



# 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 \$1,999.99 - 0.10%

Tier 2: Balance \$2,000 to \$9,999.99 - 0.20%

Tier 3: Balance \$10,000 to \$24,999.99 - 0.35%

Tier 4: Balance \$25,000 and higher - 0.45%

**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