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- FDIC** FDIC-Insured - Backed by the full faith and credit of the U.S. Government
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# How to bank with UMB

## Mobile and Online Banking

Mobile and online banking is quick and easy with UMB. Access your accounts online or through our app so you can bank from your couch or even the dentist office.

### **Mobile banking**

Manage your bank account from your mobile device and experience all the features you need to keep your finances up-to-date.

### **Online banking**

UMB's online banking gives your secure access to your accounts so you can transfer funds, set alerts and focus on your financial plan at home.

### **Find an ATM**

All UMB ATMs allow you to withdraw cash, transfer funds and check your balance. Our full-service ATMs will also allow you to deposit checks and/or cash.

### **Text banking**

Once you register your device and verify your phone number, you can access key account information with simple text commands. This feature lets you quickly and easily check your account balance, transfer funds, and more without requiring an account sign in. Any text-enabled mobile device can be used for UMB text banking. Text any of the established text codes to: **226563**

[Click here](#) to view a list of the available text commands.

View the [Text Banking Terms and Conditions](#).

Read more

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### **Phone banking**

Your bank account information is just a touch away with phone banking, our 24-hour account access system. You can check your account balances or loan information, and transfer funds between accounts or order checks. In

the Kansas City metro area, call [800.860.4862](tel:800.860.4862). In other areas, call [800.860.4862](tel:800.860.4862) . If you have questions, you can press “0” and be transferred to our customer service line. In the event of long hold times, please use our call back feature and we will save your place in line and call you back.

Read more

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ATM Deposits\*

UMB’s full-service ATMs are available 24/7 for you to make check or cash deposits without the need for a deposit slip or envelope. You can choose to print an itemized receipt that includes subtotals of all cash deposited and a front image of all checks deposited. Use our [ATM Locator](#) to find full-service UMB ATMs closest to you.

\*Not all ATMs accept deposits. See [ATM locator](#) for details.

Read more

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SVG



Convenient access, however you prefer to bank

SVG



Responsive support to help you navigate banking

SVG



Branch and ATM locations across our eight-state footprint

SVG



Member of the Allpoint ATM Network, with more than 55,000 ATMs worldwide\*

\*No ATM surcharge will be applied at the ATM. Other ATM usage fees may apply. See our [UMB Consumer Banking Schedule of Service Fees and Charges](#) for details.

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](#)  
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Image

## Paperless account statements

Reduce clutter, cut down on paper waste and manage your checking and savings accounts on your time with paperless account statements and online banking. Select paperless statements from your online account dashboard or call [800.699.8702](tel:800.699.8702) for assistance. Then, we'll send an email notifying you when your statement is available online to view, print or save.

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

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