

Request for Proposals

City of St Louis

Banking and Depository Services Bid

November 16, 2018



Presented by:

Colleen Lang

Vice President, Treasury Management Officer

UMB Bank, n.a.

(314) 612-8008 office

Colleen.Lang@umb.com

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Under separate cover

One Original Documentation Booklet and
Sample Report



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Section 1

Letter of Transmittal



LETTER OF TRANSMITTAL

November 16, 2018

Connie Johnson, Assistant Treasurer
City of St Louis
1200 Market Street, Room 220
St Louis, Missouri 63103

Dear Ms. Johnson:

On behalf of the Management Team, the Treasury Management Team and Staff of UMB Bank, we wish to thank you for the opportunity to present a proposal to the City of St Louis.

Although UMB currently manages a portion of the City's banking services, we fully understand that you have many choices available when it comes to selecting a bank. Given the competitive market, we believe that our service philosophy continues to differentiate us from other competitors. Our goal is to continue to be your trusted advising partner. As your Treasury Management Officer, I will work with the City to understand your needs and introduce new value-added solutions that will benefit the City.

UMB has provided banking services to public entities since 1984 and are proud to announce that for the second year in a row we have been rated as one of the top ten banks in the United States.

Within our attached proposal, you will find that UMB consistently provides our Public Fund customers with competitive market pricing and aggressive interest rates structured to offset processing costs. For the Payroll and Parking Division accounts, UMB would offer the City a variable rate set at 97% of the Federal Funds Target Rate or 2.1825% based on today's Fed Funds Rate. Additionally, UMB would offer the City a \$3,000 analysis statement credit for retention of existing payroll and parking division accounts and services and an additional \$3,000 analysis statement credit should the City choose to move its utility lockbox services to UMB.

UMB extends to the City a dedicated team of customer service professionals. We are proud to be able to work with our local clients on a daily basis without using 800 numbers as a standard.

If you should have any questions regarding our proposal, please feel free to call me at 314-612-8008.

Thank you for the opportunity to partner with the City.

Sincerely,

A handwritten signature in cursive script that reads "Colleen Lang".

Colleen Lang
Vice President, Treasury Management Consultant



Section 2

Executive Summary

UMB Financial Corporation (Nasdaq: UMBF), founded in 1913, is a diversified financial services holding company aligned into three strategic business segments to best serve our customers and achieve long-term growth opportunities. Our multiple revenue streams give UMB added stability to endure economic cycles and fluctuations in financial markets. As we continue to grow, we recognize the need to enhance operational efficiency and reduce costs—a need which drives our commitment to implementing efficiency measures. We will continue to be focused on the needs of our customers, on the diversity of our business model and on our future. Our business model has proven that it works, and our organization is tuned up to execute on UMB’s potential.

The sum of who we are forms a strong and enduring culture that is recognizable as UMB. It is about having the integrity to do the right thing and the wisdom not to go chasing after the herd – this is a strength ingrained in our culture.

What makes us strong isn’t quickly replicated. It is the wisdom of experience, accumulated over more than a century of serving our customers through all kinds of cycles. Sustained by values that have brought this company success for more than 104 years, we will continue to deliver strength in balance.

Please find the below link to our most recent Annual reports and financial statement as well as our most recent credit rating.

<http://investorrelations.umbfinancial.com/docs.aspx?iid=100473>

Corporate Structure

UMB Financial Corporation (together with its consolidated subsidiaries, unless the context requires otherwise,

the Company) is a financial holding company that is headquartered in Kansas City, Missouri. The Company

provides banking services and asset servicing to its customers in the United States and around the globe.

The Company was organized as a corporation under Missouri law in 1967 and is registered as a bank holding

company under the Bank Holding Company Act of 1956, as amended (the BHCA) and a financial holding company

under the Gramm-Leach-Bliley Act of 1999, as amended (the GLBA). The Company currently owns all of the

outstanding stock of one national bank and several nonbank subsidiaries.

The Company’s national bank, UMB Bank, National Association (the Bank), has its principal office in Missouri and also has branches in Arizona, Colorado, Illinois, Kansas, Nebraska, Oklahoma, and Texas. The Bank offers a full complement of banking products and other services to commercial, retail, government, and correspondent-bank customers, including a wide range of



asset-management, trust, bank-card, and cash-management services. The Company also owns UMB Fund Services, Inc. (UMBFS), which is a significant nonbank subsidiary and is located in Milwaukee, Wisconsin, Chadds Ford, Pennsylvania, and Ogden, Utah. UMBFS provides fund accounting, transfer agency, and other services to mutual fund and alternative-investment groups.

Until November 17, 2017, the Company also owned Scout Investments, Inc. (Scout), which is an institutional asset-management company that offered domestic and international equity strategies through its Scout Asset Management Division and fixed income strategies through its Reams Asset Management division. On November 17, 2017, the Company closed on the sale of Scout to Carillon Tower Advisers, Inc., a Florida corporation, for a purchase price of approximately \$172.5 million, after giving effect to customary purchase price adjustments.

In 2016 the Company named a new Chief Financial Officer, Ram Shankar, he is responsible for corporate and regional finance, corporate treasury, regulatory reporting, strategic planning, and investor relations, as well as management and board reporting. In October, 2018, the Company named James (Jim) Rine, Chief Executive Officer. Jim began he’s career in 1994 with UMB, he is responsible for commercial banking, institutional banking, personal banking, business banking, private wealth management, healthcare services, loan underwriting and approval, bank products and services, and corporate marketing and communications.

UMB does not foresee or anticipate any organizational changes in the next 24 months, below is a listing of Executive Officers and Board of Directors.

Executive Officers	
<u>Mariner Kemper</u> Chairman, President, and Chief Executive Officer, UMB Financial Corporation	<u>Ram Shankar</u> Chief Financial Officer, and Executive Vice President, UMB Financial Corporation
<u>Jim Rine</u> President, and Chief Executive Officer, UMB Bank, n.a.	

Board of Directors	
<u>Mariner Kemper</u> Chairman	<u>Robin C. Beery</u>
<u>Kevin C. Gallagher</u>	<u>Gregory M. Graves</u>
<u>Alexander C. Kemper</u>	<u>Tim Murphy</u>
<u>Kris A. Robbins</u>	<u>L. Joshua Sosland</u>
<u>Paul Uhlmann III</u>	<u>Leroy J. Williams Jr.</u>
<u>Dylan E. Taylor, MBA</u>	

Public Sector Expertise

UMB has a long history of providing innovative Banking and Finance solutions to its public sector clients for over 40 years. UMB has developed a comprehensive suite of Treasury solutions to meet the complex needs of our government clients. UMB’s payables and receivables products provide a simple, convenient, integrated, and secure approach for City of St Louis to make and accept electronic and paper payments. UMB has extensive experience in managing funds held by public sectors, businesses, not for profits, and trusts and is a registered broker-dealer offering an array of investments from certificates of deposit, overnight sweeps, mutual funds, short term and long term investments.



UMB currently serves over 200 public entities in the St Louis metro area and across our footprint. We pride ourselves on our passion for and expertise in the public sector, and the relationship team that will be dedicated to the City is both tenured and has an extensive list of area public entities in their portfolios.

UMB also has a team of municipal underwriters, trustee services and financing/leasing options specifically for the public sector. We have dedicated teams of professionals that assist in all aspects of an account relationship in order to provide our public sector clients with the highest level of service.

UMB has been assisting governments with their growth strategies and overall financial service needs since 1928. From regional, state or local government entities, UMB provides solutions to the challenges of cost reduction and enhancing service levels, as well as improving efficiencies for your constituency.

Public finance solutions include:

- Assist in selection of service providers
- Preparation of documents
- Advise about credit enhancement and ratings
- Services as underwriter, financial adviser, placement agent and remarketing agent services
- Bond Issue
- Tax anticipation notes
- Alternative financing methods'
- Bonding capacity verification
- Marketing of bonds

In today's environment of increased bank regulation and national service standards, UMB realizes that banking services have become commodities. UMB continues to be an industry leader, without abandoning our long-standing tradition of providing the Unparalleled Customer Experience.

- One of the "Nation's Best Banks" for the past six years (Forbes)
- Top 25 ACH Originator in the United States
- #1 Wire Processor in the 10th Federal Reserve District (over \$1.3 trillion in 2017)

Technology

Over the past 3 years, UMB has invested significant resources to deliver a new, integrated, and easy-to-use online banking portal to our commercial and institutional customers. This multimillion dollar investment, UMB Direct, went into production in 2015 and feedback is even better than we could have anticipated. As we look to the future, UMB is committed to continually enhancing this platform, along with our entire suite of products and services, to ensure our clients have state-of-the-industry banking tools as they continue to grow and evolve.

People

Our associates demonstrate pride, passion, power and commitment on a daily basis. UMB provides a relationship team to every one of our clients – a group of individual experts from across the bank dedicated to assisting and advising when you need us the most, and also when you least expect it.

Not only do we strive to serve our customers in the professional realm, but within the communities in which we live and work as well. Giving back is a pillar of strength at UMB, demonstrated by our associates’ commitment to volunteerism. In 2017, UMB employees volunteered over 9,000 hours in their local communities.



UMB continues to differentiate itself through its customer service as illustrated by our **Vision, Mission & Values:**

Our Shared Vision

To be recognized for *the* unparalleled customer experience.

Our Shared Mission

With our position of trust and our tradition of integrity, our shared mission is to know our customers and anticipate their needs; advocate and advise; innovate and surprise.

Our Shared Values

- **Customers First**
We do the unparalleled to create an environment that consistently exceeds the expectations of our customers.
- **Integrity & Trust**
We demonstrate our uncompromising honesty and integrity to earn the trust of everyone we serve.

- **Performance & Strength**

We achieve sustainable greatness by delivering on our promise, remaining independent and maintaining financial soundness.

- **Associate Spirit**

We rely upon our people and their collective attitude and skills to differentiate us from our competition.

UMB Service Distinction

Service Approach

UMB's Vision is to be recognized for *the* unparalleled customer experience. We believe it is what separates us from our competition as outlined by our customer centric approach:

- Leverage our expertise to provide best practices for processing and efficiency recommendations
- Flexibility to customize our processing to the unique requirements of The City.
- Implementation strategy to onboard processing effectively and quickly
- A local Client Service support team that knows The City of St Louis relationship
- Proven record of service excellence, responsiveness, stability and commitment to the needs of our customer

Conclusion

Expanding banking and financial services relationship with the City of St Louis is very important to us at UMB. We will continue to demonstrate the value of the relationship with superior customer service, local attention and the kind of partnership that we know you are looking for.

Our experienced professionals will continue to work directly with the City to provide the utmost attention to your needs and the tools and resources necessary to effectively strengthen our relationship and deliver outstanding financial solutions.

Relationship Managers

Colleen Lang – Vice President, Treasury Management Officer

Colleen provides business solutions to Large and Middle Market Commercial, Corporate Government and Not for Profit Clients, working with them to enhance their management of cash outflows and receivables. As a consultative partner, Colleen is able to help business clients improve efficiencies and cost savings. Colleen has over 30 years of commercial and retail banking experience and earned her B.S.B.A. from University of Missouri – St. Louis. She currently sits on the board of directors for Boone Center, Inc, and is a past Board member for Howard Park, Rotary Club, Kiwanis, Chesterfield Chamber of Commerce, and Make A Wish Foundation.

Daniel Genovese -Vice President, Commercial Relationship Manager

Dan Genovese has spent the last 19 years with UMB Bank working with a range of Commercial Customers to meet their various financial needs. Prior to joining the UMB Commercial Team Dan focused on the investment side of the business, acquiring his Series 7, 63, 65 and Life & Health Insurance License.

Dan graduated from the University of Dayton with a Bachelor of Arts Degree. He is involved in the St. Louis Community through his work with Boys Hope Girls Hope St. Louis Board of Directors, Missouri Botanical Garden Corporate Council and MS Corporate Achievers Advisory Council.

Additional Relationship Contacts

Diane Goskie- TM Implementation and Service Specialist

Diane has been with UMB for over 19 years. She graduated from Missouri State University 1996 with a Bachelor's degree in Education. Diane primarily serves as the liaison between your business and the Relationship Managers. She implements all treasury management services and is the first point of contact for routine inquiries and resolutions.

The following table represents the UMB team that services The City’s banking needs. Generally, the team is available from 8:30am-5:00pm. Colleen’s cell phone has been provided below for afterhours support.

Treasury Services		
Resource	Description	Contact Information
Colleen Lang Relationship Manager	Colleen Lang, Vice President, is your Relationship Manager and account representative. Colleen will be the City’s main relationship contact for Treasury Services. Colleen is responsible for working with clients to help manage liquidity, increase efficiency and minimize risk.	Colleen Lang 314-612-8008 office 314-322-2301 Cell Colleen.Lang@umb.com
Dan Genovese Vice President Commercial Lending	Dan Genovese, Vice President, is your Lending Relationship Manager Colleen will be the City’s main relationship contact for Lending Services. Dan is responsible for working with clients to help manage liquidity, increase efficiency and minimize risk.	Dan Genovese 314-612-8006 office Daniel.Genovese@umb.com
Diane Goskie Customer Support	The City will have access to a dedicated Treasury Service Analyst – Diane Goskie. Diane is the dayto-day contact for service inquiries (e.g. questions about account activity, changes to users/services, etc)	Diane Goskie 314-612-8476 office Diane.Goskie@umb.com

References

City of Ferguson Jeff

Blume

Director of Finance

110 Church Street

Ferguson, MO 63135

314.524.2411

[jblume@fergusoncity.co](mailto:jblume@fergusoncity.com)

[m](#)

Contract Length: 45

City of Collinsville

Andrea Loeh

Finance Director

125 S Center St

Collinsville, IL 62234 Phone

618.346.5200 x1156

aloeh@collinsvilleil.org

Contract Length: 22

City of O Fallon, MO

Rebecca Kovach

Finance Department

100 N Main Street

O Fallon, MO 63366 636.379.5520

rkovach@ofallon.mo.us

Contract Length: 22



Section 3

Proposal
Response

• Exhibit B

Request for Proposals

Payroll and Parking Division Banking and Depository Services

Issue Date: October 12, 2018

Proposals Due Date: November 16, 2018



The City of St. Louis, MO
Office of the Treasurer
1200 Market Street
St. Louis, Missouri 63103

<http://www.stltreasurer.org>

The City of St. Louis Treasurer's Office ("STLTO") will accept sealed Proposals for Bank Depository Services due on November 16, 2018 at 4:00pm at the STLTO office located in

St. Louis City Hall, Room 220. **Proposals received after this time will not be considered.**

Please carefully review all of the required information (Section D and Appendixes). Proposals that do not provide all of the requested information may be deemed unresponsive and excluded from consideration. Please mark on the outside of the envelope and on any carrier's envelope: Response to Proposal for Banking and Depository Services.

The STLTO will not be responsible if the U.S. Postal Service or any other courier system fails to deliver the sealed proposals to the STLTO by the given deadline above.

The STLTO reserves the right to reject any or all responses and to waive irregularities contained therein and to accept any response deemed most advantageous to the STLTO.

Tishaura Jones
Treasurer
City of St. Louis, MO
City Hall, Room 220
1200 Market Street
St. Louis, Missouri 63103



Section A: Description of the City of St. Louis and the STLTO

The City of St. Louis ("the City") is located on the Mississippi River, the eastern boundary of the State of Missouri just below its confluence with the Missouri River. The City occupies approximately 61.4 square miles of land, and its area has remained constant since 1876. The City is a constitutional charter city not a part of any county, organized and existing under and pursuant to its Charter, the Constitution and the laws of the State of Missouri.

The Treasurer is the City's chief banking officer and operates the municipal parking division. The STLTO controls and monitors all the bank accounts of the City. There are currently 50 accounts under STLTO's control. Through daily contact with the Comptroller's Office and detailed reconciliations of these accounts, the STLTO provides a check and balance for the Comptroller's Office. In addition, the STLTO is by ordinance the depository for all receipts of the City and provides a means for departments to make daily deposits. The STLTO issues all payroll checks, deposits funds for federal and state taxes, funds for savings bonds and other payroll deductions.

The Treasurer is also responsible for making all investments for the City. This includes purchasing, selling and auditing the earnings on these investments as well as ensuring that City funds are safe and secure.

Section B: Request for Proposal

The STLTO is requesting proposals for Bank Depository Services for the Parking Division and for City Payroll from qualified banking institutions. Qualified institutions eligible to respond to this Request for Proposal include those that meet the requirements defined by St. Louis Ordinance 64457 and Missouri State Statute 95.530 and designated as city depository by the City of St. Louis Funds Committee. A qualified institution must also be insured and must demonstrate the capacity to meet all of the requirements of the STLTO as stated in this RFP.

Banking services being requested under this RFP include full service basic banking services including but not limited to receiving deposits, remote deposits, paying items, wire transfers, stop payments, positive pay verifications, credit card services, ACH services, account analysis, records management, monthly statements, check printing services, special reports, meeting daily collateral requirements, quarterly feedback meetings, etc.

This RFP is intended to serve as the bid for the depository agreement. This depository agreement will not cover investment transaction activities. The STLTO will manage its investment portfolio under a separate agreement under its Investment Policy.

By submitting a proposal in response to this RFP, financial institutions will be deemed to agree to the service provisions contained herein. This RFP and the proposal submitted will be incorporated into and form the basis for the Bank Depository Services agreement.

Section C: Proposal Submission Process, Due Date, and Required Documentation

A cover letter must be signed by an individual authorized to bind the institution, state that the proposal is valid for 180 days from the submission date and give full contact information regarding the proposal.

Proposals must be received in the Treasurer's Office on a removable USB drive and three hard copies no later than November 16, 2018 at 4:00pm Central Standard Time. The proposal should be enclosed in an envelope and delivered to:

Connie Johnson, Assistant Treasurer

City of St. Louis Treasurer's Office, 1200 Market, Room 220, St. Louis, MO 63103

The outside of the sealed envelope or container must state: Response to Proposal for Banking and Depository Services

Responses received after the above date and time submission deadline will be rejected. All proposals that have been submitted shall be open to public inspection after the contract is awarded, except for trade secrets and confidential information contained in the proposals marked "confidential" by the proper responding party.

Section D: Scope of Banking Services

The STLTO is seeking one or more financial institutions to provide various banking services that will meet the operational needs of the STLTO. The STLTO may choose to divide services between banking institutions if it is in the best interest of the STLTO. All deposits must be managed consistent with applicable local, state, and federal laws.

1. Customer Service

Please include the following information in your proposal for Customer Service:

A description of the customer service approach your financial institution will employ with the STLTO. Factors include training, initial testing and set-up, equipment servicing, and communication.

As your strategic banking partner, UMB Bank will equip you with the treasury management tools necessary to help the City minimize banking costs while improving efficiencies. We offer a team of individuals who are experts on the products and services which will assist you in attaining your banking goals and are dedicated to serving the government sector. UMB believes in building a personal relationship with its' corporate commercial and public fund clients to insure we are meeting your needs. As such, The City would have one primary contact which is your Treasury Management Officer, Colleen Lang. The City also has the ability to reach out to Diane Goskie, TM Implementation and Service Specialist, for its day to day needs as they arise. Both Colleen and Diane are located locally in our Downtown St. Louis facility. UMB also

offers a centralized customer service support center located in Kansas City, MO. for assistance with any needs related to your accounts.

Please see our Executive summary in Section 2 of the Request for Proposal for specific responses to the below listed questions.

- i. The names, email addresses, and telephone numbers of staff members who are authorized to respond to operational, pricing, and technical questions related to this RFP.
- ii. The name, email address, physical address, one paragraph bio, and telephone number of the primary relationship manager and secondary relationship manager(s), if any, who will be assigned to the STLTO.
- iii. The current total percentage of public deposits held by the banking institution.
- iv. The institution's experience in serving similarly situated governmental entities. Staff qualifications and general experience of those individuals who will be assigned to work with the STLTO.
- v. A description of the institution's corporate structure, including holding companies, parents, subsidiaries, or corporate affiliates.
- vi. The role of any third-party processor to be used in providing the services listed in this RFP.

UMB does work with third party providers, Net Spend Skylight financial for The City's Paycard needs and Elavon for The City's Merchant Services needs. UMB Co-sources our lockbox services with FIS. FIS would key data and transmit any data transmission files related to lockbox payments received.

2. General Account Services

A. The STLTO currently operates the following public funds banking accounts. The STLTO requires an account structure that meets the needs outlined below. Each of the following accounts is a Demand Deposit Account (DDA). Proposals should be made according to the current structure, but alternative account structure recommendations, if applicable, should be included as a separate exhibit within the proposal.

Parking Division Account: The majority of the STLTO's parking operations flow through this account, including the deposit of revenues and payment of accounts payable. The STLTO also sends and receives wire transfers and ACH transactions in this account. This account has a balance ranging between \$1,000,000 and \$2,500,000.

Payroll Account: The STLTO has a separate checking account for processing payroll, which includes direct deposits for between 6,000 and 7,000 employees. The STLTO also issues check payments for some employees and other payroll-related items. This account is funded via an account transfer (Zero Balance Account) from the operating

account in the amount of gross payroll. The average month disbursement of this account ranges between \$8,000,000 and \$9,000,000.

