

FACTS
WHAT DOES UMB FINANCIAL CORPORATION AND ITS SUBSIDIARIES (“UMB”) DO WITH YOUR PERSONAL INFORMATION?

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| Why? | Financial companies like UMB choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | <p>We collect personally identifiable information from you that you voluntarily provide to UMB to receive financial products and services. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income. ▪ Account balances and transaction history. ▪ Assets and checking account information. ▪ Identity information, such as name, address, citizenship, government-issued identification and date of birth. <p>If you visit UMB’s Web site, certain online information may be collected from you, which is detailed in UMB’s Online Privacy Notice.</p> |
| How? | <p>All financial companies need to use and share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can use and share their customers’ personal information, the reasons UMB chooses to use and share your personal information and whether you can limit this use or sharing.</p> <p><u>UMB’s use and sharing of account opening information</u></p> <p>UMB uses or shares personal information that you provide to UMB in your account application <u>only</u> for the following purposes:</p> <ul style="list-style-type: none"> ▪ As necessary to provide you with financial products or services that you have requested. ▪ As required by applicable laws or to meet UMB’s regulatory requirements. ▪ Internally in anonymized or aggregated format for general fraud prevention and analysis. <p><u>Sharing with Personal Capital pursuant to your consent</u></p> <p>UMB shares your personal information with Personal Capital Services Corporation (“Personal Capital”), which is a third party not affiliated with UMB. UMB shares your personal information with Personal Capital only upon your consent, as described in the Personal Capital Cash Customer Agreement (the “Customer Agreement”). You may revoke this consent at any time, but, as described in the Cash Program Agreement, this will result in account closure. Personal Capital’s privacy policy is available here.</p> <p><u>Sharing with necessary service providers</u></p> <p>UMB also shares your personal information with service providers, which are third parties not affiliated with UMB. This sharing is done strictly on a need-to-know basis, and is done only as is necessary to provide you with the financial products and services you have requested.</p> |

| Reasons we can use or share your personal information | Does UMB use or share? | Can you limit this use or sharing? |
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| For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes – to offer our products and services to you | No | We don’t share |
| For joint marketing with other financial companies | No | We don’t share |
| For our affiliates’ everyday business purposes – information about your transactions and experiences | No | We don’t share |
| For our affiliates’ everyday business purposes – information about your creditworthiness | No | We don’t share |
| For our affiliates to market to you | No | We don’t share |
| For nonaffiliates to market to you | Yes* | Yes* |

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| To limit our sharing | <p>Your consent to UMB sharing your personal information with Personal Capital can be revoked by closing your account.</p> <p>*UMB shares your personal information with Personal Capital pursuant to your consent, which can be revoked. Revocation will result in account closure, as detailed in the Customer Agreement. UMB does not share your personal information with any other nonaffiliated third parties so that such parties can market to you.</p> |
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| Questions | Call toll-free 800.441.9535 (or if in Kansas City, call 816.860.5780). |
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Who we are

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| Who is providing this notice? | UMB Bank, n.a., solely with respect to the Personal Capital Cash program. This notice only applies to your Funding Account and Custodial Account opened in connection with the Personal Capital Cash program. It does not apply to any other accounts you have with UMB or any other products or services you obtain from UMB. |
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What we do

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| How does UMB protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does UMB collect my personal information? | We collect your personal information, for example, when you: <ul style="list-style-type: none">▪ Open an account or provide account information.▪ Give us your contact information or give us your income information.▪ Make deposits or withdrawals from your account. We also collect your personal information from others, such as credit bureaus, affiliates or other companies. |
| Why can't I limit all sharing? | Federal law gives you the right to limit only: <ul style="list-style-type: none">▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness▪ Affiliates from using your information to market to you▪ Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. It should be noted that this notice is not intended as, nor should it be construed as, legal advice. |
| What happens when I limit sharing for an account I hold jointly with someone else? | The account would be closed, and the joint account holder would need to open a separate account. |

Definitions

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| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▪ <i>UMB does not share with our affiliates.</i> |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▪ <i>UMB shares with Personal Capital and other service providers to complete transactions and take other actions to provide you with the financial products and services that you have requested. In addition, Personal Capital may market additional products or services offered by Personal Capital and its affiliates.</i> |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">▪ <i>UMB doesn't jointly market.</i> |

Other Important Information

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

For California residents: We will not share information we collect about you with nonaffiliates, except as permitted by California law, including, for example to process your transactions or to maintain your account.

For Vermont residents: We will not share information we collect about you with nonaffiliates, except as permitted by Vermont law, including, for example to process your transactions or to maintain your account.