#### Skip to main content

<ul> <li>FDIC-Insured - Backed by the full faith and credit of the U.S. Government</li> <li>location <u>ATM or Branch</u></li> <li>phone <u>Contact Us</u></li> </ul>
UMB Logo
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#### 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**
- Personal
  - **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**
- Lending
- **■** 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
  - **Services**
- **■** Corporations
- **■** Government

&

**Education** 

## Solution Suites

#### **Solution Suites**

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

**Accounts** 

# **Explore**

#### Explore

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

#### **Boost your financial know-how**

Explore educational playlists to help you build and secure your financial future

#### Learn more

Loans Mortgage Home Loans

#### **UMB**

#### THE HOME OF HOME MORTGAGES.

Purchasing a home is an exciting event, and UMB can help make the experience go smoothly.

**UMB Mortgage Solutions** 

HELOC or second mortgage

#### **Home Equity Line of Credit**

#### Introductory rate as low as 5.99% APR¹ for 12 months\*

\*After 12 months variable 7.99% - 10.75% APR applies.

Apply for a HELOC

umb-icon-checking

Checking

umb-icon-savings

Savings

umb-icon-credit-card

**Credit Cards** 

umb-icon-financial-planning

Financial Planning

real-estate-action-building-key

Mortgage Loans

umb-icon-private-banking

Private Banking

cash-pin-map

**Home Equity Loans** 

car-dashboard-speed

Car Loans

saving-bag-increase

Family Wealth

# UMB Checking Accounts - Open An Account Online Today

## UMB Select Checking®

- \$1,000 minimum opening deposit
- Fee waivers and special loan rate discounts
- Earn interest on your account balance

Learn More

#### Count on more.®

## **UMB Premium Savings**

#### Count on more earnings

An interest-bearing savings option for those with larger savings balances.

**Apply Now** 

## **UMB Value Checking**

#### Count on more financial growth

Ready to get started? Open a UMB checking account online today.

Apply Now woman looking at phone

#### **UMB Travel Select Credit Card**

#### Count on more points!

3X points and a low introductory APR. UMB Travel Select Visa Credit Card Apply Now

### Recalibrate your income and expenses

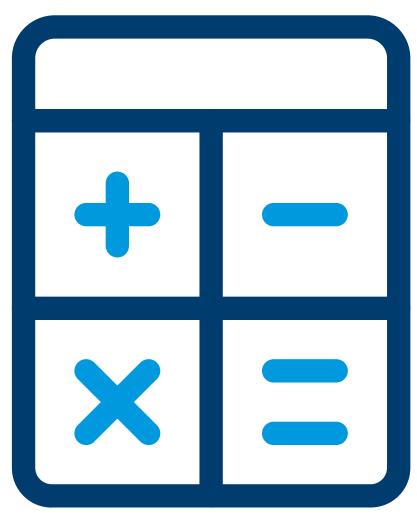
#### How to Bank with Us

Access your accounts online or through our app so you can bank from your couch or even the dentist office.

Learn More

# **Explore Our Financial Education Resources**

SVG



**Calculators** SVG

<u></u>

Educational Playlists SVG



#### Blog

#### **Featured Article**

# Is a HELOC or Second Mortgage Right for Me?

Despite their name, you can do more than simply write checks with a checking account. Today, banking with a checking account can be a foundational element of your banking strategy.

#### Read Now

#### **Featured Article**

# HSAs can help grow confidence in retirement planning

One way to plan for future healthcare expenses is with a health savings account (HSA), a long-term savings option available when using a qualified high-deductible health plan (HDHP).

#### **Read Now**

UMB Simply Rewards Credit Card

# 15,000 Bonus Points

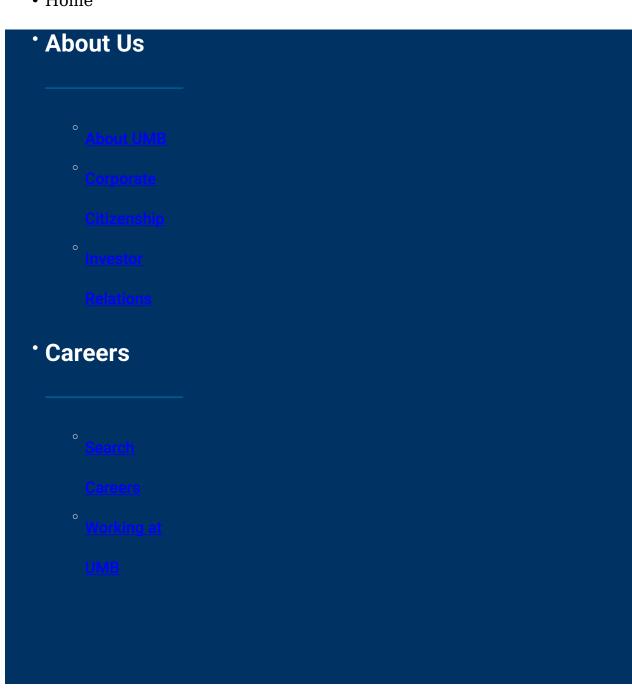
And a low introductory APR. UMB Simply Rewards Visa Credit Card

Learn More

#### Find an ATM or branch

#### **UMB Locations**

• Home



# \* Resources · Help

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