Please see exhibit B for account structure recommendations

B. The STLTO requires a monthly bank statement on each banking account to be received no later than the 5th business day following the end of the month. The STLTO also requires access to electronic or internet statements, including a serial listing of the checks paid, no later than the first business day following the end of the month.

UMB will provide the City with monthly bank statements. They will be available online through UMB Direct the 1st business day of every month.

Please include the following information in your proposal for General Account Services:

- i. List and map of all bank branches located in the City of St. Louis. Identify and sort each branch based on its distance from 1200 Market Street, St. Louis, Missouri 63103.

UMB has one branch located in the city of St Louis.



The branch is .06 miles for the City's offices. We are located at 2 S Broadway, St Louis, MO 63102.

- ii. List and map of all bank ATMs located in the City of St. Louis. Identify and sort each bank ATM based on its distance from 1200 Market Street, St. Louis, Missouri 63103.

UMB has 4 ATM's Located in the City of St. Louis.



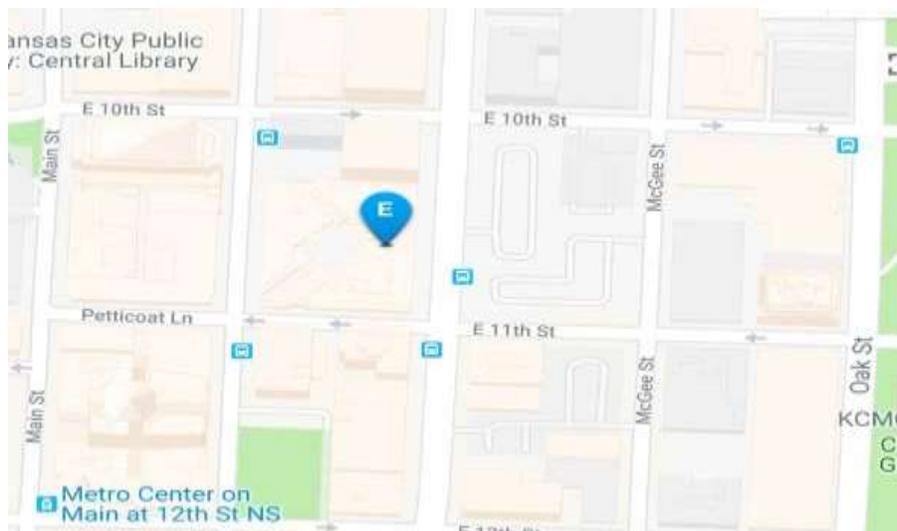
- A. Downtown, 2 South Broadway, St Louis, MO 63102, .06 miles for the City's offices.
- B. Souldard, 730 Carroll St, St Louis, MO 63104, 1.14 miles from the City's offices.
- C. Shop 'N Save, 4660 Chippewa St, St Louis, MO 63116, 4.7 miles from the City's offices.
- E. Shop 'N Save, 7057 Chippewa St, St Louis, MO 63119, 6.9 miles from the City's offices.

iii. List and map the location of your call center(s).

The City's first point of contact will be with your dedicated Treasury Team located at 2 S. Broadway, St. Louis MO 63102.



In addition to your locally dedicated Treasury Team, UMB has a call center located at 928 Grand Blvd in Kansas City, MO 64106.



- iv. Provide samples of standard statement formats available, a sample of the monthly account analysis statement and associated issuance timetables, a sample reconciliation statement, and a sample of the quarterly collateral statement provided to the STLTO.

Analysis Statements are available online on the second business day of the month.
Reconciliation statements are available on the fifth business day of the month.

Examples of the most commonly used reports including analysis, reconciliation and collateral statements are included in the Required Documentation and Sample Report located Under Separate Cover.

- v. A description of daily activity cutoff times.

Cutoff times are included in the requested product descriptions below.

- vi. A fee schedule for banking services.

The fee schedule of our banking services is provided in Section 4, Exhibit A and A1 of this RFP.

- vii. Availability of funds deposited.

UMB offers our Public fund customers an aggressive funds availability schedule for checks, Money Orders and cash. Below are the latest cutoff times for deposits to have next-day availability:

- Branch Deposits – 5:00 pm CST
- Image Cash Letter Deposits (check and Money Orders) – 6:00 pm CST
- Remote Deposit (checks only) – 7:00 pm CST
- Lockbox Deposit- 5:00pm CST

In addition to the schedule listed above, other deposit availability schedules are below.

- All wire transfers received are given same day availability and are posted to the receiving account within 15 minutes of receiving proper instruction.
 - ACH deposits – availability is based on effective date and settlement time within the file received. UMB makes ACH funds available to clients within 2 hours of settlement.
 - Cash Vault Deposits – 3:00 pm CST
- vii. Policies and procedures regarding earnings credits and reserve requirements. The current monthly earnings credit rate and the historical monthly credit rates since January 1, 2016. Include the earnings credit rates' associated benchmark (i.e., 10year US Treasury, One Month LIBOR, etc.) and the related spread for each monthly period.

UMB's Earnings Credit Rate is not based on an index. ECR Rates are reviewed and set monthly by our Executive Rate Committee. Below are historical ECR Rates on balances of \$100,000 or more:

January 2016 through June 2017	0.20%
July 2017 through August 2017	0.25%
September 2017 through June 2018	0.30%
July 2017 to Present	0.35%

- ix. In lieu of earnings credits, the STLTO is interested in interest-bearing accounts. Please indicate a fixed interest rate for the duration of the RFP term. The City also requests a one-time option to convert from a fixed interest rate to the prevailing variable interest rate. Please clearly indicate whether this option is available.

UMB would recommend for the City's needs, our Interest-Bearing Performance checking account to maximize earnings. Below is our proposed indexed rate offering for the duration of the RFP.

For Payroll and Parking Division UMB would offer the City a variable rate set at 97% of the Federal Funds Target Rate. The current Fed Funds Target Rate is 2.25% which would equate to a current rate of 2.1825%

UMB would offer a rate of 87% of the Federal Funds Target Rate for the Treasury Operations Account & Utility Lockbox account that are anticipated to carry larger balances. This would equate to a rate today of 1.9575%

UMB would not be able to offer a fixed interest rate option to the City.

A schedule of fees itemizing all proposed fees for the designation RFP period based upon our estimated account balances. Include any charges for any banking supplies, such as deposit tickets and requests for change. Indicate if any fees are excluded from payment through earnings credits.

UMB would offer to the City a \$1,500.00 credit per calendar year for depository supplies.

UMB would pay the City interest on its average monthly collected balance in lieu of earnings credit.

Please see Section 4 Exhibit A and A-1 for schedule of fees

- x. A description of your stop payment process.

UMB offers Stop Payment initiation and renewal online and over the phone.

The UMB Direct Check Services module allows the City to place a Stop Payment on a check or a range of checks. The following Check Stop features are available:

- Place Stop
- Cancel Stop
- Approve Stop
- Delete Stop

The required fields for entering a stop payment through UMB Direct's Check Services module are:

- Account number
- Serial (check) number and/or range
- Individual date or date range

Dual control is available but is not a requirement. UMB's check stop user entitlement options include:

- Stop Payment Initiation
- Stop Payment Approval
- Stop Payment Approve Own

UMB Direct Check Services module offers the following duration options:

- 6 Months
- 12 Months

- 18 Months
- 24 Months

Stop Payment Report

UMB Direct also offers several customizable reports to monitor stop payments including a daily Stop Pay Expiration Report.

Please see sample Report located in the Documentation Booklet Under Separate Cover.

xi. Security practices in place to protect accounts from unauthorized activity.

UMB offers protective services for clients including positive pay, ACH Filters/Blocks and paper debit blocks. Additionally, UMB requires multi-authentication processes for ACH and Wire transfer payments.

The City would access our online portal UMB Direct using a multi-factor identification method that includes the following steps:

- A Company and UserID are entered on the umb.com home page.
- The UserID is interrogated by our Multi-Factor Authentication solution to determine a risk score. Depending upon the score, the user may be presented with one of five challenge questions which the user established at registration. If the user fails to answer the first two questions presented successfully, the UserID is locked and prevents unauthorized access. The UserID may be unlocked by a designated administrator or by the UMB Client Care team.
- Upon successful completion of the Multi-Factor Authentication process, the user arrives at the password entry page. The user then enters the password associated with their UserID to continue.
- Once the user has successfully accessed UMB Direct, our user security will determine the user's access clearance to accounts or locations.

UMB Direct offers Multi level security for various staff. The information you view within UMB Direct is accurate and secure.

- Flexible approval options enable you to choose the number of approvals that need to take place before a payment or transfer is initiated. You can also have approval authority based on the dollar amounts of transactions.

- UMB Direct has a service that monitors your activities in the background to help identify potentially fraudulent situations.
- Authorization of payments with tokens takes place at the time of payment initiation rather than logging into UMB Direct.
- You can create specific roles and authorities for each individual user based on their duties within the company or authorization to access certain functions or initiate certain types of payments and dollar limits. Through user management, you can control the scope of your users' services, placing information security directly in your hands. You can have system administrators at your company to maintain the access capabilities for different users. You can add new users, delete users and modify access for existing users.
- You can reset passwords without having to contact UMB.
- You can create templates for wire and ACH payments, which can be saved with static information that doesn't have to be re-entered each time a payment is initiated.

Additional Fraud protection services recommended would be UMB ACH Debit Filter, Paper debit Block in addition to Positive Pay services the City currently utilizes.

ACH Filter is designed to reduce the likelihood that unauthorized ACH transactions will post to your Company's deposit accounts. UMB ACH Debit Filter enables your service representative(s) to actively and efficiently screen incoming ACH debit transactions received by UMB Bank prior to posting to your account.

Paper Debit Block is designed to block any checks from presenting to the City's accounts. Any check presented would be automatically returned.

- xiii. Policies for automatic redeposit of items returned for insufficient or uncollected funds, as well as notification timeline and method for returned (NSF) items.

Upon the City's instruction, deposited items which have been returned can be automatically redeposited a second time. When items are redeposited for collection a second time, the City will incur a reclear item fee. If applicable upon the second return, UMB will notify the City of the total number and dollar amount of returns for the day. Returned items can be charged back to the deposit account in total, or individually, each day. UMB will notify the City on any returned items over \$2,500 before debiting the City's account.

Return items can be reported either through UMB Direct or via direct transmission and will be available at opening of business, (contingent upon the timely receipt of the

information from the Federal Reserve.) UMB receives a second transmission from the Fed in the afternoon and should there be any same day return items, they would be loaded into UMB Direct or transmitted to the City. A mailed hard copy notification is also available to the City if so desired.

xiv. Any other relevant policies and procedures.

Please see UMB's Treasury Service Master Agreement found in the Required Documentation Booklet found Under Separate Cover regarding UMB's Policies and Procedures.

3. Retail Lockbox

The STLTO currently issues monthly utility billing, which is collected through a retail lockbox system. The current lockbox provider creates a data file for payment processing based on coding from the bill stub.

Please include the following information in your proposal for Retail Lockbox:

- i. Time and frequency of pickups.
- ii. Turn-around processing time.
- iii. Ability to provide images of remittance documents and checks online.
- iv. Acceptance and rejection criteria for payments, treatment of exceptions, the method of data transmissions, and related technical specifications.

UMB's Lockbox Service Centers are located in Kansas City, Mo. with Payments processing through a Kansas City PO Box. In-Person Payments collected by the City may be transmitted to the Kansas City PO Box by courier contracted directly by the City.

UMB's Image Lockbox Services processing schedule is tailored to match the City's incoming mail patterns so that remittances can be processed as they arrive from the post office. UMB Bank makes multiple pick-ups at the post office each day. Mail is delivered directly to UMB's **Image Lockbox Services** department and sorted by client for prompt processing. UMB's **Image Lockbox Services** processing can streamline your company's finances, accounting, posting of cash to accounts receivable, and customer service operations. UMB clients can gain greater payments accuracy and reliability while reducing risks of loss, theft, or forgery of payment items.

UMB will assist in tailoring the City's Lockbox needs. UMB will work with the City to determine the specific criteria by completing the Lockbox Implementation Questionnaire and Service Request. Including but not limited to the below options. All mail delivered to the UMB **Image Lockbox Services** location is attended to, and high-speed eligible mail is processed on high-speed equipment. Single payments (single coupon and single check) are quickly extracted from their envelopes. The

equipment can also look for name and/or address changes *via* mark sense change box. All information contained in the coupon's scanline and check MICR line is digitally imaged and "joined" as a stored-transaction data stream during this one-pass process.

For low-speed payments, the contents of each envelope are removed and examined. Payment item amounts are verified to invoice payments, and then the payments are extracted with the Dollar amount captured, and the item endorsed and imaged. Check batch information is entered, verified and deposited into your company's deposit account at UMB Bank.

After all payment item amounts have been determined and balanced within a batch of items, the batch is ready for deposit to the City's account at UMB. A deposit is prepared for the total of all batches of items processed for that banking day. Checks will be converted to electronic images ("**Check 21**") for deposit and clearing. UMB Bank can convert an eligible check to an account receivable conversion (ARC) item to settle through the Automated Clearing House (ACH). ARC entries are subject to the requirements of the **National Automated Clearing House Association Operating Rules** (the "**NACHA Rules**").

UMB will provide the City with the ability to view images of remittance documents and checks through our Image Lockbox Portal.

Imaging Capabilities

UMB Bank digitally images payment items and their accompanying remittance documents for high-speed payments. For low-speed payments, digital images of payment items and their invoices, correspondence and envelopes also are available. Digital images of payment items and their accompanying remittance documents can be delivered to the client in several different ways as described below.

Online Image Review

Clients can review digital images of payment items, their remittance documents, correspondences, and remittance envelopes through the Service's online image portal, *UMB Image Lockbox*. These black and white images can be archived and available to the client for viewing online for up to seven (7) years. The client can also save images using *UMB Image Lockbox* to the client's own image archival system or to a DVD/CD. The ability to view such images of payment transactions online can reduce time spent researching payments and paper workload and can enable quicker response times to customer service inquiries.

Electronic File Transmission (optional)

Electronic transmission of images of payment transactions documentation permits the client to load the images to its own imaged documents platform, reduce paper and workload, and integrate the UMB Lockbox Services imaged documents with other imaged documents on the client's documents system. UMB can transmit images in a format that meets the client's specific needs.

CD-ROM (optional)

UMB can deliver to the client payment items images and remittance documents as stored on a CD-ROM on a daily, weekly or monthly basis as the client may request.

Research and Report Capabilities

The *UMB Lockbox Image* processing platform provides the client with additional research capabilities to obtain detail on lockbox transactions, as well as several report options. Clients can view transaction details and reporting for up to seven (7) years of data *via* the *UMB Image Lockbox* module.

Intra-Day (Exception) Decisioning

UMB's *Intra-Day (Exception) Decisioning* module in **Image Lockbox Services** is an intuitive, interactive computer interface designed to streamline workflow by electronically presenting exception payment transactions to your company's appropriate personnel for handling and decision making.

How It Works

Intra-Day (Exception) Decisioning eliminates the movement of most paper by providing images of exception payment items and documents and corresponding payment details online. It enables the client to add additional information or make necessary corrections in order to post the payment transaction to the client's deposit account. *Intra-Day (Exception) Decisioning* provides same day processing of exception payment items, accelerates accounts receivable posting, and potentially decreases overnight courier expenses. All information submitted through *Intra-Day (Exception) Decisioning* module is included in the standard **Image Lockbox Services** extract file and can be electronically loaded to a client's accounts receivable system.

Benefits:

- Provides real-time ability to view and insert missing information to successfully process an exception payment item.
- Reduces the amount of manual data entry into the accounts receivable system for exception payment items.
- Maintains transaction integrity between the check and the remittance document.
- Improves customer service by more timely posting exception payment items.
- Improves back office efficiency by reducing physical movement of paper.

Module Features:

- Displays exception payment transactions requiring correction or additional information in order to process.
- Links transaction details to the associated check and remittance documents images for the client's convenient decision making.
- Provides the client with the early ability to accept, reject, or hold an exception payment transaction.

- Permits the City's authorized Service Representative to view a reasoned explanation describing why a payment item was characterized as an exception item and placed in suspense.
- Alerts the City's authorized Service Representative *via* e-mail when exception payment items are available for the client's disposition. **Data**

Transmission

Payment information processed by UMB throughout the day can be transmitted by the Bank for posting to your company's accounts receivable system. UMB Bank can transmit the remittance information in a variety of formats as specified by the city.

Output Package (optional)

Images of envelopes and contents, exception payment items, correspondence, other remittance and deposit information, and reporting can be returned to the City in a daily **Image Lockbox Services** package delivered to the specified location using the following delivery methods as the client may request:

- First Class Mail
- Overnight Delivery Service Provider, or • Courier Delivery Service Provider.

UMB Bank will retain the envelopes and contents received at the Lockbox Services processing location for a period of not less than five (5) calendar days and will destroy such envelopes and their contents after that time unless UMB Bank were otherwise instructed by the City.

Lockbox Evaluation & Implementation

UMB would meet with the City regarding its lockbox needs to fully understand data and image capture requirements, special handling or sorting needs and instructions for how to handle payments without remittance documents, partial payments, correspondence etc. Thoroughly understanding the City's lockbox needs and data to be captured would enable UMB to provide the City with a more comprehensive cost projection for lockbox services. Line Item pricing for Lockbox services is provided in Section 4, Exhibit A-1.

Should the City desire to establish lockbox services with UMB for its' utility payments a comprehensive implementation plan and timeline would be established. An initial implementation call would be set with our lockbox operations team to discuss processing of payments, layout of data transmission files, handling of correspondence, and imaging options that would best fit the City's needs. Data transmission files would be tested to insure information is being captured to the City's specifications. Complete processing instructions would be recorded and reviewed to insure payments are handed according to the City's expectations. Implementation of Lockbox services can take 30-90 days depending on the complexity of the lockbox set up.

Our lockbox services provide our lockbox customers with a dedicated lockbox customer services center to respond to any of the City's day to day lockbox inquiries for quick resolution.

4. Mobile/Online Banking Functionality

The City utilizes internet and mobile banking services for a variety of functions, including reconciliation, research, fund disbursement, and fund transfers. Please describe your online/mobile banking capabilities. Please clearly differentiate which services, if any, are available only online rather mobile browser/mobile applications.

Please include the following information in your proposal for Mobile/Online Functionality:

- i. Four (4) to Eight (8) screenshots of your mobile banking application.
- ii. A description of inquiry capabilities, including verification of discrepancies and processes to retrieve images of individual deposit checks.
- iii. The time that the previous day's information, ACH transactions, and wire transfers will be posted and available online.
- iv. Online initiation and management procedures for wire and ACH transfers, stale dated checks, and stop payments (please also provide screenshots for each of these features if available).
- v. On-line log-in security methods and how user access is granted/modified/revoked by system administrators.
- vi. The hardware system(s) requirements necessary to access online services.
- vii. Any other pertinent information.

UMB expects to have an upgrade to our current banking application UMB Direct in late 2019. The upgrade will include responsively-designed screens, which will allow the application to be viewed on tablets and smart phones. This would give the City the ability to access UMB Direct through their web browser on their mobile device.

UMB's Electronic Treasury Management Service, known as UMB Direct (the "Service") provides the City with the ability to view or download balance and transactional information, initiate payment instructions, and manage check transactions, all in a single intuitive interface delivered from the convenience of the City's own computer. In addition, the Service can support administrative actions performed by the City, such as adding or deleting authorized service representatives (each a "User") or updating the functional or data entitlements assigned to a User.

With UMB Direct, the City can benefit from:

- On-demand access to prior day or current day transactional data, plus the ability to create transaction or balance email alerts to proactively inform the City; Prior Day information including ledger, available and collected balance information is available online through UMB Direct starting at 3 a.m. CST. Current Day

information is immediately updated. This information will be available for 90 calendar days.

- Initiation of Domestic Wire Transfer, International Wire Transfer, intra-bank transfers, and ACH transactions, either from information stored securely within the application's transaction Templates, via the import of a file, or entered on an ad hoc basis;
- Management of check transactions, such as viewing images of paper items, placing stops on outstanding checks, updating check issue information, and review of positive pay exception items; and
- Strong security and controls surrounding the payment initiation and administration processes.
- Single sign-on access to other online applications and access to other applications protected by additional logins.

UMB Direct Service Modules

UMB Direct is an integrated multi-service environment providing easy access to multiple functions.

UMB employs a layered security approach to protecting Customer information. Access to UMB Direct is controlled via entry of a unique UserID and strong Password. To reduce the risk of phishing, Users are shown an image and phrase of their selection before they are asked to enter a password. This allows Users to feel confident they are on a legitimate UMB page before sharing sensitive information. In addition to the password, Users with authority to manage payments are also required to enter a dynamic credential at the time payments are initiated, and again when payments are approved. Users that have been designated as Client Administrators will be required to enter a dynamic credential to access the Administration module.

