf Benefits

Travel benefits¹

- Visa Signature Luxury Hotel Collection³. Explore travel packages, savings and upgrades at some of the world's finest properties when you book through Visa Signature Luxury Hotel Collection. Visit VisaSignatureHotels.com. Access 900+ of the world's finest hotels, including The Peninsula Hotels, Park Hyatt and Shangri-La.
 - Silvercar Audi Rentals
- GroundLink® Chauffeured Black Car Service

Protection benefits³

- Personal Identity Theft
- Cellular Telephone Protection
- Visa's Zero Liability Policy⁴
- Extended Warranty Protection
- Emergency Card Replacement
- Emergency Cash Disbursement
 - Purchase Security

The more you spend... The more you earn

Our cash rewards⁵ program is hassle-free. There are no points to manage or redeem, no expirations, no spending caps and no limit on how much you

can earn. Cash rewards automatically appear as a statement credit each quarter with a \$50 minimum redemption.

Spend over \$10,000 per statement period	Earn	2.00%
Spend \$5,000 - \$10,000 per statement period	Earn	1.50%
Spend under \$5,000 per statement period	Earn	1.35%

Travel security³

- Auto Rental Collision Damage Waiver
- Trip Cancellation / Trip Interruption
- Trip Delay Reimbursement
- Lost Luggage Reimbursement
- Travel & Emergency Assistance Services
- Emergency Evacuation & Transportation Coverage
- Roadside Dispatch

Benefits without bother

- No Annual Fee⁶
- No Foreign Transaction Fees⁶

Interest rates for the interesting

Attractive Introductory APR for 12 Months on Balance Transfers completed within 60 days of account opening.

Live luxuriously

Premium benefits that emphasize simplicity, security and service. Superiorly constructed of metal alloy.

Contact your UMB Private Banker for more information at [800.862.6670](tel:800.862.6670).

Signature preferred exclusives

- 24/7 Visa Signature Concierge². Contact 800.953.7392 or visit VisaSignatureConcierge.com
- Exclusive Offers and Events. Visit Visa.com/Signature

Tap to pay

Pay with a tap of your card. It's easier than ever to pay your way. The Contactless Symbol and Contactless Indicator are trademarks owned by and used with permission of EMVCo, LLC.

1. The offer and event examples in this section are subject to change. For current offers and events, go to visa.com/signature. In cases where one of the benefits is not available at a hotel, the hotel may provide a

substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases, the hotel may or may not provide a substitute benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa Signature Luxury Hotel Collection website or through Visa Concierge for benefits to apply. Please consult the terms and conditions for each property. Certain restrictions and limitations apply. Benefits vary at select Sonoma County wineries and are subject to change at any time. Go to [Visa.com/Signature](https://www.visa.com/signature) for full details.

2. UMB Private Bank Visa Signature Preferred Cash Back cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability. See full terms of service at visasignatureconcierge.com.
3. Certain terms, conditions, and exclusions apply. Please refer to your Guide to Benefits for further details.
4. Visa's Zero Liability policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use.
5. Earn 2% cash back on your monthly net purchases when you spend at least \$10,000 that month; 1.5% on your monthly net purchases when you spend at least \$5,000; and 1.35% if your monthly net purchases are less than \$5,000 per month. Cash back is automatically redeemed as a statement credit. Applicants who do not qualify for the Private Bank Visa Signature Preferred Cash Back credit card will be considered for the Private Bank Visa Platinum Cash Back credit card, which earns 1.00% cash back on all net purchases. The following transactions are excluded from "Purchases" and do not earn cash back rewards: convenience checks, balance transfers (unless the balance transfer offer specifically says otherwise), cash advances, returns, finance charges and credit card interest or fees. See your Rewards Rules and Guide to Benefits that accompany your card for details.
6. **APRs: APR for Purchases:** 15.24%. 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, 15.24% 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:** None. **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.

UMB Private Bank, a division of UMB Bank, n.a

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


Opportunity

Housing

Lender

Housing Lender

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