



UMB Banking FAQ

DEMOGRAPHICS AND GENERAL INFORMATION

Company overview: Mid-sized commercial bank with \$14.2B in assets under management, branch footprint primarily in the Midwest across 10+ states. 3,600 employees. Many diversified consumer and institutional lines of business, originated in Kansas City by the Kemper family in 1913.

Benefit offerings: UMB Healthcare Services is a dedicated line of business offering HSAs and healthcare payment solutions across multiple consumer and employer channels.

Product: Employer/employee benefit offerings: Retail product available to employers, individuals, and payers/TPAs branded as the UMB HSA Saver; white-label solution offered through Alegeus.

Website: <https://hsa.umb.com/payers-technology-partners/home>

SAVINGS AND INVESTMENT FEATURES

Interest paid on deposit accounts:

Tier 1: Balance \$0 to \$2,400.00 - 0.00%

Tier 2: Balance \$2,500 to \$4,999.99 - 0.00%

Tier 3: Balance \$5,000 to \$9,000 - 0.10%

Tier 4: Balance \$10,000 to \$14,999.99 - 0.15%

Tier 5: Balance \$15,000 to \$24,999.99 - 0.20%

Tier 6: Balance \$25,000 or higher - 0.25%

Minimum balance threshold to invest: \$1000

Investment advisor: Devenir

of available fund options for investments: 36

List of available funds: <https://hsainvestments.com/fundperformance/?p=515>

PARTICIPANT/ACCOUNT HOLDER FEES

Monthly investment service fee: \$2.50

Check reimbursement: \$0

Debit transactions: \$0

Check copies: \$0

Overdrafts: \$0

Wire transfer: \$0

Returned deposit item: \$15

Paper statements: \$1.50/month

Stop payment: \$0

Closing/transfer fee: \$25

Paper checks (25): N/A