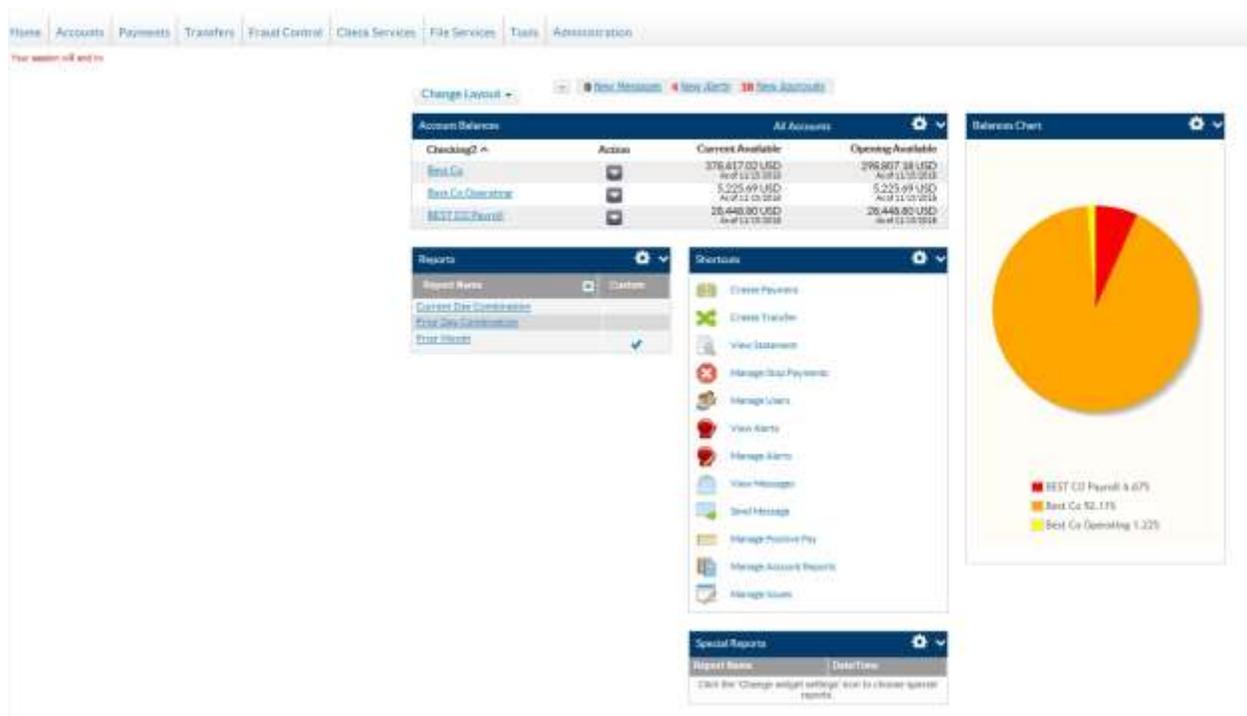
Single Sign-on Service Modules

The following Service Modules are available after signing on to UMB Direct and are incorporated into a single, unified, user interface:

- Home: A configurable dashboard for easy access to balances, reports, and notifications.
- Accounts: Access to Balance and Information Reporting, Statements, and Transaction Search.
- Payments: Access to initiate payment instructions, store payment instructions in templates, and save payment information for Recipients for ACH, domestic wire transfer, and international wire transfer transactions. Payment instructions may be created from imported files, and activity may be exported in a variety of formats.

- Transfers: Access to initiate intra-bank transfers as one-to-one, one-to-many, or many-to-one transactions. These transactions may be saved as Templates for future use. Small business clients may be entitled to transfer funds to accounts at other Financial Institutions.
- Fraud Control: Access to update check issue information, as well to review Positive Pay exception items and reports related to issue maintenance and positive pay exceptions.
- Check Services: Access to create and cancel Stop Payment instructions, as well as to view images of cleared checks, deposit tickets, deposited items, and returned checks.
- File Services: Access to upload and approve check issue, ACH, and batch wire files.
- Tools: Configure alerts and preferences.
- Administration: Access to manage User entitlements and limits, with integrated reporting.

Below is a screenshot of UMB Direct home page.



The following additional Service Modules are available without additional authentication after signing on to UMB Direct:

- ACH Confirmation
- Remote Deposit Capture
- UMB ACH Filter
- UMB Direct

The following additional Service Modules are available with additional authentication after signing on to UMB Direct:

- Image Lockbox/Retail Interactive Lockbox
- Retail Lockbox Imaging
- Wholesale Lockbox Imaging

Core Modules Home

The Home module consists of a configurable dashboard. Users may customize their dashboard to display a number of widgets, which allow a User quick access to their account balances, favorite reports, manage payments, and other application functions.

Accounts

The Accounts module allows a User to view reports of both Prior Day and Current Day transaction information. Prior Day reports show every transaction that has cleared the selected account for the last ninety (90) calendar days. Current Day reports show electronic transactions such as inbound ACH transactions, wire transfers, and account transfers. These reports are updated through-out the day, allowing Users to view ACH information (addenda) and full wire information (advice) with no more than a five (5) minute delay. Prior Day and Current Day reporting are available for Demand Deposit Accounts, with Prior Day reporting available for Loans and Loan Authorities.

The Accounts module also allows a User to view and download an Account Statement. Account Statements provided by UMB Direct are official bank statements which bear the UMB logo and are identical to the printed statements that would otherwise be mailed, including images of cleared checks.

In addition to transaction reports and Account Statements, the Accounts module also presents other reports. These reports, known as Special Reports, include the Analysis Statement, Return Report, and ACH NOC/Return Report, among others.

Finally, the Accounts module offers a flexible Transaction Search function. The Transaction Search function allows Users to query across any accounts to which they are entitled, specifying the transaction type and date, plus a number of optional fields such as Check Number, Amount, Customer Reference, and Bank Reference.

Balance and Information Reporting data and Special Reports are retained 90 days by default, but UMB can support custom retention durations.

Payments

The Payments module allows a User to originate ACH payments and initiate both domestic and international Wire Transfer payment instructions. Payments may be originated from information stored in Templates, from files which can be imported using reusable maps, or from information entered by hand. If a User has a NACHA formatted file, the industry standard for ACH, the file may be imported quickly and easily without creation of an import map. The Tools module, further explained below, supports delivery of alerts to inform selected Users when a payment is awaiting approval.

Deadlines: Payments must be approved by 5:00PM CT.

Below are screenshots of Wire and ACH Payment initiation in UMB Direct.

Create US Wire Payment

Use this screen to create a new US wire payment.

Payment Information

Debit Account * Acct Number - Acct Nickname
Select a Debit Account

Debit Amount *

Value Date * 11/15/2018

Frequency
 One-Time Only
 Recurring

Reference for Recipient

Details of Payment [Add Another Line](#)

Ordering Customer
[Select Existing](#) [Create New](#)

Recipient Information

Recipient * [Select Existing](#) [Create New](#)

Options

Routing Instructions
 Add intermediary bank
 Add receiving bank
 Add bank to bank information

Workflow
 Save as template

[Continue](#) [Cancel](#)

[The Contents of this disclaimer is not present in the database. Please notify the system administrator.]

Create PPD Payment (Prearranged Payment and Deposit)

Use this page to create a new ACH PPD payment.

* Required

Batch Information

Company Entry Description *

Originating Account * Acct Number - Acct Nickname

Originating ACH Company ID *

Company Discretionary Data

Effective Date *  

Frequency One-Time only
 Recurring

Workflow Confidential
 Save as template

Recipients

Once a wire or ACH payment is created it can be saved as a template. Templates can be set up on a recurring schedule.

Transfers

The Transfers module allows a User to initiate transfers between their UMB demand deposit accounts. Transfers may be originated from information stored in Templates, from files which can be imported using reusable maps, or from information entered by hand. The module supports one-to-one, one-to-many, and many-to-one transfers.

Additionally, all approvals are recorded in our database for display on Audit reports. The audit data, such as the details of the transfer and the approvers, are retained in the Service for 366 calendar days. All system reports may be exported for extended retention by the Customer.

Deadlines: Transfers must be approved by 9:00PM CT.

Fraud Control

The Fraud Control module also allows a Customer to manage their exposure to check fraud by loading and updating check issue records, as well as reviewing of Payee Positive Pay exception items. The Tools module, further described below, also

supports delivery of alerts to inform selected Users when Payee Positive Pay exception items have been loaded for their review.

The Fraud Control module protects your check transactions through the use of flexible entitlements. The module can support either one-User or two-User workflows for the update of check issue records, and for the instructions for handling of Payee Positive Pay exceptions. The check issue audit data, such as the initiators and approvers of issue data, are retained for 366 calendar days. All system reports may be exported for extended retention by the Customer.

Deadlines: Positive Pay exceptions must be submitted by 2:00PM CT.

Check Services

The Check Services module allows a User to view a check image and place or cancel an individual or range of stop check payment instructions. All checks may be viewed for 90 days from date of clearing. However, image of checks written on accounts configured for ARP services are available for 15 months from date of clearing.

The Check Services module protects your check transactions through the use of flexible entitlements. The module can support either one-User or two-User workflows for the placement of stops. The check stop data, such as the stop instructions entered and the approvers for the instructions, are retained in the Service for 366 calendar days. All system reports may be exported for extended retention by the Customer.

Below is a screenshot of creating a stop payment.

Create Stop Payment

Use this page to request stop payment on a single check or a range of check numbers.

* Required

Account *

Stop Type Single Range

Check Number *

Date Written 

Amount

Payee

Reason For Stop Payment

Memo

File Services

The File Services module allows for User upload and approval of Check Issue, ACH, or Wire Transfer files. The module includes a mapping utility to allow Users to configure the Service to accept files in the format in which the file is produced by the Customer's core system. The module also includes industry-standard file formats such as NACHA for ACH transactions, and ISO 20022 for Wire Transfers.

The File Services module protects your transactions using flexible entitlements. The module supports distinct approval authority for ACH and Wire Transfer transactions, independent of the approval authority granted in the Payments module. The File Services data, such as the files uploaded and the approvers for the file, are retained in the Service for 366 calendar days. All system reports may be exported for extended retention by the Customer.

Tools

The Tools module also offers many configurable alerts. Alerts can be configured to be delivered based upon balance thresholds, for specified transactions (such as any outgoing wire greater than \$100,000), and for the loading of a Special Report. These email alerts allow you to stay abreast of your account balances and activity even when you lack access to a PC.

Alerts appear on the User's dashboard, found in the Home module. In addition, alert messages may also be configured to send to an email or a text message to a destination you specify. Due to the lack of security surrounding email and text, alert messages will not contain account or transaction details that could be misused.

User Management

The User Management module allows a User that has been designated as a Security Administrator by an Authorized Signer for the Customer to modify the functional and data entitlements assigned to a User for the modules described above. Administrative changes are subject to controls that prevent a Security Administrator from approving a change that he or she initiated, thus helping to protect the Customer from external and internal fraud. The User Management module also supports cloning or duplication of a selected User, streamlining the process of bringing a new User on board. Alternatively, the system also supports role-based administration, allowing for efficient administration of a large group of similar Users. A single customer must choose either User-based or Role-based administration.

Administrative Reporting

Users who are designated to perform administrative tasks on behalf of a Customer are granted access to Administrative Reporting. These reports allow for review of User entitlements, User activity, Users entitled to a service, and a Journal of Daily Administrative Maintenance.

Other Modules ACH Confirmation

NACHA files transmitted securely to UMB must be confirmed by Customers before UMB will process the files. The ACH Confirmation application allows authorized Users to view file totals for specified Immediate Origins and confirm the files.

Deadlines: ACH Payment files must be approved by 5:00PM CT.

Remote Deposit Capture

Remote Deposit Capture allows Users to prepare checks for deposit and transmit the file to UMB without visiting a branch. Please refer to the Remote Deposit Capture Product Description for further details.

Image Lockbox

Image Lockbox Lockbox allows Users to items received in the Customer's lockbox that could not be definitively applied to an account. Please refer to the Retail Interactive Lockbox Product Description for further details.

Lockbox Imaging allows Users to images of items received in the Customer's lockbox. Please refer to the Retail Lockbox Imaging Product Description for further details.

UMB ACH Filter

UMB ACH Filter allows Users to review inbound ACH transactions and return any that are not authorized. Please refer to the UMB ACH Filter Product Description for further details.

Reporting

UMB offers several reporting options for current day, prior day and statement related reports.

Retention Periods:

Balances, Transactions and Statements

Intraday Balance Report

Online reporting

30 days of history

Prior Day Balance Report	Online reporting	90 days of history
Bank Statements	Online reporting	18 months of history
Analysis Statements	Online reporting	18 months of history

Disbursements

Paid Check Images	Online reporting	12 months of history
Stop Payment Report	Online reporting	12 months of history

ACH /Wire /ARP Reports

ACH Return/ NOC Report	Online Reporting	12 months of history
Wires	Online Reporting	12 months of history
Issue File Upload Report	Online Reporting	12 months of history

UMB Prior day reports are available by 8:00am each day and current day reports are available throughout the day- being updated every 15 minutes.

Required Equipment

The Customer must employ all required software components and have access to the Internet in order to use this Service.

Workstation Requirements		Description
Minimum Hardware Requirements		<ul style="list-style-type: none"> A PC or Mac capable of running a manufacturer-supported version of either Chrome, Firefox, Internet Explorer, or Safari web browser.
Minimum Software Requirements		<ul style="list-style-type: none"> A manufacturer-supported version of either Chrome, Firefox, Internet Explorer, or Safari. PDF reader software such as Adobe Acrobat Reader version 5.0 or higher.
Internet Bandwidth		<ul style="list-style-type: none"> We recommend a high-speed wired Internet connection, such as an Ethernet, fiber optic, Cable or DSL connection. Customers using a wireless connection or mobile connection are encouraged to take appropriate precautions.

5. Automated Clearing House (ACH) Services

The STLTO pays some of its vendors and merchants electronically via ACH transfers. Please describe any electronic payment system your financial institution provides the fees for such services.

Please include the following information in your proposal for ACH Services:

- i. Daily posting and cut-off times for both ACH deposits and payments.
- ii. The methodology and procedures involved for importing ACH files and the associated file requirements.
- iii. The ability of the STLTO to build a database of repetitive ACH transactions.
- iv. Security procedures in place to minimize the risk of unauthorized ACH transactions.
- v. Any other pertinent information.

ACH files can be delivered to UMB Bank via UMB Direct ACH Module, our online cash management portal, or by PC or mainframe transmission. Input specifications will be provided depending on the method selected. Unlike wire transfers, which are processed online for immediate and final settlement, ACH files are processed on a batch basis for future settlement. For example, a Direct Deposit file would be originated on Wednesday or Thursday for a Friday payday.

UMB Bank also offers **Same Day ACH** functionality which provides ACH Originators with the option of sending same-day ACH transactions to accounts at any receiving depository financial institution (RDFI). The Same Day ACH option permits payments to flow through the ACH payments network without affecting existing ACH schedules and capabilities. Same Day ACH is available as an add-on ACH service for UMB Bank approved ACH Clients. For additional information concerning Same Day ACH service, please contact your UMB Treasury Management Services representative.

Clients can deliver ACH files to UMB Bank in several ways. Specifications will be provided depending on the delivery method selected.

UMB Direct®

UMB Direct is our Online Cash Management portal. This system allows companies to initiate ACH transactions through an Internet connection. Access is controlled by User IDs and passwords, 128-bit SSL encryption and a SecureID token for multi-factor authentication. Payments may be originated from information stored in Templates, enabling the City to build a database of repetitive ACH payments. Templates can be built from files which can be imported using reusable maps, or from information entered by hand.

If a User has a NACHA formatted file, the industry standard for ACH, the file may be imported quickly and easily without creation of an import map. Clients that have the ability to create data files that are comma delimited or fixed formatted may import data files using custom mapping logic.

Through a single location, clients have access to real time ACH reporting, as well as reports to track batch and transaction level detail. Reports may be customized to meet a business need, as well as exported for external purposes. Take control of outbound and inbound transactions with dual approval processes, as well as ACH filtering capabilities within UMB Direct.

To minimize the risk of unauthorized transactions the city will have Flexible approval options that will enable you to choose the number of approvals that need to take place before a payment or transfer is initiated. You can also have approval authority based on the dollar amounts of transactions.

Authorization of payments with tokens takes place at the time of payment initiation rather than logging into UMB Direct.

File Transmission

File transmission is typically utilized by companies with the appropriate resources to create their own NACHA-compliant ACH file or have a system that will create NACHA-formatted files. Files may be transmitted by Client, agent or third-party processor.

UMB Bank supports the following transmission protocols for processing:

- Secured File Transmission Protocol (SFTP): The path or tunnel where the data flow is encrypted in addition to encrypting the data file (preferred option).
- Internet Upload or https: Clients can log in to a secured Internet site that belongs to UMB
- to upload an ACH file.

Deadlines: Payments must be approved by 5:00PM CT

6. Wire Transfer Services

The STLTO pays some of its vendors and merchants electronically via wire transfers. Please describe any electronic payment system your financial institution provides and the fees for such services.

Please include the following information in your proposal for Wire Transfer Services: i.

Associated policies.

- ii. Wire transfer initiation and verification processes, including daily cut-off times.
- iii. How the institution addresses repetitive wire transfers. iv. Methodology for notification of incoming wire transfers.
- v. Security policies and procedures in place to the minimize risk of unauthorized wire transfers. vi. Any other pertinent information.

UMB Bank offers three ways to initiate Wire Transfers:

- **UMB Direct** provides an online way to initiate wire transfers, internal transfers and drawdown requests on a repetitive or non-repetitive basis. Templates can be built providing a data base for re-occurring wires eliminating the need to key wiring instructions with each transmission. Through this online platform, you can also verify and cancel wire transfers. UMB Direct also provides a convenient way to confirm receipt of incoming wires by using the Tools module. Alerts can be configured to be delivered based upon balance thresholds, for specified transactions such as any incoming wire. These email alerts allow you to stay abreast of your account balances and activity even when you lack access to a PC.
- **Batch Wire Transfer** is a specialized wire transfer service (also referred to as Autowire) available to initiate a relatively large volume of wire transfers via network file transfer. You create the wire transfer file in compliance with UMB's Batch Wire File Layout and transmit it to UMB. The wires are then reviewed, released or cancelled in UMB Direct. This functionality is available for both domestic and international USD wires.
- **Telephone Initiation:** Wire Transfer instructions can also be initiated by calling the UMB Bank Wire Transfer Department.

How It Works

Authorized service representatives initiate money movements quickly and securely by using voice instructions via the online portal incorporating 128-bit encryption or telephone.

How You Benefit

- You can review previous day or intra-day transactions in a secure online environment through UMB Direct, our Web-based information reporting system.
- Repetitive and non-repetitive wire transactions can be easily initiated. • Each user at your company is assigned an individual logon and • Password to further enhance security.

Product Features

- Self-administration provides you the ability to create, change or delete users and templates and to assign authorization limits.
- Automatic standing transfers can be established to transfer funds on a repetitive basis.
- Wire instructions can be dated for release at a future date.
- High-volume clients can transfer files to UMB, which contain multiple wire instructions for direct input to our wire system. This service is also called batch-wire process.
- UMB offers on-line, real-time reporting by direct access to our wire transfer system. Reports include full detail along with Federal Reserve Bank reference numbers.
- You can be assured of high system availability. The wire transfer system and servers are housed within our state-of-the-art technology center, which features redundant servers, an uninterruptible power supply and 24/7 oversight.

To minimize the risk of unauthorized transactions the city will have Flexible approval options that will enable you to choose the number of approvals that need to take place before a payment or transfer is initiated. You can also have approval authority based on the dollar amounts of transactions.

Authorization of payments with tokens takes place at the time of payment initiation rather than logging into UMB Direct.

Domestic Wire transfers may be **initiated and confirmed** online from 7:30 a.m. - 5:00 p.m. CT Monday through Friday, except bank holidays.

International USD Wire transfers may be **initiated and confirmed** online from 7:30 a.m. - 4:00 p.m. CT Monday through Friday, except bank holidays.

UMB Direct is available to view wire transfer history or pending transfers 24 hours a day, 7 days a week.

Domestic and International USD Wire transfers may be **initiated and confirmed** by phone from 7:30 a.m. - 5:00 p.m. CT Monday through Friday, except bank holidays.

International Foreign Exchange Wire Transfer

International Foreign Exchange Wire Transfers may be **initiated and confirmed** either online or by phone from 7:30 a.m. – 3:30 p.m. CT Monday through Friday, except for bank holidays.

7. Merchant Services

The STLTO Parking Division currently accepts MasterCard, Visa, Discover, and American Express in its offices and online for payment of various public services. The financial institution would be expected to provide fast authorization and settlement of all cards, reliable transaction processing, and appropriate payment card industry (PCI) data security standard compliance and liability.

In accordance with responses to questions related to the banking services RFP, UMB understands the City is no longer requesting specific information regarding Merchant services. However, UMB would like to include Merchant Services as part of our additional product offerings in Section 5 of this RFP.

Please include the following information in your proposal for Merchant Services:

- i. Description of the financial institution's credit card service, including all set-up charges.
- ii. A sample merchant credit card agreement and transaction analysis statement.
- iii. Equipment policies and local service availability.
- iv. Deposit of funds methodology and timing.
- v. Screenshots displaying the online interface
- vi. Security protocols and procedures.
- vii. Any other pertinent information.

8. Positive Pay

The STLTO currently utilizes positive pay services for its payroll account.

Please include the following information in your proposal for Positive Pay Services:

- i. Description of the financial institution's positive services, if any, system requirements, and operating procedures.

