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 FDIC-Insured - Backed by the full faith and credit of the U.S. Government location <u>ATM or Branch</u> phone <u>Contact Us</u>
UMB Logo
• location ATM or Branch • phone Contact Us

Personal

Banking

Banking

- Checking
- Savings
- <u>Time</u>

Deposit

Accounts

■ HSAs/

Flex

Accounts

- <u>Digital</u>
 - Banking
- Mobile Banking

Borrowing

Borrowing

- Credit
 - Cards
- Loans and Lines of Credit

- Mortgage
 - Loans
- Home
 - **Equity**
 - **Loans**
- Auto and
 - Recreational
 - **Loans**
- <u>Personal</u>
 - **Loans**

Planning & Investing

Planning & Investing

- Private
 - Wealth
 - **Management**
- Private
 - Banking
 - and Loans
- Estate
 - **Planning**
- Asset
 - **Management**
- Brokerage/
 - <u>Investment</u>
 - Advisor

Explore

Explore

- Financial
 - **Education**
- Calculators
- Online
 - **Banking**
 - <u>Help</u>
- All
 - **Products**
 - and
 - **Services**
- About UMB
- Our Blog

Business

Business Banking

Business Banking

- Checking
- Savings
- Lending
- <u>Credit</u> Cards

Commercial Banking

Commercial Banking

- Cash
 - Flow
- **Management**
- <u>Lending</u>
- **■** Credit
 - Cards
- <u>Capital</u> 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
- <u>Services</u>
- Corporations■ Government
 - &
 - **Education**

Solution Suites

Solution Suites

- <u>Capital</u>
 - **Markets**
- **■** Corporate
 - **Trust**
- Fund
 - **Services**
- <u>Institutional</u>
 - Custody
- Institutional
 - & Fintech
 - **Banking**
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 - Flex
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Explore

Explore

- <u>About</u>
 - <u>UMB</u>
- <u>UMB Blog</u>
- Why UMB

Important Cost Information and Cardholder Agreements

UMB Visa® Credit Card Programs with a Variable Purchase APR:

- Important Cost Information
- Cardholder Agreement

UMB Visa® Credit Card Programs with a Fixed Purchase APR:

- Important Cost Information
- Cardholder Agreement

Secured Visa® Credit Card Programs:

- Important Cost Information
- Cardholder Agreement

Card Services Visa® Credit Card Programs:

- Important Cost Information
- Cardholder Agreement

Sports, Entertainment, Agricultural and Precious Metals Co-brand Credit Card Programs:

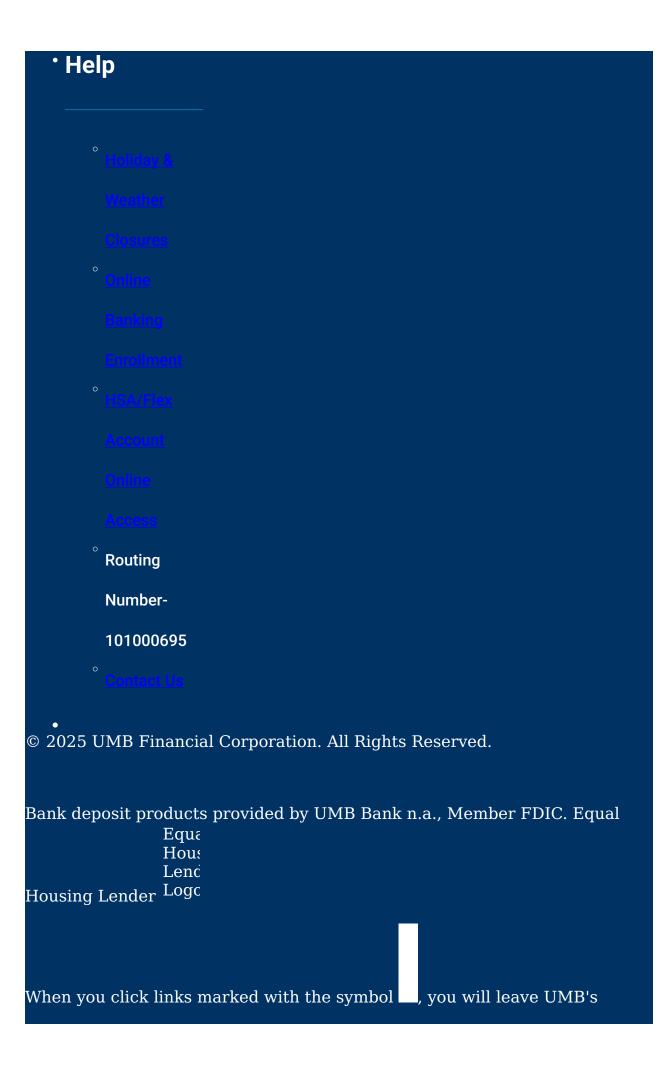
- Important Cost Information
- Cardholder Agreement

Private Label Credit Card Programs:

- Pricing Addendum
- Cardholder Agreement
- Home
- Personal Banking
- Credit Cards
- Cardholder Agreement



· Careers * Resources



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