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Private Banking and Loans

Get started on the next step of your financial journey

We can handle your day-to-day banking needs and offer custom lending solutions, so you can spend your time focusing on what matters more to you.

Tailored solutions

We provide comprehensive financial solutions that align with your life, delivered with the personal attention you deserve.

Conversation

Real conversations

We are here with you step-by-step to plan, brainstorm and manage your specific financial needs.

Access

Unparalleled access

We are dedicated to helping you achieve your goals. As a responsive partner, you can count on us to stay one step ahead as your needs evolve.

Schedule your one-on-one financial review with a private banker today.

[Let's talk](#)

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WHAT YOU CAN EXPECT

SVG



Comprehensive consultation and financial reviews

SVG



Expedited processing for all service requests

SVG



Exclusive checking and savings accounts¹

SVG



Solutions for professionals and small business owners

SVG



Waived or discounted fees for services, such as checks, money orders and notary services

SVG



A multi-faceted and experienced team ready to work for your goals

We can handle your day-to-day banking needs and offer custom lending solutions, so you can spend your time focusing on what matters more to you.

Custom home Loans⁴ | Offered exclusively to our Private Banking clients

Mortgage solutions

You need a mortgage solution that does more for you. We have the flexibility to structure a mortgage built for your unique needs, with a full suite of home lending solutions.

[Learn more](#)

Home equity line of credit (HELOC)

Our competitive HELOC is a savvy choice that allows you to access funds you need when you need them to finance major expenses or remodel a home. Ask your advisor about the fixed rate option, which allows you to lock in an interest rate on all or part of your balance.

Construction loan

If you plan to build a primary or secondary residence, we offer a tailored construction loan with project and budget management, a convenient construction checking account, and regular inspections to ensure the project is progressing.

Bridge loan

Our temporary bridge loan can meet the needs of those purchasing new homes while the former home is still on the market. This financing option is a unique way to ensure a smooth transition to your new house using a term loan.

securities based Loans⁴ | Offered exclusively to our Private Banking clients

A secured line of credit or term loan can be a smart way to use your eligible securities—like stocks, bonds and mutual funds—as collateral to obtain the funds you need today. Your private banker can help assess the risks and benefits based on your needs. This unique lending vehicle allows you to maintain your investment portfolio while meeting day-to-day cash flow demands or planning for a future expense.

- Consolidating debt
- Covering unexpected expenses
- Investing in an opportunity
- Real estate renovations
- Estate and tax expense planning
- Business expenses
- Education or legacy contributions
- Luxury purchases

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UMB Private Bank Visa® Signature Preferred Credit Card²

UMB Private Bank clients may be eligible for the UMB Visa Signature Preferred credit card.

We designed this card with your lifestyle in mind. Our rewards program is hassle-free – no points, no expirations, and no tasks to distract you. Cash rewards are redeemed at the end of every quarter with no spending caps and no reward limits—simple, easy, and automatic. Plus, earn up to 2% cash back³ on your net purchases which automatically appear as an account credit each quarter. Contact your UMB Private Banker for more information at **800.862.6670**.

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First steps for handling an unexpected financial windfall

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1. UMB Bank checking and savings accounts are FDIC-insured to the standard maximum deposit insurance amount.
2. Customers that do not qualify for the Private Banking Visa® Signature Card will automatically be considered for the Private Banking Visa® Platinum Card that earns 1% 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 our balance transfer offer specifically says otherwise), cash advances, returns, finance charges and credit card interest or fees. See your

[Private Banking Visa® Card Rewards Rules and Guide to Benefits](#) that accompany your card for details.

3. You will earn 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.

Cards are subject to credit approval. Credit cards are issued by UMB Bank, n.a. under license from Visa USA, Inc. ©2023 UMB Bank and Visa.

Offers subject to change without notice.

4. All loans are subject to approval.

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Housing

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Housing Lender

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