UMB Positive Pay

UMB's Positive Pay Services help you take a more proactive role in reconciling your accounts. Positive Pay gives you efficient, daily control over all check disbursement activity by allowing you to review all exception items before final payment occurs.

Positive Pay is one of the most effective supplemental measures to control check fraud risk and enhance the security of check disbursements. When a check is presented to UMB against your company's account, we validate the check presented is part of the issue file by validating the check/serial number and check amount. If we are unable to locate the issue record on your company's issue file, we will treat that item as an "exception" and present the front and back check image for your review and decision.

UMB rejects items received for payment that do not match the check/serial numbers and/or dollar amounts of checks submitted in your issue file ("Exception Items"). The Exception Items are then presented to you for review and decision through UMB Direct. Clients are empowered to review exception items and make a decision to reject or accept an item for payment before 2:00 p.m. CT. If no decision is made before the 2:00 p.m. cutoff time, the system will automatically default to the criteria previously established in the system.

UMB offers six Positive Pay options:

Standard Positive Pay with Full Reconciliation (Day 2)

You submit a data file containing a list of checks issued. When a check is presented for payment, UMB verifies the dollar amount of the check, the account number and MICR line of the presented item are the same as your issue file. If any variation is identified, you are notified to specify whether the check should be paid or returned through UMB Direct.

Reconciled Positive Pay with Full Reconciliation (Day 1)

When you submit a data file containing a list of issued checks on your Controlled Disbursement account, UMB corrects any encoding errors on the electronic check presentment file we receive from the Federal Reserve Bank, before the checks are posted against your account. This saves you from performing regular adjustments to reconcile your accounts.

Payee Positive Pay (Day 1)

Payee Positive Pay added to Standard or Reconciled Positive Pay with Full Reconciliation enhances the validation process by allowing you to include information from the Payee portion of a check as an additional point of comparison between checks presented and your issue file data.

As with our standard Positive Pay program, payee exceptions are provided through UMB Direct, Fraud Control module for your pay or no pay decisions.

Reverse Positive Pay (Day 2)

Puts more control in your hands. When you subscribe to this service option, you review the entire list of items that have been presented for payment each bank business day. Notify us of any items that should be returned by the specified deadline.

Unbundled Standard Positive Pay Only (Day 2)

You submit a data file containing a list of checks you have issued. When a check is presented for payment, UMB verifies that the dollar amount of the check and the account number and MICR line of the presented item are the same as what is shown in your issue file. Clients have the ability to make a pay/no pay decision on any exceptions. A file transmission that contains the daily paid items can be provided with this service. No paper reports are available.

Unbundled Reconciled Positive Pay Only (Day 1)

An additional reconciliation service feature offered is to research and resolve errors and exceptions between issue and paid items and between your bank statement and the reconciliation reports called Reconciled Positive Pay. You submit a data file containing a list of checks you have issued. When a check is presented for payment, UMB verifies that the dollar amount of the check and the account number and MICR line of the presented item are the same as what is shown in your issue file. Clients have the ability to make a pay/no pay decision on any exceptions. A file transmission that contains the daily paid items can be provided with this service. No paper reports are available.

Payee Functionality

UMB's Positive Pay service offers payee functionality to further protect your company from check fraud. In addition to comparing the dollar amount and check number, UMB also reviews the check payee to ensure it has not been altered.

Check Issue File Delivery

UMB supports the following file delivery methods for check issue files.

- UMB Direct File Services Module (Online)
- Secure Internet File Transfer (SIFT)
- Internet Upload or HTTPS: Clients can log in to a secured Internet site that belongs to UMB to upload a check issue file.

Manual Entry – Individual check issues or voids can also be submitted online through the UMB Direct Fraud Control Module.

Positive Pay Email Alerts & Decision Making

Notification of suspect items is provided through email alerts to designated user(s). This alert prompts the user(s) to view suspect items (including an image of the check) and to provide instructions to UMB to either pay or return these items. This process is managed online through the UMB Direct Fraud Control Module. The deadline for making decisions on suspect items is 2:00 p.m. CST.

Stale Dated Items

UMB will report any items issued over 180 days as an exception item through UMB Direct. Your company will have the ability to decision stale dated items at that time.

Positive Pay Reports

The following Positive Pay reports are available through the UMB Direct Fraud Control Module:

- Suspect Item Reports
- Check Issue Maintenance and Audit Reports

Teller Data Updates

Teller data is updated every 5 minutes.

Additional Service Features and Considerations Stop Payment Requests

Clients have the option to place stop payment requests by using UMB Direct, Check Services module. Stop payments placed become effective immediately. Stop payment orders may not be submitted on the check issue file.

Voided Checks

Checks that have been previously issued but are truly voided items from your payment system should be submitted via the normal issue file transmission. These items should be identified by using a (V) Void in the proper field in the issue file. These checks will be considered "paid no issue" items and will be presented as an exception item should they be presented by the system. Clients do have the ability to view these checks if presented by using UMB Direct, Fraud Control module. If a voided item is presented for payment, it will be returned unless special arrangements have been made. Voids can also be issued through UMB Direct, Fraud Control module.

Check Specification Requirements

Clients will be given the UMB Check Characteristic Guidelines – User Guide document by the bank. Clients are asked to supply UMB with a sample of check and/or deposit stock. Documents will be tested and notification will be made if quality is not standard according to the specifications contained within the UMB Check

Characteristic Guidelines – User Guide document. UMB will be unable to begin the service until the check-processing department has approved the test documents. In the event the bank encounters a problem with the document quality after the initial testing, the client will be notified and given 30 days to correct the problem. If the problem continues after a 30-day period, the reconciliation service will stop until the problem is rectified.

Paper Reports

UMB's standard offering is to deliver human readable reports via the file transmission selected by you. Clients that require reports in paper format can be provided upon request for additional charge.

Note: Unbundled Positive Pay Services do not report outputs.

UMB Reverse Positive Pay

Reverse Positive Pay functions the same way as UMB's standard Positive Pay service, except UMB presents items that are presented to your company's account via UMB Direct rather than sending us an issue file. When UMB Bank provides the check images via UMB Direct, you will compare the paid items to your check issue file allowing you to quickly identify and notify us of any items that need to be adjusted or returned.

The deadline for making decisions on suspect items is 2:00 p.m. CST.

9. Reloadable Debit Cards

The STLTO uses the Skylight Paycard for direct deposits for employees without a checking or savings account. Please provide information about similar products or services offered by your institution.

UMB currently works with 3rd Party Provider Netspend to provide Reloadable Debit Cards for City employees who do not hold a checking or savings account.

Please see Section 5 for product information and fee schedule.

10. Other Service Lines

The STLTO is interested in working with a financial institution that can provide recommendations to improve our efficiency. Please provide a list of other services that your financial institution offers governmental or corporate entities similar to the STLTO.

Please include the following information in your proposal for Other Services:

- i. Other Services: A detailed description of any other service lines your institution believes may improve the STLTO's efficiency and effectiveness and how they will benefit the STLTO.

UMB would recommend utilization ACH Debit Filter for all accounts to guard against unauthorized electronic debit activity, Remote Deposit Services for processing of check deposits, Purchasing Card services for improved efficiencies in payment processing, Online payment Solutions allowing the City to collect utility payments online and Merchant Services. Please see Section 5 for additional detailed information regarding these services.

- ii. Employee Banking Services: The STLTO would like to provide its employees with information about employee banking services. Please describe any opportunity for employees to receive discounts or benefits through your financial institution.

UMB Can offer the City's Employees our Benefits Banking Package.

Please see Section 5 for additional information.

11. Other Proposal Information

Please include the following information in your proposal for Other Proposal Information:

- i. A transition plan with associated timelines for the described service lines.

UMB is currently providing the City with many required services included in this RFP. UMB will work with the City to implement additional services as needed by the City. We would work with the City to determine a timeline for service set up and implementation and establish weekly calls throughout the implementation to address any issues or questions. Training would be provided by your local Treasury Management Officer and Implementation Services Specialist.

- ii. The institution's disaster recovery plan and backup facilities.

We have designed and operate a highly reliable platform with locations in two different U.S. cities. Our network maintains two production systems and one completely separate test system to ensure that development and testing have no impact on production systems. Our goal is for our systems to never go "down". To ensure complete security and redundancy, our primary and back-up processing sites are fully redundant and capable of processing 100% of the company's normal transaction volume. We could completely lose one data center without any interruption in service. The network routes transactions through two completely separate telecommunications networks to ensure consistent dial-up connections. We maintain a comprehensive Business Continuity and Disaster Recovery Plan (BC/DR Plan). Each of our departments maintains a BC/DR Plan that contains the procedures

necessary for the resumption of normal operations. We conduct yearly BC/DR recovery exercises to test the viability of continuity plans and disaster recovery configurations. Our plans are also subject to compliance audits and internal audits to ensure that the organization, best practices, and regulatory requirements are met. We are subject to the Payment Card Industry Data Security Standard, the Gramm-Leach-Bliley Act (GLBA), and the Sarbanes-Oxley Act (SOX). We undergo audits and tests from multiple agencies such as the Office of the Comptroller of the Currency (OCC). Additionally, Elavon yearly completes a full SSAE16 exam.

Our core processing platform is built on proven, dependable and redundant Stratus switch technology that delivers maximum uptime.

- **Speed-** Average transaction processing time is 10 milliseconds
- **Scalable-** System supports 450 transactions per second
- **Reliable-** Our Stratus System regularly achieves 99.99% uptime
- **Secure-** Sensitive data is secure, reducing compliance costs

Please see Section 6 of this RFP for UMB's Disaster Recovery Plan.

iii. Community Support and Investment

UMB supports the communities we service through philanthropic donations and employee volunteer opportunities supporting organizations. Some of the volunteer opportunities employees have participated in this past year were with the St Louis Area Food Bank, St Patrick's Center, Kid Smart, YWCA and Missouri Veterans Endeavor (Move-STL) among others. Please see detailed responses below and review our detailed CRA/HMDA response provided to the City this past April.

In addition to the quality of banking services and fees, the City will consider certain community support and investment in selecting a depository. Please provide information on the following topics:

1. List any services presently in place that serve the unbanked and/or underbanked community. If none, are any such programs being developed?

Bank-wide, UMB offers a variety of consumer banking products that have the potential to benefit low- and moderate-income individuals and unbanked/underbanked. Services available at all UMB locations include:

- Electronic banking allows customers to access deposit accounts to check balances, view transactions, transfer funds, view imaged checks, reorder checks, conduct transfers between accounts and complete a mortgage application 24 hour a day through UMB's internet site. There is no charge for online banking or bill pay.

- Mobile banking provides customers access to deposit accounts to monitor balances, view transactions, and locate ATMs and branches. UMB charges no fees for mobile banking services.
- Government Check Cashing is available to all accountholders for Federal Social Security, Supplemental Security Income, and State checks. Non-accountholders may cash government checks up to \$1,000 for a fee. Some rural branches do not charge a fee.
- Telephone banking services and banking by mail are available to all branches.

UMB continually evaluates opportunities to better serve the unbanked and underbanked community and is in the process of evaluating a low-cost deposit account that would benefit this market. In Kansas City, representatives from UMB have also been engaged with the Bank On Save Up KC initiative.

2. List your banks involvement with the Calls to Actions in the *Forward Through Ferguson Report*.

Diversity and Inclusion is one of UMB's five key values. We believe a diverse and inclusive culture energizes the workplace and ignites innovation. Even though UMB associates are like-minded in our approach to customer service, we are also fully committed to promoting diversity and inclusion throughout our organization and the community. This doesn't just mean that our people are diverse – it means that we value a diversity of ideas as well. When each of us steps up and makes our own unique voice heard, our company unquestionably becomes stronger.

“We recognize that supporting a culture of diversity and inclusion directly impacts how much you enjoy your job. We believe investing in diversity and inclusion builds productivity, innovation, teamwork and ultimately leads to associate retention. There is no doubt that diversity can result in better business decisions as well. When all our unique perspectives are combined together, we can be more competitive and create stronger connections with our customers, allowing us to deliver the unparalleled customer experience for more than 100 years.”

– Mariner Kemper, President and Chief Executive Officer

Creating a Clearinghouse, unconscious bias workshops, and An Innovative Education Hub are some examples of UMB efforts that align with the Forward Through Ferguson Plan.

Create a Clearinghouse: Every year, UMB facilitates a UMB Together Day across all UMB locations which is a day long interactive series of activities and discussions about diversity and inclusion. The event leverages internal and external expertise to help associates identify connections and promote connectivity through conversations and learning activities, developing skills that can be applied both in the workplace and in

our communities. Since 2015 UMB has offered a 4-hour workshop on unconscious bias to educate, increase awareness, and develop skills to mitigate and address unconscious bias. The workshop continues across multiple regions where UMB has a presence.

Create an Innovative Education Hub: UMB established a relationship with EverFi an innovative and interactive financial educational program which teaches personal finance in the school setting. The partnership will grant program access to a diverse social economic student population (schools with a free and reduced lunch greater than 50%). Eleven (11) schools in the St. Louis market have been identified for participation.

3. List any financial education and counseling programs and/or resources your bank has available to meet the needs of the community.

As a member of the Metro St. Louis Community Reinvestment Association, UMB connects associates to financial education and outreach to low-to-moderate income individuals and communities. Most recently, several associates participated in the annual Choices Program Credit Fair at St. Louis County Justice Services.

UMB established a relationship with EverFi an innovative and interactive financial educational program which teaches personal finance in the school setting. The partnership will grant program access to a diverse social economic student population (schools with a free and reduced lunch greater than 50%). Eleven (11) schools in the St. Louis market have been identified for participation.

4. Does the Respondent directly or indirectly engage payday lending, or support payday lending in any manner?

UMB does not engage in payday lending nor efforts that encourage payday lending.

5. List any loan modification programs presently in place. If none, are any such programs being developed?

There aren't specific loan modification programs in place in the St. Louis market. There are efforts to potentially support and onboard a Missouri wide lending program which offers discounted rates to small businesses and small farms.

6. List any small business loan programs presently in place. If none, are any such programs being developed?

There aren't specific loan modification programs in place in the St. Louis market. There are efforts to potentially support and onboard a Missouri wide lending program which offers discounted rates to small businesses and small farms.

7. List any affordable home loan programs presently in place that target LMI communities. If none, are any such programs being developed?

UMB offers the MHDC's (Missouri Housing Development Commission) Next Step program which provides eligible, first-time homebuyers an opportunity to receive a forgivable second mortgage of 4 percent of the loan which can be used for down payment and closing costs. The second mortgage will be forgiven if the borrower stays in the home/loan for ten years and will diminish after year five by 1/60 every month until year 10 when it will be completely forgiven.

Additionally, through community development activities, UMB's efforts support affordable housing through loans, investments and technical assistance. UMB supports and partners with regional and national LIHTC syndicators to support affordable housing through various tax credit investments and loans. UMB relies on community needs assessments to remain in-tune with community needs which often include affordable housing needs; additional programs in support of affordable housing are currently under evaluation.

8. List any loan programs presently in place that specifically assist small or M/WBE businesses. If none, are any such programs being developed?

UMB's Supplier Diversity program is committed to building strong and sustainable relationships with viable diverse-owned businesses. The program helps clients and communities thrive – and our business strategy has created meaningful growth opportunities for diverse businesses, supporting job creation and economic development across our eight-state national footprint. Although the bank doesn't offer specifically offer loan programs for M/WBE businesses, through the Supplier Diversity Program, we recruit and introduce vendors to various areas of our company. The program encourages small and minority-owned businesses to provide competitive bids for the materials and services we need. The strategy is not simply about sourcing procurement opportunities. We also provide financial solutions and education to our diverse business partners to help them be more competitive in today's global economy. In Kansas City and St. Louis the bank has small business lenders who focus on serving small businesses with revenues under \$1MM. Their expertise to coach and guide small business owners throughout the sales cycle is an asset to the bank's small business strategy.

9. List any partnerships with minority-owned institutions that lend in low- to moderate-income census tract areas of the City.

Through our relationship with SixThirty (a fintech accelerator fund), we've invested in around 19 start-up businesses through our Capital Corporation. While only four of the businesses are based in St. Louis, they all come to St. Louis and participate in the 10-12 week accelerator program.

UMB recently began a relationship with Tabernacle Community Development. We will continue to work closely with them in purchasing additional properties from the city for rehabilitation.

10. List any banking products specifically provided to municipal employees.

UMB's banking products are available to all customers across the banking footprint. Products are not designed for specific groups such as municipal employees however UMB would be able to offer the City's Employees our Benefits Banking Package.

Please see Section 5 for additional information.

Section E: Clarification of Requirements and Questions

All requests for additional information or clarification concerning this Request for Proposals must be submitted, in writing, no later than October 31, 2018 by 5:00pm CST and shall be emailed to the Assistant Treasurer, Connie L. Johnson at Johnsonco@stltreasurer.org.

Section F: Contract Term

The initial contract shall be for a three-year period with two options to renew for one year terms. Anticipated contract start date is January 1, 2019.

Section G: Cancellation

The STLTO has the option to terminate the contract during the first twelve (12) months of the contract if the successful Offeror does not perform under the contract to the STLTO's satisfaction. Thereafter, either party may terminate the contract by giving the other party ninety (90) days prior written notice. The successful banking institution may not assign the contract to any other party without the STLTO expressed written consent.

Section H: Schedule for Proposal Submission

The STLTO will make every effort to adhere to the following schedule; however, the schedule is subject to change without notification to Offerors.

Date	Action(s)
10/12/2018	Release of Request for Proposal.
10/31/2018	Questions due to STLTO regarding RFP from any proposer.
11/5/2018	Responses to any questions submitted to be provided to all known proposers.
11/16/2018	Deadline for proposal submission.
TBD	Bank presentations.
TBD	STLTO awards contract.

TBD	Anticipated contract commencement.
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Section I: Selection Criteria

The following criteria will be used as the weighting basis for evaluation of the proposals and the award recommendation.

Percentage	Criterion
5%	Customer Call Center located in Missouri
10%	Offerors' Information Technology Platform (Including Online and Mobile banking) offerings, availability of reports, ease of use, functionality)
5%	Additional Services offered to STLTO, the City of St. Louis, and their employees
20%	Experience and references of bank and bank officials
15%	Safety and Creditworthiness of the Offeror
10%	Location and number of branches located in the City of St. Louis
20%	Fees and Charges to be applied
<u>20%</u>	<u>Community Support and Investment</u>
100%	Total

Appendix A: Financial Institution Qualifications

1. In order to fulfill the STLTO’s fiduciary responsibility to protect public funds, each bank submitting a proposal shall provide:
 - A. An audited annual financial statement for the most recent fiscal period.

UMB invites the City to view our financial statement online at:

<http://investorrelations.umbfinancial.com/FinancialDocs.aspx?iid=100473>

- B. The bank’s current CRA rating.

UMB’s CRA rating as of November 2017 is rated Satisfactory. The below graph is found on the OCC’s CRA page.

<https://www.occ.gov/topics/compliance-bsa/cra/performance-evaluations-bymonth/2017/cra-performance-evaluations-oct-2017.html>

Performance Levels	UMB, National Association Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	
High Satisfactory			
Low Satisfactory			X
Needs to Improve			
Substantial Noncompliance			

2. Describe the bank's approach to satisfying the STLTO’s banking and customer service requirements.
 - A. What, if anything, is distinctive about the bank's approach to customer service?

As your strategic banking partner, UMB Bank will equip you with the treasury management tools necessary to help the City minimize banking costs while improving efficiencies. We offer a team of individuals who are experts on the products and services which will assist you in attaining your banking goals and are dedicated to serving the government sector. UMB believes in building a personal relationship with its’ corporate commercial and public fund clients to insure we are meeting your needs. As such, The City would have one primary contact which is your Treasury Management Officer, Colleen Lang. Colleen would be eager to establish quarterly meetings with the City to review services and needs of the City and advise on new products, services available. The City also has the ability to reach out to Diane Goskie, TM Implementation and Service Specialist, for its day to day needs as they arise. Both Colleen and Diane are located locally in our Downtown St. Louis facility. UMB also

offers a centralized customer service support center located in Kansas City, MO. for assistance with any needs related to your accounts.

B. How does the bank keep up with changes in automation?

Over the past 3 years, UMB has invested significant resources to deliver a new, integrated, and easy-to-use online banking portal to our commercial and institutional customers; an updated Lockbox Imaging Portal; and a consolidated Purchasing Card portal. This multi-million-dollar investment went into production in 2015 and feedback is even better than we could have anticipated. As we look to the future, **UMB is committed to continually enhancing this platform, along with our entire suite of products and services, to ensure our clients have state-of-the-industry banking tools as they continue to grow and evolve.**

C. Is the bank offering any transition or retention incentive?

UMB appreciates the long-standing relationship we have had with the City. As such we would like to offer the city a transition/retention incentive based on services retained/added.

UMB would offer the City a \$3,000 analysis statement credit for retention of existing payroll and parking division accounts and services and an additional \$3,000 analysis statement credit should the City choose to move its utility lockbox services to UMB.

3. List references from at least three of the bank's current, comparable governmental clients. Include the length of time under contract, a client contact, title, and telephone number.

References are in listed in Section 2 Executive Summary of this RFP.

4. Provide the bank's current senior and subordinated debt ratings. If debt ratings are not issued, provide the bank's most recent bank rating from an independent rating service. The bank will be responsible for notifying the STLTO within thirty (30) days of any change in these ratings throughout the entire contract period. Confirm agreement to this condition.

UMB invites the City to view our financial statement online at:

<http://investorrelations.umbfinancial.com/creditratings.aspx?iid=100473>

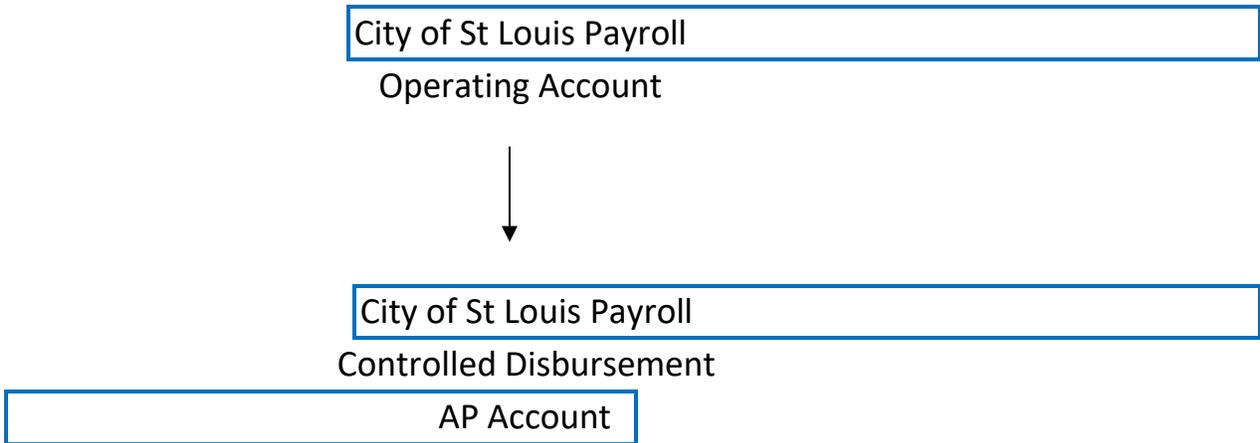
5. This relationship will be executed under a Master Depository/Banking Agreement or Pledge Agreement with the RFP, the bank's proposal and bank service agreements

subordinate to it. Any changes and negotiation required on the agreements will be made and agreed upon before awarding of the contract.

UMB expects that, if we are awarded the bid, the final contract will also include UMB's standard service agreements for the services that we provide, and that copies of those agreements are included with our response to the RFP.

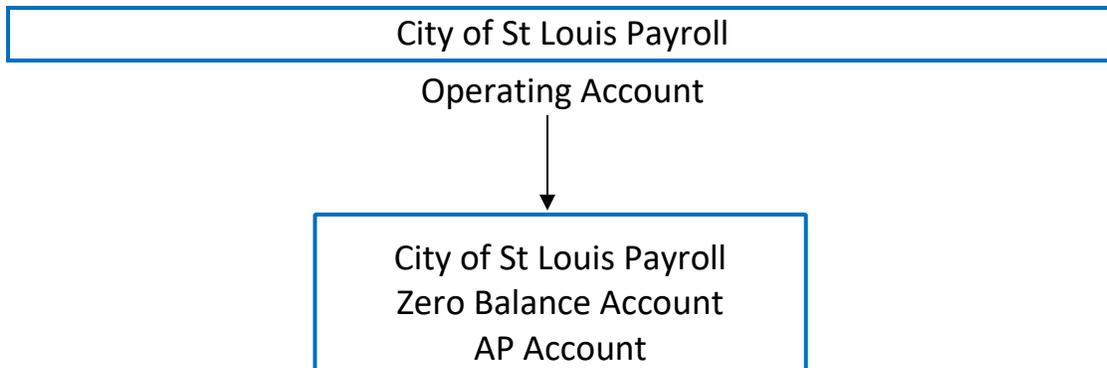
City of St Louis
Payroll Account Structure
Exhibit B

Structure Today for Payroll



Proposed Structure change – Option 1

Change Controlled Disbursement Account to a ZBA Account . Functionality remains the same but would reduce the City’s Cost \$70/month.



Proposed Structure change – Option 2

Eliminate the Payroll AP Account and initiate all payroll from the main operating account. This would reduce the City's costs by \$122.00 per month.

City of St Louis

Payroll Account



Section 4

Pricing, Fee Schedule

- Exhibit A
- Exhibit A-1

**City of St Louis
Cost of Services**

Exhibit A

Depository Services	Fee Per Item
Performance Checking Account Maintenance per acct per month	\$ 10.00
Checks/Debits Posted	\$ 0.17
ACH Debits Received	\$ 0.18
Deposits/Credits Posted	\$ 0.45
ACH Credits Received	\$ 0.35
On-us Checks Deposited	\$ 0.07
Non-UMB Checks Deposited	\$ 0.08
Starndard Returned Deposited Item	\$ 8.00
Automatic Recleared Returned Deposited Item	\$ 5.00
Currency Deposited - per \$100	\$ 0.15
Coin Deposited Per Standard Bag	\$ 3.00
Deposit Handling - per deposit	\$ 1.50
Deposit Correction - per correction	\$ 5.00
Currency Purchased per Strap	\$ 0.42
Coin Purchased - per roll	\$ 0.12
coin & Currency Order - VRU per order	\$ 5.00
Cash Vault summary Report via email	\$ 25.00
Automated 6 month Stop Payment via UMB Direct	\$ 10.00

Incoming Wire	\$ 5.00
Internal Wire	\$ 3.00
Outgoing Domestic Wire	\$ 8.00
Information Reporting	
UMB Direct Maintenance per month	\$ 5.00
Prior Day Reporting per account per month	\$ 5.00
Prior Day - per detail record	\$ 0.07
UMBDirect Account to Account Transfer Module	\$ 5.00
ACH Origination Services	
ACH Monthly Maintenance - per account per month	\$ 25.00
UMB Direct ACH Online Origination Module	\$ 25.00
UMB Direct Payment Batch/File - per Batch/File	\$ 3.50
ACH Credits Originated	\$ 0.09
ACH Debits Originated	\$ 0.13
ACH Addn Records Orig	\$ 0.05
ACH Same Day Debits/Credits Originated - per item	\$ 2.00
ACH Block/Filter - per account	\$ 25.00
ACH Return Items - per item	\$ 5.50
ACH Detail Delete/Reversal	\$ 10.00
ACH NOC - notification of change - per item	\$ 0.75

Depository Services	Fee Per Item
Controlled Disbursement Services	
Controlled Disbursement (CDA) - per month - per account	\$ 100.00
ZBA (Zero Balance Acct) as an alternative to CDA - per acct per mos	\$ 30.00
Account Reconciliaiton Services	
CD Rom Productions - Per CD	\$ 25.00
ARP Imaged Items - Per Item	\$ 0.04
Positive Pay Maintenance - With Full Recon - per acct per month	\$ 50.00
Positive Pay - Per item	\$ 0.07
Positive Pay Exception Item	\$ 1.50
ARP Manual Entry - per item	\$ 0.75
ARP Return Item	\$ 8.00
Payee Positive Payee Line Verification - per item	\$ 0.02
Remote Deposit Services	
Monthly Maintenance per account	\$ 40.00
Deposited Items	\$ 0.10
The Scanner the City currently utilizes would be compatible with	
our services. Additional Scanners would be at cost to the City	
Miscellaneous	
Deposit Assessment (calc on avg ledger bal) annual rate assessed monthly Example: \$100,000 balance 30 day month $(\$100,000 \times .0012) / 365 \times 30$ days in the month = \$9.86	0.12%

See Exhibit A-1 for Lockbox Fees

All Fees listed above are based on services requested within the City's RFP and is not to be considered an all inclusive list of fees. Additional services requested by the City may result in additional fees.

City of St Louis	
Cost of Services	
Exhibit A-1	
Lockbox Services	Fee Per Item
Lockbox Monthly Maintenance Per Box	\$ 100.00
LX Lo-spd Mtchd Sgl OCR Bar Cd	\$ 0.16
LX Lo-spd Unmtchd Sgl OCRBarCd	\$ 0.19
LX Multiples OCR Bar Code	\$ 0.25
LX Check Only	\$ 0.20
Unprocessable-Corr Only	\$ 0.25
LX Document Capture-per image	\$ 0.04
LX Deposit	\$ 0.75
Cash Transaction Handling Fee	\$ 5.00
Image Online Maintenance	\$ 50.00
Img OI Itms stan 90 days B&W	\$ 0.005
Special Handling Sorting	\$ 0.10
Data-IMG File TRANS Maint	\$ 150.00
Data-IMG File TRANS-per rec	\$ 0.01

PO Box Rental Annually	At Cost
Outgoing Pkg Prep per item	\$ 0.15
Lockbox Package Mail/Courier Delivery	At Cost
<p>All Fees listed above are based on lockbox services requested within the City's RFP and is not to be considered an all inclusive list of fees. UMB would like to sit down with the City to review specific lockbox needs to provide a comprehensive proposal. Additional lockbox services processes needed by the City may result in additional fees.</p>	



Section 5

Additional Products and Services

- ACH Filter
- Remote Deposit
- Purchasing Card
- Elavon Merchant Services
- Benefits Banking
- Netspend Payroll Services
- Online Payment Solutions



UMB ACH Debit Filter

UMB ACH Debit Filter is designed to reduce the likelihood that unauthorized ACH transactions will post to your Company's deposit accounts. UMB ACH Debit Filter enables your service representative(s) to actively and efficiently screen incoming ACH debit transactions received by UMB Bank prior to posting to your account.

A related UMB service, ACH Block, allows your service representative(s) to restrict ACH transactions on your Company's accounts by debit or credit transaction type.

***Note:** UMB ACH Debit Filter does not make Point of Sale (POS) or International ACH Transactions (IAT) available to your service representative(s) to approve or decline. All incoming IAT and POS debit transactions will be posted by UMB to Company's account.*

How does it work?

UMB ACH Debit Filter enables your authorized service representative(s) to review incoming ACH debit transactions presented to your UMB account(s). Prior to the payment of an ACH debit transaction, your service representative(s) can add the incoming ACH debit to your Company's approved debit transactions list (your "**Approved List**") or decline the ACH debit transaction on the day it was received. UMB ACH Debit Filter allows you to define your default account settings to "Pay All" or "Return All" transactions at the end of the day when action is not taken.

ACH debit transaction returns instructed by your service representative(s) will be returned as permitted by the National Automated Clearing House Association (NACHA) Rules.

ACH Block: a Value-Added Service

ACH Block enables your Company to restrict ACH transactions on its accounts by debit or credit transaction type. Your service representative can instruct UMB Bank to block **all** ACH credits, all debits or both ACH transaction types. UMB will implement the instructions provided by your service representative(s) in the **Treasury Management Services Information Reporting and Electronic**



Payments Service Request. Any blocked ACH item(s) will be returned to the respective Originators before those ACH transactions are posted to your Company's accounts.

UMB Bank n.a.

City of St Louis

November 16, 2018



Deadline

UMB ACH Debit Filter generally makes debit transactions available for clients to decision by 9:30 a.m. CT on each banking day. **Your service representative must instruct UMB to pay or return ACH debit transactions through ACH Debit Filter no later than 4:00 p.m. CT on the same day the ACH debit transactions are received. Any items that your service representative does not specifically instruct UMB to take action upon prior to the designated deadline will revert to your default account setting to post or return any debits for the specified account. Although ACH alerts are a benefit of using the ACH alert service, UMB recommends a process to periodically check the Filter queue in the event email service is interrupted.**



UMB Bank n.a.

City of St Louis

November 16, 2018

REMOTE DEPOSIT CAPTURE



UMB's Remote Deposit Service provides UMB's commercial customers with the ability to make check deposits from the convenience of the Customer's own office/location. This electronic banking service enhances the processing of checks for deposit to UMB Bank utilizing a convenient remote capture system. Using a desktop scanner, a check's image and transaction data are collected digitally and transmitted to UMB Bank. Checks are converted to an electronic image to be deposited and credited to the Customer's designated account.

With UMB's Remote Deposit Service, a Customer can benefit from:

- **Improved control over the deposit process:** Self-contained and easy to use system with audit controls and workflow reporting resulting in a more reliable, and informative deposit process.
- **Improved accuracy of deposit:** The system scans and automatically converts the items to image transactions without user intervention. Any remaining manual keying is validated by the system, resulting in more accurate deposit and fewer bank deposit adjustments. If you currently pre-encode your work, you can reduce keying effort by approximately 80% with the systems CAR/LAR (Courtesy Amount Read / Legal Amount Read) intelligence.
- **Improved availability:** The customer is now afforded the ability to make more frequent and timely deposits throughout the day.
- **Reduced or eliminated courier service transportation costs:** No more daily courier runs or costly expedited shipments to make cutoff deadlines.
- **Fewer bank relationships:** The Company can reduce the number of depository bank relationships established throughout the country. All location deposits can be made to the main UMB depository account, with consistent processing for all locations.
- **Extension of Same-Day Processing windows:** With the elimination of check related transportation, the customer has additional time to prepare deposits. Deposit cut-off time of 7 p.m. for same day credit.
- **Flexible Settlement Options:** Customer has the option to either process the check electronically as a Check 21 item or an ACH item.
- **Online Image and Data Access:** Customers can view check images and transaction details online for up to 24 Months.

REMOTE DEPOSIT CAPTURE



UMB's Remote Deposit Process

Implementing the UMB Bank Remote Deposit Service requires a desktop scanner, as well as an Internet connection to digitally transmit check images and related check information.

The Customer uses a desktop scanner and a web-based application to scan and prepare check transactions for electronic deposit, and an on-line information portal to verify deposits. As checks are scanned, they are reviewed for duplicate items using the on-line Remote Deposit portal, automatically analyzed for image quality, and transmitted through a secure Internet connection to a Host system. The scanned checks are presented to UMB Bank as an electronic image, or as a paper item with subsequent printing of substitute checks, for presentment, clearing and collection. All such remotely scanned checks submitted for electronic deposit must be payable in currency of The United States of America (US\$).

An electronic data file can be created through the Service and be made available for import to the Customer's Account Receivable application containing MICR check information as well as Customer-defined data entry fields. The Customer may select from a variety of ways offered by the Service to verify each day's deposit amounts and transaction details, including the capability to view and download on-line transaction reports. Check images also are available for the Company to view on-line through the Service for twenty-four (24) months from the respective dates of processing.

Deposits

Checks processed by the Bank through the Service as substitute checks, or as an electronic image, will be deposited into the Account designated by the Customer on its **UMB Remote Deposit Service Request** (each a "*Service Request*"). Deposit files are securely transmitted by the Customer to and received by the Bank. Each deposit file must not exceed two hundred fifty (250) check transactions.

If there is a problem with a Remote Deposit Service transaction, which problem will be outside UMB Bank's control, the Bank will attempt to contact the Customer and/ or the third-party service provider(s) promptly upon discovery of rejected image files, and will provide assistance to help resolve the problem. The Customer may be requested to re-scan and re-transmit rejected transaction images or files.

The Customer must promptly review its account statement or deposit information made available through UMB's electronic information system, and the Customer must notify the Bank as soon as possible of any error or difference for any reason. The Customer should notify UMB Bank's Commercial Customer Support Service of any such error or difference. The Customer should refer to UMB Bank's Treasury Management Services Master Agreement (the "*Master Agreement*") for

REMOTE DEPOSIT CAPTURE



additional information regarding review of account statements and information and providing timely notice of errors to UMB Bank.

Substitute Checks

Items deposited through UMB Bank's Remote Deposit Service as paper items will be processed using substitute checks or as an electronic image. A "substitute check" is a paper reproduction and legal equivalent of the original check, and an electronic image is a digital image copy of the front and back of the check along with the MICR information presented for clearing in a special format.

In order to permit increased check processing speed, Federal law permits depository banks to replace an original check with a "substitute check" or an electronic image of the check. These substitute checks are similar in size to original checks, with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check". A person who needs proof of payment may use a substitute check as a proof of payment just like an original check.

With Remote Deposit Service, an original check is truncated by the Customer and reprinted as a substitute check or cleared as an electronic image by UMB Bank. The substitute check or the electronic image is presented through UMB Bank's forward collection processing to the paying bank for payment.

Data Capture

The Client can enter data from envelopes, invoices, and/or checks and receive detailed reporting based on the Client's specifications of the data field(s) entered. This information is available to the Client in a variety of ways by the service, including an electronic format for uploading capabilities.

Deadlines

The end of day deadline for delivery of files is 8:00 p.m. CT for electronic image deposits every banking business day. Deposit files completely and successfully transmitted by 8:00 p.m. CT for substitute checks or electronic image will be processed that business day. Deposit files can be transmitted for deposit any time throughout the day; however, deposit transmissions received after the end of day deadline will be processed on the next business day.

Remote Deposit Web Application or online data is reported prior to final posting and is subject to correction. The Client understands and acknowledges that such data is not to be construed or relied upon as final posting information.

REMOTE DEPOSIT CAPTURE



On-Line Image Access

Images of the front and back of each check that has been scanned and processed for deposit in the Customer's designated account are available to the Customer to view, save or print through Internet on-line access. Such images are available throughout the day as items are transmitted to UMB Bank for deposit. A history of check images will be retained by the Bank for twenty-four (24) calendar months and can be retrieved through the UMB Remote Deposit Service Web Application. Daily Remote Deposit Service transactions detail and summary reports also are available to the Customer to view and download on-line.

Image & Data Download

Images of the front and back of a check that has been scanned and data processed/captured (MICR information) for deposit in the Customer's designated are available to the Customer to download in various formats in order to view, save, search or print check images (for long term archiving or otherwise) by accessing the UMB Remote Deposit Service Web Application through the Internet. Reports can be downloaded by the Customer on a daily, weekly or monthly basis. The Customer also can download check images and data by entering a date range into the Service.

Check Retention and Destruction

Because the Customer retains the original checks that have been scanned and electronically transmitted to UMB Bank for deposit, the Customer is responsible for the appropriate and timely destruction (shredding or other similar method) and disposal of such original check items.

Currently there is not a defined retention period for checks that the Customer has deposited as substitute checks or as an electronic check to its account. UMB Bank suggests that the Customer retain the original check item at least until the Customer shall have verified proper deposit and credit of such items to the Customer's designated account.

It is critical for the Customer to implement appropriate internal security procedures in order to prevent any potential re-deposit of original checks to the Bank for collection. The Customer warrants to UMB Bank that the Customer will take no action that will result in any payment or credit to the Customer's account being requested of the Bank based upon a check that has already been paid by the issuing bank.

REMOTE DEPOSIT CAPTURE



UMB Remote Deposit Capture – Sample Reports

UMB's Remote Deposit Capture allows you to view or print on demand summary reports. These reports can be created for one account, or a group of accounts and for a single day or a range of days.

Report Name	Report Type	Report Content	Download Formats
All Items Report	Daily	Detail listing of checks/transactions	XML, MHTML, CSV, Excel
Daily Deposit Summary by Account	Daily	Deposit Summary Information with drill down capabilities to view deposit detail	MHTML, PDF, Excel
Daily Deposit Summary by Location	Daily	Deposit Summary Information with drill down capabilities to view deposit detail	MHTML, PDF, Excel
Deposit Report by Date Range	Date Range	Deposit Report by Date Range with drill down capabilities to view deposit detail	MHTML, PDF
Settlement Detail by Account	Date Range	Settlement Report detail by Account with drill down capabilities to view deposit detail	MHTML, PDF, Excel
Settlement Detail by Location	Date Range	Settlement Report detail by Location with drill down capabilities to view deposit detail	MHTML, PDF, Excel
Settlement Summary by Account	Date Range	Settlement Report - Summary by Account with drill down capabilities to view deposit detail	MHTML, PDF, Excel
Settlement Summary by Location	Date Range	Settlement Report - Summary by Location with drill down capabilities to view deposit detail	MHTML, PDF, Excel
Web Client Check (CSV Report)	Daily	Detail Check Transaction Listing in CSV format	CSV
Web Client Remit (CSV Report)	Daily	Detail Remit Transaction Listing in CSV format	CSV

The reports can be viewed online, printed or downloaded into a file which can be uploaded into the customer's third party accounting application. Download options include PDF and Microsoft Excel. A Transaction Detail Report designed to be downloaded into a delimited file format (.csv) is also available.

REMOTE DEPOSIT CAPTURE



A Batch List Report will be available after a deposit has been submitted.

Batch List Report

Batch List

Batch ID 6cfe62ef-ab4b-4e52-af07-2380ee04b610
Batch No 462
Mode Person Not Present
Owner Code CER0000028227
Printed By rdedolinich
Print Date Time 10/6/2014 12:21:01 PM Eastern Standard Time
Location Home Office
Account Operating Account

IRN	Date Time	Bank No	Account No	Check No	Check Amount	Additional	Remittance(s)
210715900100800000186	10/6/2014 11:32:06 AM	081009813	1234567890		100.00		
210715900100800000187	10/6/2014 11:32:19 AM	081009813	1234567890		235.00		
210715900100800000188	10/6/2014 11:33:25 AM	081009813	1234567890		15.00		
210715900100800000189	10/6/2014 11:33:45 AM	081009813	1234567890		47.56		
210715900100800000190	10/6/2014 11:34:00 AM	081009813	1234567890		150.00		
210715900100800000191	10/6/2014 11:34:15 AM	081009813	1234567890		56.00		
210715900100800000192	10/6/2014 11:34:28 AM	081009813	1234567890		450.00		
210715900100800000193	10/6/2014 11:34:43 AM	081009813	1234567890		300.00		
210715900100800000194	10/6/2014 11:34:57 AM	081009813	1234567890		2575.00		
210715900100800000195	10/6/2014 11:35:11 AM	081009813	1234567890		240.00		

Batch Total

10/6/2014 Page 1 of 2

REMOTE DEPOSIT CAPTURE

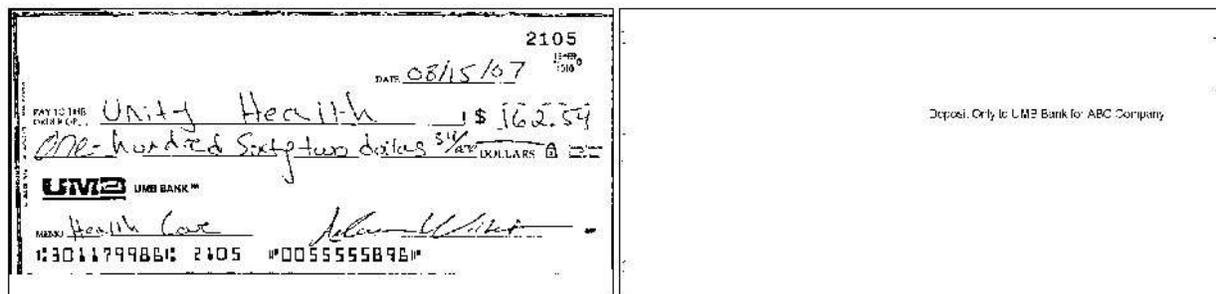


A Transaction Detail Report with images is also available and may be downloaded or printed in PDF format.

Transaction Detail

Batch ID 7f002a85-002f-452c-8b77-4f7c3c90fb0b
Batch No 250
Mode PNP
Owner Code CER0000028227
Printed By umbadmin
Location Home Office
Account Operating Account

No	IRN	Capture Date Time	Bank No	Account No	Check No	Amount
1	210715900103000000233	2/14/2012 2:34:16 PM	301179986	0055555896	2105	162.54



Research

The application allows you to search on checks or invoice information that is captured during the scanning process up to 24 months.

REMOTE DEPOSIT CAPTURE



The search results will allow you to select the item and view, download, or print the image.



Remote Deposit Capture Scanner Offerings

Overview

REMOTE DEPOSIT CAPTURE



The RDM platform is compatible with several different makes/models of desktop scanners. Customers may use an existing compatible scanner, they may purchase a scanner through UMB, or they may purchase the scanner separately.

The Simply Deposit platform (Small Business Banking) will only function with single feed scanners.

The WebClient (Commercial/TM Solutions) platform will function with either single feed or batch feed scanners.

For a list of all scanners that are compatible with either platform, please refer to Scanners - Appendix A.

UMB has partnered with BLM Technology as our scanner provider. They also provide post purchase support for these scanners. For a list of scanners that can be purchased from BLM, please refer to the current scanner pricing sheet available on the Remote Deposit Implementation Forms Intranet page.

Instructions for ordering scanners and contacting BLM for support are provided in the following sections.

Scanner Fulfillment Process

Below are the steps that are followed when a scanner is ordered by UMB.

1. The scanner is ordered using the BLM Order website.
2. Scanner orders completed prior to 3 p.m. CT on a business day are fulfilled the same day. Orders placed after 3 p.m. CT on a weekend or holiday are held until the next business day.
3. Scanners are shipped via standard UPS Ground. Scanners are picked up by BLM after 6 p.m. CT. At that time, the UPS tracking number is assigned.
4. Depending on the shipping address, most scanners will be delivered by UPS within 2 or 3 business days.

Supported Scanners

The Internet connection and the computer's hardware capabilities can directly affect the speed of the scanner hardware and the speed at which you can scan, process, and deposit checks. Scanner speed is measured in Documents Per Minute (DPM) based on 6 inch item length. You might not see all of the supported scanners on your Scanner Model list. Scanner specifications are subject to change without notice.

REMOTE DEPOSIT CAPTURE



WebClient supported scanners

You can use the following scanners to scan checks in WebClient:

- RDM EC7000i, EC7500i
- RDM EC9000i, EC9100i, EC9600i
- Burroughs SmartSource Edge
- Burroughs SmartSource Adaptive
- Canon CR 25, 55, 180**, 190
- Digital Check CheXpress CX30
- Digital Check TS 215, 220E, 230-65, 230-100, 240-50, 240-75, 240-100
- Epson CaptureOne Single-Feed
- Epson CaptureOne 30, 60, 90
- Panini I-Deal
- Panini MyVision X30, X60, X90, X, X SD
- Panini Vision X 1F, 50, 75, 100
- TWAIN flatbed scanners
- TWAIN autofeed scanners

**Canon CR-180 scanners whose product codes are lower than 8928A002AG and produced prior to February 2006 are not supported. The Scanner Control Manager (SCM) reports an error that the activation of the scanner cannot be verified because the serial number is not valid.



City of St Louis RFP
Purchasing Card Opportunity UMB

UMB would like to present the City of St Louis with our Commercial Card solution as a valuable tool for the team to use and take advantage of the full capabilities card has to offer. UMB currently manages the State of Missouri PCARD program, in addition we manage over 30 municipalities and over 50 school districts within the State. Our expertise in the public sector allows our team to properly support and deliver the City with the correct solution.

UMB is please to present the City the following:

- City Program level consolidated billing
- 24/7 program management & Online Card Management access
- Customized Statement period and billing cycle
- Revenue Share Option ○ Annual Rebate or Rewards
 - Rewards will be earned a 1% (1 point per dollar)
- Ability to add Tax Exempt Language to all City Cards ○ Local Card Specific program management

UMB is prepared to demonstrate and offer additional information as questions may arise. Thank you for the opportunity to partner with the City.

Bill Shacklady – Vice President – Commercial Card

2 S Broadway **UMB Bank** St Louis MO 63102

314.612.8509 bill.shacklady@umb.com



City of St Louis RFP
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2 S Broadway **UMB Bank** St Louis MO 63102

314.612.8509 bill.shacklady@umb.com

The logo for UMB Bank, consisting of the letters "UMB" in a bold, white, sans-serif font, set against a blue rectangular background.



Merchant Service

The STLTO Parking Division currently accepts MasterCard, Visa, Discover, and American Express in its offices and online for payment of various public services. The financial institution would be expected to provide fast authorization and settlement of all cards, reliable transaction processing, and appropriate payment card industry (PCI) data security standard compliance and liability.

Elavon: Building Connections That Make Business Work

Elavon has been a leader in payment processing for over twenty-five years, leveraging the world's best technologies for our customers, from large world-wide enterprises to locally-owned small businesses. We extend powerful payment solutions for all payment types and processing environments, ensuring that your business remains well connected.

Our Public Sector Experience

Elavon's payment solutions assist organizations in government and public sector, higher education, utilities and non-profits in taking control of revenue, cutting costs and managing day-to-day operations more efficiently while giving payers the convenience they want.

Our solutions seamlessly integrate with your systems for improved efficiency and time savings. And automated systems reduce opportunities for error, plus streamline reconciliation and provide real-time reporting. Digital payment options reduce paper printing and billing costs with online presentment and electronic statement delivery.

Your customers can pay how they want, when they want, from where they want – including tablets, cashiering stations and smartphones. You'll increase the likelihood of timely payment when you offer multiple ways to pay. Elavon offers multiple settlement windows for clients to maximize their funds availability across multiple time zones.

System Reliability and Data Security

Elavon has built redundancy into its transaction authorizing and processing system, with our Axis systems regularly achieving 99.9% uptime, which extends peace of mind during your peak sales seasons. Elavon's IP backbone allows us to use packet switching of data for maximum speed, efficiency, and reliability.

The processing environment at Elavon uses a fault tolerant Axis infrastructure that provides the redundancy necessary in this industry – this translates into uninterrupted availability for your business. Additional system components such as processors, memory and disk drives can be added without taking the system down. The Axis CAC (Customer Assistance Center) monitors the system 24 hours per day for hardware failures. All transaction authorization, settlement and clearing applications process in this environment.

Redundant Systems

Elavon has designed and operates a highly reliable platform, as well as a completely separate test system to ensure that development and testing have no impact on production systems. Elavon maintains a comprehensive Business Continuity and Disaster Recovery Plan (BC/DR Plan), and conducts yearly BC/DR recovery exercises to test the viability of continuity plans and disaster recovery configurations.



PCI DSS Compliance

Elavon undergoes an annual Level 1 PCI audit and have a current PCI DSS 3.2 AoC signed May, 2018. Elavon adheres to the strictest PCI and security standards, making cardholder data protection a key priority. We analyze all recommended changes to the eco-system thoroughly to ensure proper implementation of any mandated changes by Card Brands or other regulatory bodies. When changes are mandated, we work closely with our vendors/partners (who certify to our systems and specifications, including proof of PCI DSS adherence) to ensure those changes are implemented timely, while reducing impacts to our customers.

We protect data during transmission and at rest.

To safeguard our customers and cardholder data, Elavon utilizes a combination of security measures including firewalls, intrusion detection systems, data loss prevention systems, data encryption, file integrity monitoring systems and access controls. Patch management and physical security controls ensure unauthorized users do not access systems or data.



Safe-T Security Solutions

Nothing to find, nothing to steal™.

Elavon recommends that STLTO adopt our Safe-T security solution, which provides layers of protection when used in combination with EMV and PCI-DSS compliance, to ensure you're doing all you can to protect cardholder data from increasingly complex and evolving security threats. Additionally, an appropriately implemented encryption and tokenization solution can help reduce the complexity of complying with the PCI-DSS standards and decrease the costs of your PCI-DSS audits, freeing up resources to focus on initiatives that will drive your business forward.

Protect your customers and your reputation.

Encryption and Tokenization protect cardholder data at all points in the transaction lifecycle - in use, in transit and at rest.

Encryption is the strongest protection for card data when it's in transit. From the moment a payment card is swiped or inserted (dipped) at a terminal featuring a hardware-based, tamper resistant security module, encryption protects the card data from fraudsters as it travels across various systems and networks until it is decrypted at Elavon's secure data center. Encryption is ideally suited for any businesses that process card transactions in a face-to-face or card present environment. Elavon's encryption solution features format-preserving encryption, which retains the original length and structure of card track data, minimizing or eliminating adverse impact to your point of sale systems or message formats.

Tokenization protects card data when it's in use and at rest. It converts or replaces cardholder data with a unique token ID to be used for subsequent transactions. This can dramatically reduce the possibility of having card data stolen because it no longer exists within your environment. Tokens can be used in card not present environments such as e-commerce or mail order/telephone order (MOTO), or in conjunction with encryption in card present environments. Tokens can reside on

your point of sale system or within your e-commerce infrastructure (at rest) and can be used to make adjustments, add new charges, make reservations, perform recurring transactions or perform other transactions (in use).

Elavon delivers flexible, secure and innovative solutions while providing value at every point in our customer and partner relationships. We offer a wide array of processing options and environments, ensuring that your business remains well connected including:

Card Types <ul style="list-style-type: none"> • Visa® • MasterCard® • American Express® • Discover® • Diner’s Club® • JCB® Electronic Check • UnionPay® • Debit Cards (signature, PIN Service (ECS) based and Internet PIN based) • Bill Payment (PIN-less Debit) Electronic Benefits Transfer (EBT) • Corporate Purchasing Cards 	<ul style="list-style-type: none"> • Gateway Services • Wireless Services • Mobile Services • Contactless 	Data Security <ul style="list-style-type: none"> • Tokenization • Encryption
	Other Payment Types <ul style="list-style-type: none"> • Proof of Purchase (POP) Accounts Receivable Conversion (ARC) • Back Office Conversion (BOC) • ACH Processing • Internet (WEB) • Telephone (TEL) • Prearranged Payment & Deposit (PPD) • No Signature Required Program Services 	Industry Services <ul style="list-style-type: none"> • Hospitality • Airline • Healthcare • Restaurant • Business Services • Ecommerce • Government, Utilities • Higher Education
		Global Processing <ul style="list-style-type: none"> • Dynamic Currency Conversion • Multi-Currency • Processing Services in Europe, Canada, Mexico, and Puerto Rico

Converge

Converge is a flexible, secure omni-commerce payment solution designed to grow with your business. Using a variety of payment choices, including online, mail order/back office mail and phone, in store (retail and service) and Mobile, Converge is the next generation platform for your commerce experience.

Converge converts any web enabled computer into a virtual payment terminal, allowing you to accept a full range of payment types in a variety of environments. Converge can also be used to create a mobile Point of Sale (mPOS) – when paired with a card reader, Converge’s mPOS accepts magstripe, contactless, and EMV card payments.

The Converge API enables you to write a point-of-sale application that interfaces with Converge to accept:

- Debit and PIN debit cards
- Apple Pay™ and Google Pay™; mobile wallets

- Electronic gift cards
- Electronic checks and ACH
- Electronic Benefit Transfer (EBT)

In addition, Converge supports:

- **Tokenization** – Our secure token vault allows a cardholder’s private information to be stored securely on Elavon’s servers for future use. Tokenization is available for both face-to-face and nonface-to-face transactions, but most often utilized in a card-not-present environment.
- **Non-Validated Point to Point Encryption (P2PE)** – Point to Point Encryption securely protects cardholder information at the point of entry for both card present and card not present transactions. P2PE provides a second layer of security through scrambling the cardholder’s information before transmitting it via SSL.
- **Verified by Visa (VbV) and MasterCard Secure Code** – Elavon has partnered with Visa and MasterCard to take advantage of the Verified by Visa (VbV) and MasterCard Secure Code programs.
- **Account Updater** – For tokens and recurring transactions, we offer our Account Updater program. Through Account Updater, all cards existing within the token vault or that are set as recurring are sent to the cardholder’s bank for verification. Participating banks will then respond back with changes to the card, such as new expiration dates or new card numbers for reissued cards. Where tokenization is being utilized, the token on file would need to be updated to accommodate new card numbers for reissued cards.

You can also leverage the Converge hosted payment page and keep payment data completely separate from your business processes and systems or make Converge completely transparent to your customers as a backend integration into key payment functionality.



Equipment policies and local service availability.

Equipment purchased from Elavon includes a 30 day no-cost replacement guarantee. After 30 days and for the first year, equipment that is malfunctioning and cannot be repaired with terminal support can be replaced for shipping charges only, typically \$55. As long as Elavon and the manufacturer support the equipment, terminals can be replaced with a refurbished model for a significant discount, typically between \$150 and \$275 after the initial warranty term has concluded.

We offer a variety of training tools and will work with you to determine the best options for you, including telephone training which can be scheduled at your convenience, bulletins and online resources.

Your experienced Public Sector Account Manager will work with you to keep you informed of significant updates and dissemination of industry-related rules or regulatory changes. Additionally, Payment Network Regulations are available in large part on-line, and we will provide you with the links to such rules and regulations. Elavon also provides information regarding industry issues through our customer portal, www.paymentsinsider.com.

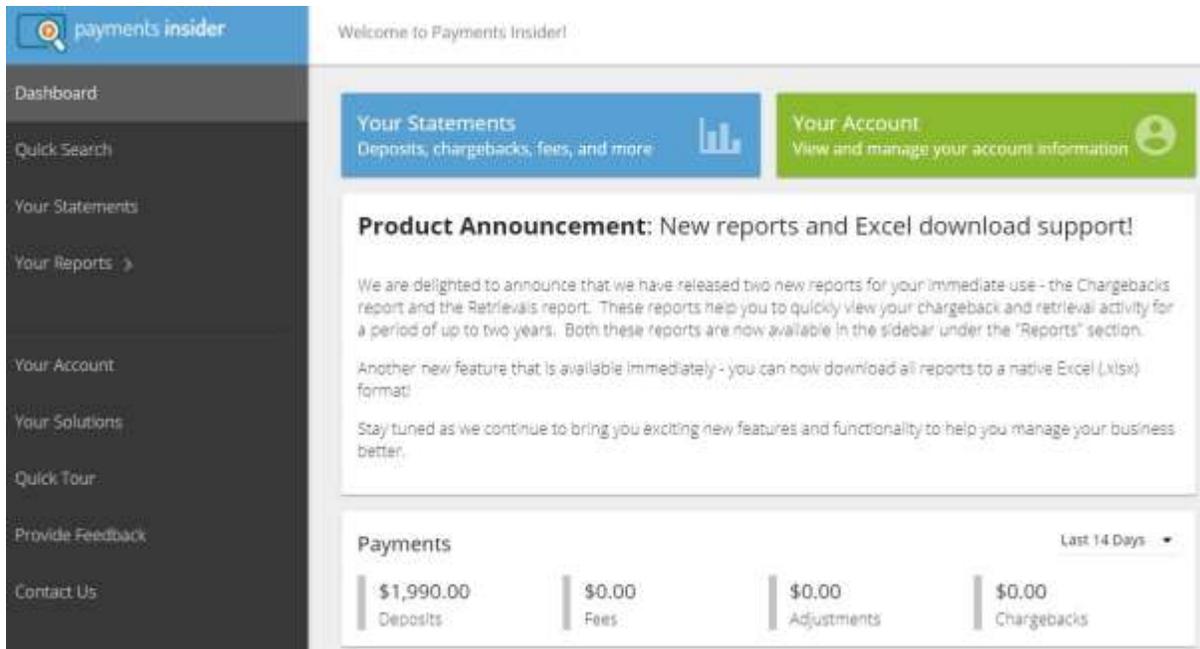
Deposit of funds methodology and timing.

Elavon is generally able to deposit funds the next business day provided that the requestor maintains its designated bank accounts with UMB. Otherwise, the timing of such deposits is outside of Elavon's control, but generally occurs within 2 to 3 business days after processing. Elavon's standard process for funding is via ACH, however, STLTO also has the option to request a daily standing order wire that will automatically transfer funds collected to your depository account(s) with UMB.

Screenshots displaying the online interface

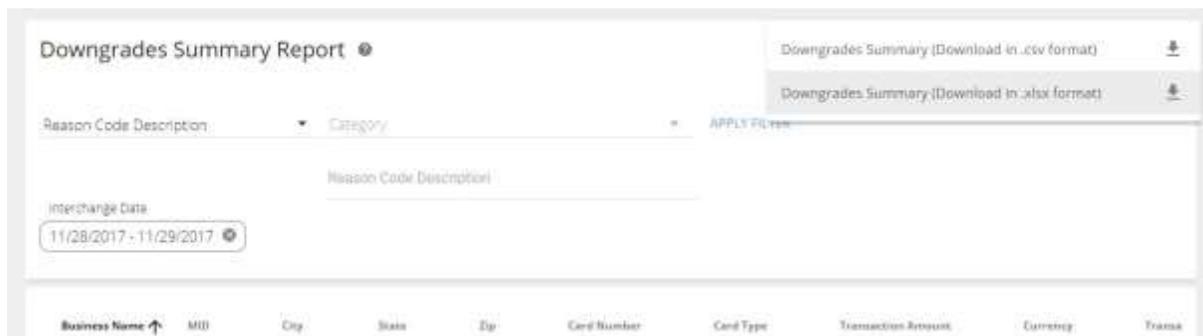


Payments Insider®, our interactive customer portal, empowers you to manage all aspects of your payments business. Designed from the ground up to be intuitive and easy to use, the portal gives you secure online access to your business information, and engaging content like the latest industry news, security and compliance articles and important notifications.

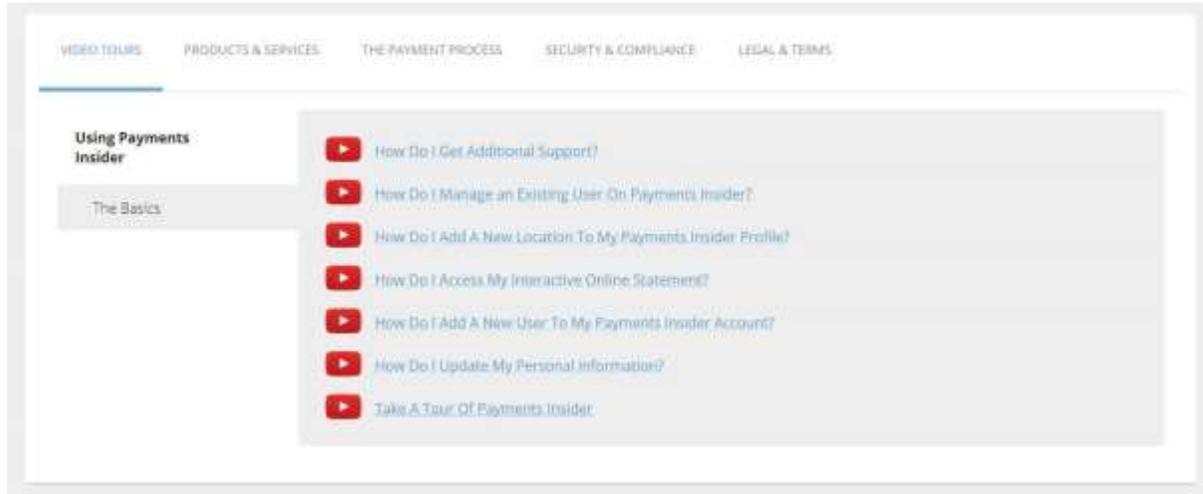


Payments Insider offers comprehensive and interactive reporting functionality. You can access up to a year's worth of reporting (up to two years for chargeback and retrieval) information on multiple MID's and "drill down" into your data to view batches of transactions grouped by components like card type, batch number, settlement amount and more. Hierarchical reporting enables you to aggregate data from multiple locations.

- Customizable reports include useful funding, sales, chargeback and downgrade intel
- Download reports and statements in universal CSV or XLSX formats for easy reconciliation
- User-friendly interactive dashboard widgets display at-a-glance information
- Interactive online statements that drill down to detailed information



Payments Insider provides quick tour functionality to get you up and running in no time. You can access the tours when you first log in or go to them when needed. You can view short “how-to” videos within Payments Insider to learn about reporting functionality.



Unique Identifier for Transactions

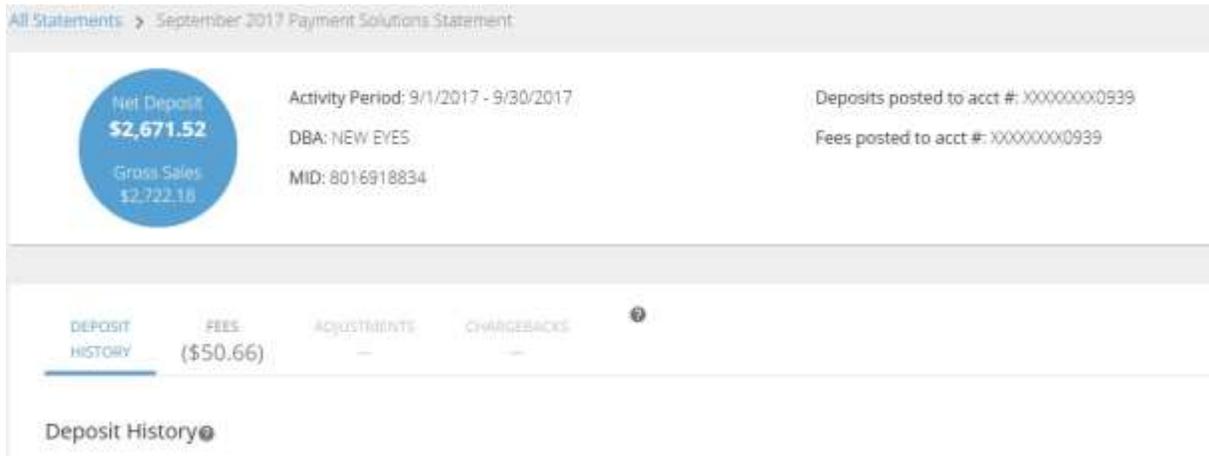
In most instances, you can pass us custom data during transaction authorization so that you can access that information through all our reports. We work with you to identify your requirements during the implementation planning and process.

Billing Statements

Our billing statements are available online for up to 13 months for Payments Insider users. These statements help customers reconcile funding activity with their accounting systems and banking activity. We offer a variety of statement types, each containing varying levels of detail. The Chain Merchant Summary statement is used by entities with multiple locations. This statement combines several current chain statements into one chain summary level statement and provides summaries of total fees paid by the chain, as well as for each chain location. The statement includes the following features:

- Customer recaps are month-to-date and year-to-date data.
- Customer locations are sorted by location number, if that information is provided.
- The deposit section of the statement includes batch numbers and all card types. This section displays the amount deposited by Elavon and by other card organizations. In addition, the customer may select further deposit detail by card type (Visa®, MasterCard®, Discover® etc.) The fee sections break out fees for Visa/MasterCard, Discover, etc., chargebacks, the payment device, debits and other fees. Fee information is organized in an easy-to-understand format.
- Billing statements are tied to a customer’s billing cycle. The statement frequency can be daily, weekly or monthly as requested.

- Statements can be delivered by U.S. Mail and/or electronically (fees may apply).



Security protocols and procedures.

Elavon meets industry and regulatory requirements to ensure appropriate security controls are in place to protect cardholder information. Elavon restricts access to users based on job function. This use restriction prevents inadvertent and unauthorized viewing of cardholder information. All access to cardholder information requires documented authorization. Systems that store payment card information are required to use strong encryption methods as well as other mitigating controls to prevent unauthorized disclosure. Strict policy and standards provide detailed guidance for authorized use of acceptable encryption methodology.

Furthermore, strong access and data controls are necessary to provide data confidentiality. All data processed, stored, and used by Elavon will be classified according to published guidance and protected accordingly.

Elavon classifies data per Information Protection policy as follows:

- (1) Public: Public information is information controlled by the corporation that has been made available to the public through authorized company channels. Although all public information is classified as Public, these labels are not themselves displayed publicly.
 - a. Examples of Public include:
 - i. Press releases
 - ii. Public web-sites
 - iii. Information approved for release by the Corporate Communications or Marketing groups
- (2) Internal information is information controlled by the corporation that may be made available to all Elavon employees and to authorized contractors, consultants or other third parties.
 - a. Data classified as “Internal” must always be encrypted when in transit across public networks.



- b. Examples of Internal include:
 - i. Operating procedures and policies
 - ii. Employee Telephone Directory
 - iii. Company-wide instruction manuals
- (3) Confidential Information is information that provides the corporation with a competitive advantage or could cause significant damage to the corporation or its stakeholders (employees, customers, etc.) if disclosed. Access to the information is restricted to personnel with a business “need to know” the information.
 - a. Data owned by third parties and obtained under contract, such as non-disclosure agreements, is considered Confidential, at minimum.
 - b. Data classified as “Confidential” must always be encrypted whenever transmitted over public networks, and may need to be encrypted in transit over private networks as well, at the discretion of GIS. Data classified as “Confidential” must also be protected against unauthorized access when stored internally or externally on servers, personal computers, or other storage mediums. Personnel authorized to access and view confidential data must be identified and approved by GIS.
 - c. Examples of Confidential include:
 - i. Strategic plans
 - ii. Merger and acquisition plans
 - iii. Legal memoranda
- (4) Customer Confidential Information includes information about individuals, such as business customers and personnel, which is subject to protection under laws, regulations, contractual agreements, and/or company policy. This includes protected information about individuals that is owned by third parties.
 - a. Data classified as “Customer Confidential” must always be suitably encrypted or protected when in transit across public and private networks. Data of this classification may also need to be encrypted when stored on servers, personal computers, or other storage mediums, at the discretion of GIS.
 - b. Examples of Customer Confidential include:
 - i. Primary Account Number (PAN)
 - ii. Social Security numbers
 - iii. Checking and Saving account numbers

Other pertinent information.

Elavon proposes the use of the Ingenico iPP320 for use with our Converge gateway solution.

iPP 320 – this compact and robust countertop PIN pad is optimized for fast checkout. It accepts all payment types, including EMV chip & PIN, magstripe and NFC/contactless payment – and supports NFC couponing, wallets and QR codes. It connects to an ECR, a point of sale or a PC via a direct connection, such as Ethernet, RS232 or Tailgate.



In eCommerce environments, Converge has three distinctive capabilities:

Converge Payments with 3DCart®

Converge Digital Commerce is a powerful suite of online solutions integrated with Converge, our Omni-commerce payment platform. Through our partnership with 3dcart, an all-in-one ecommerce platform, we can help take the guess work out of launching and managing your online eCommerce. With this solution you can quickly build a beautiful online store that's optimized for any device – and begin accepting payments right away (separate agreement with 3Cart required).

Converge Hosted Payment Page

Offer your customers the convenience of paying or donating online, without the expense of managing sensitive card data. Link your website to a Converge-hosted secure checkout page, branded with your logo and color scheme. Your customers enter their payment details and complete their purchase, and you leave the payment processing to Converge. It's the right solution if you're needing a simple, secure checkout page to accept online payments.

Converge API

Back your brand with the power of Converge payments and maintain complete control of the look and feel of your online experience. Bring payment capabilities into your web pages and manage them on your terms, using the Converge API. We'll take it from there. Direct integration enables you to collect payment data on your own servers, then pass it to Converge. Customers never leave your site to complete a purchase. If you're searching for a payment option offering complete control over your checkout process, this solution is right for you.

Commerce SDK

We've taken partnership to the next level with our Commerce SDK solution, which dramatically simplifies the integration of a point of sale into Elavon's platform. Commerce SDK allows your organization to imbed a secure, EMV-enabled payment solution with the point of sale application you have in use today. Commerce SDK uses Converge's powerful, omni-channel gateway to fast-track integration and EMV capabilities. Commerce SDK combines our global payment processing with comprehensive security components and



multi-operating system support. This reduces development effort and time to market by allowing a business to code once for multiple platforms (separate license agreement required).

Avoid Lengthy and Costly EMV Certifications

EMV chip card implementations that have historically stretched for months, or even years, can now be up and running in a matter of weeks. Because Commerce SDK utilizes Converge's omni-commerce gateway, the point of sale system can easily connect to any necessary hardware.

Mobile and Browser Based

Commerce SDK means mobile payments are made easy. This toolkit can help get mobile payment apps up and running quickly on tablet solutions, or add in mobile wallet functionality, like Apple Pay®. Commerce SDK can help you quickly build the app that fits your customers' needs, whether for smartphone or desktop use – more ways to pay, means more payments collected. Additionally, this tool like is designed for ease of use by businesses of all sizes, from small and medium-sized organizations to large companies and institutions.



The Skylight[□] PayOptions[™] Solution



PAYCARD SERVICES

November 2018

The Skylight® PayOptions™ Program Overview

UMB partners with Netspend, a TSYS Company, as our provider of paperless payroll solutions. We believe the UMB/Skylight PayOptions offering is the best payroll card solution available in the market today. Our approach is collaborative and consultative and focused on solutions rather than services to assist our clients in meeting their financial goals and business objectives. In addition to providing our clients with a payroll card program our solution also provides your employees with a true financial benefit – the Skylight ONE Card.

Netspend has nearly twenty years of experience in the prepaid market and is an end-to-end commercial and consumer prepaid solutions provider and manage all aspects of design, development, testing and implementation of product features and marketing programs. Their proprietary operations and technology platforms support all the critical functions required to successfully support our programs including: transaction processing, storing and maintaining account-level data, risk management, regulatory compliance, connectivity to our issuing banks, partner services, customer service and cardholder communications via lifecycle marketing.

The Skylight PayOptions program is an innovative, secure, and convenient payroll card solution that allows organizations to achieve a cost-effective, 100% electronic payroll for employees without traditional banking services or for those who simply want more options.

The Skylight ONE Card is a Visa branded card that provides access to funds at millions of ATM and retail locations, even online and over the phone. In addition, the Skylight PayOptions Program offers flexibility and convenience, plus a number of features and benefits.

For City of St. Louis Employees:

Unparalleled Access to Funds – Cardholders have the ability to obtain 100% of their pay down to the penny free of charge through multiple channels. ○ FREE and unlimited ATM withdrawals at over 43,000 Allpoint locations.

- Point-of-Sale transactions, (PIN-based or signature-based; with or without cash back), are always free of charge to your employees, without limitation.
- Skylight Checks can be cashed FREE of charge at over 4,000 participating Walmart stores, 3,000 bank partner branch locations, or nearly 1,800 participating ACE Cash Express locations.
- Over-the-Counter Cash Disbursements may be performed at any Visa Member Bank using the Skylight ONE Card FREE of charge.



Unlimited Access to Account Information – Netspend offers numerous ways for cardholders to access their account information, including: ○ Anytime Alerts – Cardholders may opt-in to text/email alerts via the Account Center or live agent. On demand account information is available including balance, last transaction, last deposit, closest surcharge free ATM locations, and other account notifications.

- Mobile App – Surcharge-free ATM locator, direct deposit information, transaction history, etc. and is available for Android and iOS devices.

- Cardholder Website – The Online Account Center is available for viewing account information anytime. Cardholders can also view informational videos, activate their card, view transaction history, communicate with Customer Care via a secure inbox, establish their PIN, manage Anytime Alerts, print account and R/T number, perform cardholder to cardholder transfers, report a card lost/stolen, file a dispute, and close their account.
- IVR – Our bilingual toll-free automated phone line is available 24/7. Upon entering the Skylight ONE Card number (or SSN) and PIN, the system automatically notifies them of their balance. At this point, the cardholder may elect to hear recent transaction activity and last deposit, enroll in Anytime Alerts, hear closest surcharge-free ATM locations, change their PIN, receive approval for a Skylight Check, hear their RT/account number, report a lost/stolen card, or speak to a live agent for assistance.
- Live Customer Service – Netspend’s live, bilingual domestic Customer Care team is available to assist cardholders with all questions and educational information regarding their Skylight ONE Card and has access to hundreds of additional languages via a language line.

FDIC Insurance – Funds in cardholder accounts are FDIC insured

Visa Liability and Regulation E – Cardholder’s online, signature, and PIN-based transactions are protected from fraudulent activity.

Employee Owned Funds/Portable – Employees can continue to use the same account and card should they change jobs.

Personalized/Name Embossed Card – After a second payroll funding, each cardholder will be mailed a name embossed card to their address of record.

Worldwide Acceptance – Cardholders can take advantage of unparalleled access to funds anywhere Visa or MasterCard is accepted.

Additional Cards – Available for spouses, children, etc.

Cardholder-to-Cardholder Transfers – Cardholders may use the web, mobile application or SMS text to send money to anyone with a Skylight ONE or Netspend Card.

Deposits from Other Sources - The Skylight ONE card can receive additional deposits from multiple sources including other payroll direct deposits, ACH deposits (i.e., tax refunds, government benefits, etc.).

Bill Pay Options – Cardholders have several options available: 1) MoneyGram Express Pay via the Online Account Center, 2) biller-initiated bill payments (one-time or recurring) via ACH debit functionality, and 3) provide a merchant/vendor with their card number, expiration date, and security code.

Payback Rewards™ – Upon enrollment in the Payback Rewards program, cardholders are offered a variety of rewards from over 160 participating merchants. Rewards are offered based on spending activity and history and may be accepted, rejected, or ignored. When a cardholder “accepts” a reward, it is deposited into the cardholder’s account.

Prescription Discount Card – Cardholders can realize Rx discounts of up to 55% at over 60,000 participating pharmacies including Walgreens, CVS, and Rite Aid. The discount card may be used by the cardholder and all dependents living in the primary residence.

Virtual Cards – Via the Account Center, cardholders can create a virtual card (number), use that card to shop online, and then close the virtual card. This can be used when a card is lost or stolen and for an added layer of protection when shopping online.

Personal Finance and Budgeting Tools – Netspend’s award-winning online tools offer customers a unique view of their money – helping them set goals and stay on track. Cardholders can automatically categorize spending, set budget templates, set spending limits, receive text and/or email alerts, and get a budget score card. Our Personal Financial Management Tools are recognized as one of the most innovative solutions in the prepaid industry.

Netspend Scholarship Program - This program grants tuition assistance to deserving Netspend customers to help them pay for education to gain new skills needed to earn a better-paying job. We provide support for customers who are looking to attend vocational or trade schools, community colleges.

For City of St. Louis:

No Program Transition or Implementation Process Required – Because the City is a current client of Netspend, the implementation process will not apply and cardholders can continue using the card without interruption. Netspend looks forward to continuing to provide a superior solution and best in class partnership to the City.

Seamless & Easy Enrollment Options – Netspend handles all aspects of program management through your dedicated Implementation Manager and Client Services. Enrollment can be completely automated, uploaded via a batch file, or entered individually, based on your program and needs.

Full Program Management = Time Savings – The Skylight ONE Card is employee-owned and managed by Netspend, not the client, giving staff the freedom and time to focus on other important tasks. ○

- Dedicated Support – Implementation and Client Services support teams facilitate the ordering and distribution of marketing materials, Skylight ONE card packs, and any additional information needed for employers and employees to get started with the Skylight PayOptions experience.

- Training and Communication Materials – Netspend’s proven training and communication methodology and activation strategy allow clients to maximize employee participation.

Real-Time Funding – An ACH funding alternative for clients - available twenty-four hours a day seven days a week that can be used for payroll corrections, adjustments and exceptions.

Corporate Portal – Our Corporate Portal is an employer’s single access point for conducting program management functions, including Enrollment, SkyPosit funding, Online Wage Statement Administration, Inventory Management, and Reporting. To allow for ease of use, the Corporate Portal seamlessly integrates with the employer’s current payroll process. Detailed audit and usage tracking reports are available within the Reporting function.

Robust Reporting – Available twenty-four hours each day, Corporate Portal reports may be run on demand and exported into Excel.

Compliance – Our legal department and executive management works directly with regulators, including the CFPB and state departments of labor, as well as other industry participants, such as the card associations (e.g., Visa and MasterCard), the National Branded Prepaid Card Association (NBPCA), and

the American Payroll Association, in an effort to educate consumers, employers, and regulators alike about the benefits of payroll card programs like the Skylight PayOptions Program.

Security – Netspend employs extensive measures to ensure the security and privacy of employees’ personal and financial information. We are fully PCI and SOC 1 Type II compliant.

Card Issuance Options – Cards can be mailed directly to employees or to a central location or the City can distribute Visa branded Instant Issue Packs that allow the flexibility to enroll employees online as needed. All employees will receive a personalized card after activating their instant issue card.

Immediate Lost/Stolen Card Replacement – employees may immediately receive a replacement card pack from the City’s Instant Issue Pack inventory if they have a lost/stolen card, OR cardholders may call into customer service and request a replacement card.

Inventory Management System – Our IMS allows clients to effectively manage Instant Issue Pack disbursement. Through this process, the City will no longer have to allocate resources to a third party for managing Instant Issue Pack inventory quantities. Instant Issue Packs would be ordered at the location level and as paycards are issued to employees, the system tracks usage. Upon reaching the reorder point, the system automatically processes additional Instant Issue Packs for delivery at the City.

Proposed Program Pricing:

1. City of St. Louis Pricing

Implementation Fee:	\$500 <i>Waived</i>
Instant Issue packs:	\$2.50 Per Card Pack <i>Waived</i>
Card Pack Standard Shipping:	As Billed by Netspend <i>Waived</i>
Card Pack Expedited Shipping:	As Billed by Netspend
SkyPosit/Real Time Funding (OPTIONAL):	\$100 per month <i>Waived</i>

2. City of St. Louis Employee Pricing

Visa Over-the-Counter (OTC) Cash Withdrawals (down to the penny)	No Charge	UNLIMITED. Available at any Visa member bank.
Skylight Checks	No Charge	UNLIMITED. Using/cashing and re-ordering.
Allpoint ATM Withdrawal	No Charge	UNLIMITED. 43,000 ATMs. ATM transactions in the Allpoint network are fee-free and surcharge free.
Non-Allpoint Domestic ATM Withdrawal	\$1.75	
International ATM Withdrawal	\$1.75	
International (Foreign) Transaction – Conversion Fee/Surcharge	3.5%	3.5% of the transaction amount.
Signature Debit Purchase	No Charge	UNLIMITED.
PIN Debit Purchase (Includes Cash Back)	No Charge	UNLIMITED.
ATM Transaction & Purchase Transaction Decline	\$1.25	Signature, PIN or ATM
Balance Inquiry via Automated Phone Service (IVRU)	No Charge	
Balance Update via Anytime Alerts (OPTIONAL Service)	No Charge	Cardholder must opt-in for free Anytime Alerts which are sent via email or text.
Mobile Application (OPTIONAL Service)	No Charge	Available for iOS and Android
Payback Rewards Program (OPTIONAL Service)	No Charge	
Balance Inquiry via ATM	\$1.25	
Balance Inquiry via Live Customer Agent	\$1.25	
Live Customer Support	No Charge	Other than balance inquiries
Maintenance Fee – Primary Card	No Charge	
Maintenance Fee – Secondary Cards	No Charge	
Inactivity Fee	\$5.00	Assessed monthly after 90 days of continuous inactivity (no deposits/withdrawals/transactions).
Monthly Paper Statement (OPTIONAL Service)	No Charge	Cardholder must opt-in for paper statements.
Paper Statement Reprints	\$5.00 <i>Waived</i>	Per request for a re-printed paper statement.
Monthly Electronic Statements	No Charge	
60-Day Transaction History	No Charge	Written/printed history available upon request; also available via the cardholder website.
Immediate Card Replacement (OPTIONAL Service)	No Charge	
Card Replacement-Standard Delivery	\$7.00	Delivered via Standard Mail.
Card Replacement-Expedited Delivery	\$20.00	FedEx Overnight
ACH Return Fee	\$5.00 <i>Waived</i>	Each time a scheduled or recurring ACH debit transaction (e.g., merchant bill payment) is returned for insufficient funds.



Stop Payment Fee	\$18.00	For each stop payment on an ACH debit from the cardholder's account that he/she previously authorized, or each stop payment.
MoneyGram Outgoing	\$25.00	
Standard Balance Protection	No Charge	Purchases within \$5.00 of available balance processed fee free
Overdraft Fee (OPTIONAL Service)	\$25.00	Service only available to cardholders that proactively choose to opt-in.

City of St Louis

UMB Benefits Banking

Financial Wellness. A valuable benefit for your employees.

Your employees are your most valuable asset. As they lend their talents to help build your business, give them the financial tools and security to help build their dreams.

“ Four out of five employers report that their employees’ personal financial issues are impacting their job performance somewhat, very much or to an extreme degree, according to the International Foundation of Employee Benefit Plans (IFEFP) survey. This is resulting in:

- *An increase in stress among employees (reported by 76 percent of employers).*
- *Workers’ inability to focus at work (60 percent).*
- *Absenteeism and tardiness (34 percent).*

Workplaces are also seeing stress within the ‘sandwich generations.’ Over a quarter of employers reported that a significant portion of their workers are challenged by both supporting their children (sometimes grown) and aiding elderly parents.”

– Stephen Miller, CEBS Apr 29, 2016

Employers can help by offering education and counseling to increase financial literacy.

The UMB Benefits Banking program provides your employees with a financial wellness program to help them reach their goals, protect their families, and fund their dreams. It’s also a great way to help recruit, retain and reward your valuable employees.

Step 1: Begin one-year financial wellness partnership with UMB

On-site Financial Presentation	1:1 Financial Coaching	Digital Touchpoint Communications
<ul style="list-style-type: none">• Financial wellness topics presented by a UMB or guest speaker• Can customize length and frequency• Continued financial wellness education, based on your employees’ needs	<ul style="list-style-type: none">• Personalized consultation offered at work site or UMB Banking Center• Can customize length and frequency• Easy for the company to implement, all you need is a private room• Appointment-based	<ul style="list-style-type: none">• Customized email communication on relevant topics and special offers• Access to UMB’s blog and social media for financial education tools and resources

Step 2: Choose your initial financial presentation

Talk to your UMB banking representative about the latest topics available.

Step 3: Schedule your first presentation

We provide you with materials to promote the financial wellness program.

Contact a UMB banking representative for more information.



Give your
employees
a financial
edge.

UMB Benefits Banking
Meramec Valley R-III School District



Member FDIC

Your employees work hard to grow your business and sharpen its competitive edge, and yet they still face financial insecurity. Many are coping with a financial crisis, trying to reduce their debt, or save for life's unexpected challenges.

With UMB Benefits Banking, you can return the favor and reward their hard work. A no-cost, easy-to-implement program, UMB Benefits Banking gives your employees the financial edge and confidence they need to better manage their financial needs and focus on today's business challenges.

From discounts on bank services to special rates on deposits and loans and more, UMB Benefits Banking helps your employees ease their financial fears, fund their passions and realize their dreams.

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| ACCOUNT BENEFITS¹ | <ul style="list-style-type: none">• Minimum opening deposit: \$100• Unlimited deposits, withdrawals, and check writing• Earns interest• No UMB fees at any ATMs²• No fee for paper or online bank statements• Monthly service fee waiver options (must satisfy one of these conditions each monthly service charge cycle):<ul style="list-style-type: none">– A single direct deposit of \$250 or more– \$5,000 average collected balance in this account– \$15,000 in combined deposit balances (includes deposit account, time deposit account and retirement account balances)– \$25,000 in combined deposit and loan balances– \$30,000 in combined trust balances– \$30,000 in combined brokerage balances³• Monthly service fee, if no waiver option is met: \$20 |
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| BANK SERVICES | <ul style="list-style-type: none">• No fee for Exclusive Checks or 50% discount on non-Exclusive Checks• Cashier's Checks and Money Orders included• Annual Rental Fee waived for a small Safe Deposit Box (3" x 5" or smaller) or a 50% discount on a larger size, subject to availability |
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| CHECKING ACCOUNT SERVICES | <ul style="list-style-type: none">• Online, Mobile, and Text Banking⁴<ul style="list-style-type: none">– Online bill payment– Mobile Banking with alerts– Mobile check deposit– Online statements• 24/7 Automated Phone Access• Automatic Transfers• Direct Deposit• Visa[®] debit card• Overdraft Protection Services<ul style="list-style-type: none">– Account-to-Account Transfer– Visa[®] Credit Card⁵– TotalCheck Line of Credit⁵• Financial check-up with your UMB banking representative• Digital banking setup with a UMB Digital Genius[®] |
|----------------------------------|--|

Deposit Specials

In addition to providing an array of deposit solutions, including savings and money market accounts, time deposit accounts (TDAs) and individual retirement accounts (IRAs), you'll reap the financial rewards provided through our higher-yielding deposit specials.

UMB PREMIUM SAVINGS ACCOUNT	UMB Benefits Banking accountholders are eligible for a UMB Premium Savings account, which pays a rate higher than the posted UMB Daily Investment Money Market account rate will be paid on existing and new funds deposited.
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TDA SPECIAL Take advantage of our high-yield TDA Specials.

Lending Solutions⁵	Standard Rate Discount	Origination Fee
HOME EQUITY LINE OF CREDIT ⁶	.50%	Waived, save up to \$250
HOME EQUITY LOAN	.25%	Waived, save up to \$200 ⁷
AUTO AND OTHER TITLED VEHICLE LOANS	.50%	Waived, save \$75

1. Should the UMB Benefits Banking account be closed or transferred to a non-qualifying product, standard fees will apply.
2. The institution that owns the non-UMB Bank ATM may charge an access fee, which cannot be refunded.
3. Securities are offered through UMB Financial Services, Inc. (member FINRA, SIPC), an affiliate of UMB Bank.

Not FDIC Insured • No Bank Guarantee • Not a Deposit • Not Insured by any Government Agency • May Lose Value

4. There is no fee to download or use UMB's Mobile Banking services. However, you should consult your mobile carrier about applicable data usage or SMS charges.
5. Subject to credit approval.
6. Discount does not apply to promotional or introductory rates, if offered.
7. Savings based on lien position. See a UMB banking representative for more information.

UMB Benefits Banking Account Overview and Disclosure

Minimum Opening Deposit: \$100 Interest

Paid on Balance: Yes

ATM Withdrawal Fee:

- UMB ATM: No fee
- Non-UMB ATM: No UMB fee. The institution that owns the non-UMB Bank ATM may charge an access fee, which cannot be refunded.

Fee for Checks Paid: No fee

Monthly Service Fee: \$20

Monthly Service Fee Waiver Options: (must satisfy one of these conditions each monthly service charge cycle): • A single direct deposit of \$250 or more

- \$5,000 average collected balance in this account
- \$15,000 in combined deposit balances (includes deposit account, time deposit account and retirement account balances)
- \$25,000 in combined deposit and loan balances
- \$30,000 in combined trust balances
- \$30,000 in combined brokerage balances

The average collected balance is calculated by adding together the balance of items in the account for which the bank has received credit (the collected balance) for each day of the monthly service charge cycle. That balance is then divided by the number of days in the monthly service charge cycle. Account balances are combined based on the primary accountholder's Social Security number. The primary accountholder is the accountholder that signed the W-9 certification on the *Consumer Deposit Account Signature Card* for the account. For the purpose of combining your

deposit account balances to determine your eligibility for a Monthly Service Fee waiver, your UMB Benefits Banking account ("Account") balance is the ledger balance of your Account the day your Account Monthly Service Fee is assessed. The balance of any other deposit account(s) (checking, savings, or money market account) is the ledger balance the day before your Account Monthly Service Fee is assessed. The balance of your Time Deposit Account (TDA) or Individual Retirement Account (IRA) is the latter of the ending ledger balance as of the last business day of the prior month, or the ending ledger balance of the TDA/IRA account the Friday before your Account Monthly Service Fee is assessed. The balance of your loan account is the ending outstanding balance of the loan account the day before the date your Account Monthly Service Fee is assessed. The balance of your trust or brokerage account is the balance of the trust or brokerage account the day before your Account Monthly Service Fee is assessed. UMB Mortgage and Credit Card accounts are not included in the above balance waiver options.

Deposits and Withdrawals: No limit on the amount or number.

Special Deposit Rates: The following offers are available to UMB Benefits Banking accountholders and a limited number of other accountholders.

- UMB Premium Savings account: A rate higher than the posted UMB Daily Investment Money Market account rate will be paid on existing and new funds deposited. Should the Account be closed or transferred to a non-qualifying product, the bank reserves the right without notice to transfer the funds in the UMB Premium Savings account to a UMB Daily Investment Money Market account.
- Time Deposit Account (TDA)/Individual Retirement Account (IRA): Limited-time offers for non-standard terms with a rate above the closest shorter standard term rate. Rate information and terms and conditions will be disclosed at the time of the

Special Offer. Should the Account be closed or transferred to a non-qualifying product, the Bank reserves the right without notice to transfer the funds to the nearest shorter term standard TDA at maturity.

Interest Paid on Balance: There is no minimum balance to obtain the annual percentage yield (APY). The interest rate and APY on your Account may change from day to day. Both may be changed solely at the discretion of the Bank, and at any time. The interest rate and APY are disclosed in the *Schedule of Rates* provided at account opening. Thereafter, any changes will be reflected in your account statements. The interest rate and APY applicable to the entire balance in your Account on any given day will also depend upon which of the four specific balance levels your account balance falls within on that day. The four balance levels are described in the next section. Interest is compounded and credited monthly. We use the daily balance method to calculate interest on your Account. This method applies a daily periodic rate to the balance in your Account each day. Interest begins to accrue

no later than the business day we receive credit for the deposit of non-cash items (i.e. checks). If you close your Account before interest is credited, you may not receive any accrued (but not yet credited) interest.

Balance levels: Tier I \$ 0 - \$ 999.99;
Tier II \$ 1,000.00 - \$ 2,499.99;
Tier III \$ 2,500.00 - \$ 24,999.99; Tier IV \$ 25,000.00 and over.

The Bank reserves the right to change the balance levels on which different annual percentage yields may be obtained.

Additional Information and Fees: Information about your deposit account is available in UMB Bank's deposit account agreement (called *Important Information Regarding Your Deposit Accounts*), and information about service fees and charges for your deposit account is available in the Bank's *Consumer Banking Schedule of Service Fees and Charges*. There is no fee to download or use UMB's Mobile Banking services. However, you should consult your mobile carrier about applicable data usage or SMS charges.





You work hard.
Your money
should, too.

UMB Benefits Banking
Meramec Valley R-III School District

UMB[®]



Member FDIC

You buckle down for business every day, bringing your passion and commitment to your work and your company. But you also worry about your financial future—how to cope with financial challenges, pay down your debt, or save for the next big purchase.

Your employer knows that—and that’s why your company is working with UMB to bring you financial tools and guidance that will help you ease your financial concerns, meet your needs, better manage your money, and fund your dreams.

From discounts on bank services to special rates on deposits and loans, the financial advantages are many when you open a UMB Benefits Banking Checking account. You work hard. UMB makes sure your money works hard for you.

-
- ACCOUNT BENEFITS¹**
- Minimum opening deposit: \$100
 - Unlimited deposits, withdrawals, and check writing
 - Earns interest
 - No UMB fees at any ATMs²
 - No fee for paper or online bank statements
 - Monthly service fee waiver options (must satisfy one of these conditions each monthly service charge cycle):
 - A single direct deposit of \$250 or more
 - \$5,000 average collected balance in this account
 - \$15,000 in combined deposit balances (includes deposit account, time deposit account and retirement account balances)
 - \$25,000 in combined deposit and loan balances
 - \$30,000 in combined trust balances
 - \$30,000 in combined brokerage balances³
 - Monthly service fee, if no waiver option is met: \$20

-
- BANK SERVICES**
- No fee for Exclusive Checks or 50% discount on non-Exclusive Checks
 - Cashier’s Checks and Money Orders included
 - Annual Rental Fee waived for a small Safe Deposit Box (3” x 5” or smaller) or a 50% discount on a larger size, subject to availability

-
- CHECKING ACCOUNT SERVICES**
- Online, Mobile, and Text Banking⁴
 - Online bill payment
 - Mobile Banking with alerts
 - Mobile check deposit
 - Online statements
 - 24/7 Automated Phone Access
 - Automatic Transfers
 - Direct Deposit
 - Visa® debit card
 - Overdraft Protection Services
 - Account-to-Account Transfer
 - Visa® Credit Card⁵
 - TotalCheck Line of Credit⁵
 - Financial check-up with your UMB banking representative
 - Digital banking setup with a UMB Digital Genius®

Deposit Specials

In addition to providing an array of deposit solutions, including savings and money market accounts, time deposit accounts (TDAs) and individual retirement accounts (IRAs), you’ll reap the financial rewards provided through our higher-yielding deposit specials.

UMB PREMIUM SAVINGS ACCOUNT UMB Benefits Banking accountholders are eligible for a UMB Premium Savings account, which pays a rate higher than the posted UMB Daily Investment Money Market account rate will be paid on existing and new funds deposited.

TDA SPECIAL Take advantage of our high-yield TDA Specials.

Lending Solutions⁵	Standard Rate Discount	Origination Fee
--------------------------------------	------------------------	-----------------

HOME EQUITY LINE OF CREDIT ⁶	.50%	Waived, save up to \$250
HOME EQUITY LOAN	.25%	Waived, save up to \$200 ⁷
AUTO AND OTHER TITLED VEHICLE LOANS	.50%	Waived, save \$75

1. Should the UMB Benefits Banking account be closed or transferred to a non-qualifying product, standard fees will apply.
2. The institution that owns the non-UMB Bank ATM may charge an access fee, which cannot be refunded.
3. Securities are offered through UMB Financial Services, Inc. (member FINRA, SIPC), an affiliate of UMB Bank.

Not FDIC Insured • No Bank Guarantee • Not a Deposit • Not Insured by any Government Agency • May Lose Value

4. There is no fee to download or use UMB's Mobile Banking services. However, you should consult your mobile carrier about applicable data usage or SMS charges.
5. Subject to credit approval.
6. Discount does not apply to promotional or introductory rates, if offered.
7. Savings based on lien position. See a UMB banking representative for more information.

UMB Benefits Banking Account Overview and Disclosure

Minimum Opening Deposit: \$100 Interest

Paid on Balance: Yes

ATM Withdrawal Fee:

- UMB ATM: No fee
- Non-UMB ATM: No UMB fee. The institution that owns the non-UMB Bank ATM may charge an access fee, which cannot be refunded.

Fee for Checks Paid: No fee

Monthly Service Fee: \$20

Monthly Service Fee Waiver Options: (must satisfy one of these conditions each monthly service charge cycle): • A single direct deposit of \$250 or more

- \$5,000 average collected balance in this account
- \$15,000 in combined deposit balances (includes deposit account, time deposit account and retirement account balances)
- \$25,000 in combined deposit and loan balances
- \$30,000 in combined trust balances
- \$30,000 in combined brokerage balances

The average collected balance is calculated by adding together the balance of items in the account for which the bank has received credit (the collected balance) for each day of the monthly service charge cycle. That balance is then divided by the number of days in the monthly service cycle. Account balances are combined based on the primary accountholder's Social Security number. The primary accountholder is the accountholder that signed the W-9 certification on the *Consumer Deposit Account Signature Card* for the account. For the purpose of combining your deposit account balances to determine your eligibility for a Monthly Service Fee waiver, your UMB Benefits Banking account ("Account") balance is the ledger balance of your Account the day your Account Monthly Service Fee is assessed. The balance of any other deposit account(s) (checking, savings, or money market account) is the ledger balance the day before your Account Monthly Service Fee is assessed. The balance of your Time Deposit Account (TDA) or Individual Retirement Account (IRA) is the latter

of the ending ledger balance as of the last business day of the prior month, or the ending ledger balance of the TDA/IRA account the Friday before your Account Monthly Service Fee is assessed. The balance of your loan account is the ending outstanding balance of the loan account the day before the date your Account Monthly Service Fee is assessed. The balance of your trust or brokerage account is the balance of the trust or brokerage account the day before your Account Monthly Service Fee is assessed. UMB Mortgage and Credit Card accounts are not included in the above balance waiver options.

Deposits and Withdrawals: No limit on the amount or number.

Special Deposit Rates: The following offers are available to UMB Benefits Banking accountholders and a limited number of other accountholders.

- UMB Premium Savings account: A rate higher than the posted UMB Daily Investment Money Market account rate will be paid on existing and new funds deposited. Should the Account be closed or transferred to a non-qualifying product, the bank reserves the right without notice to transfer the funds in the UMB Premium Savings account to a UMB Daily Investment Money Market account.
- Time Deposit Account (TDA)/Individual Retirement Account (IRA): Limited-time offers for non-standard terms with a rate above the closest shorter standard term rate. Rate information and terms and conditions will be disclosed at the time of the Special Offer. Should the Account be closed or transferred to a non-qualifying product, the Bank reserves the right without notice to transfer the funds to the nearest shorter term standard TDA at maturity.

Interest Paid on Balance: There is no minimum balance to obtain the annual percentage yield (APY). The interest rate and APY on your Account may change from day to day. Both may be changed solely at the discretion of the Bank, and at any time. The interest rate and APY are disclosed in the *Schedule of Rates* provided at account opening. Thereafter, any changes will be reflected in your account statements. The interest rate and APY applicable to the entire balance in your Account on any given day will also depend upon which of the four specific balance levels your account balance falls within on that day. The four balance levels are described in the next section. Interest is compounded and



UMB Online Payment Solutions

credited monthly. We use the daily balance method to calculate interest on your Account. This method applies a daily periodic rate to the balance in your Account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (i.e. checks). If you close your Account before interest is credited, you may not receive any accrued (but not yet credited) interest.

Balance levels: Tier I \$ 0 - \$ 999.99;
 Tier II \$ 1,000.00 - \$ 2,499.99;
 Tier III \$ 2,500.00 - \$ 24,999.99; Tier IV \$ 25,000.00 and over.

The Bank reserves the right to change the balance levels on which different annual percentage yields may be obtained.

Additional Information and Fees: Information about your deposit account is available in UMB Bank's deposit account agreement (called *Important Information Regarding Your Deposit Accounts*), and information about service fees and charges for your deposit account is available in the Bank's *Consumer Banking Schedule of Service Fees and Charges*. There is no fee to download or use UMB's Mobile Banking services. However, you should consult your mobile carrier about applicable data usage or SMS charges.



R-07-18

UMB Online Payment Solutions assists you in the **collection of receivables** by providing a method for you to collect payments online. Your customers will have the ability to make payments or donations online with a credit card, debit card or a direct debit from their bank account via ACH.

How You Benefit

Accelerate receivables	Get paid faster by making it easier for your customers to pay you. Funds paid through an online channel are generally available to your organization on the second business day.
Improve efficiencies	<ul style="list-style-type: none"> • Reduce time and expenses associated with processing payments by moving from a paper billing and payment process to electronic statements and payments. • Reduce PCI compliance costs and ensure merchant card information is securely maintained by moving the information off-site.

Increase customer satisfaction and retention	Provide more convenient payment options, including the ability to establish recurring payments and receive an e-mail alert prior to the payment being processed.
Monitor collections	Use real-time administrative reports to verify payments being processed for delinquent customers.

How It Works

UMB Online Payment Solutions incorporates a payment processing engine into your existing Web presence. UMB supports the ability to authenticate customers, based upon a file you send us, or simply process payment information received by our Application Programming Interface. Reconciliation files are distributed daily via a secure, direct transmission and collected funds are automatically deposited into your UMB checking account. Real-time administrative reports are also available, via our online application, to assist with customer service questions.

Unlike many online payment systems, UMB Online Payment Solutions is compatible with multiple billing software packages and can be utilized by a variety of industries.



Section 6

Disaster Recovery Plan



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OVERSIGHT

The Business Continuity Planning (BCP) Department is responsible for coordinating business interruption preparedness throughout UMB Financial Corporation (UMBFC). The BCP Department reports administratively to the Company's SVP/Enterprise Architect and reports regularly to the Enterprise Risk Committee and the Risk Committee of the Company's Board of Directors. Business Continuity activities are subject to the Business Continuity and Disaster Recovery Policy, and the review of the Company's Internal Auditors, reporting directly to the Audit Committee of the Board of Directors, and the periodic review of external auditors and regulatory agencies.

The BCP Department has established the overall framework for business interruption planning, documentation, testing and reporting for the Company. This includes the creation of a Business Impact Analysis (BIA) to identify the critical processes and the technology needed to support them throughout UMBFC and a Risk Assessment to analyze specific threat types based on potential likelihood and potential impact to the institution, its customers, and the financial markets it serves. Business Continuity also maintains the Company's Master Recovery Plan, which serves as the foundation and framework for business unit and technology contingency planning and recovery.

A Corporate Crisis Management Team, composed of key personnel from each major Line of Business within the Company, has been established to expedite recovery support activities and provide oversight to the Business Continuity Program. As part of the overall Crisis Management program, the Marketing Communication Department maintains a formal Crisis Communication Plan.

BUSINESS UNIT RECOVERY

Every department throughout the Company is required to maintain a formal plan of how their business functions would recover from an interruption. Department resumption plans, maintained in the Company's Enterprise Risk Management application, follow a standard format that requires critical business functions to be clearly defined and prioritized for recovery. Plans also contain information required during a recovery effort including associate and vendor contacts; furniture, equipment, computer hardware and computer software needs; supplies, overnight accommodation needs for critical areas during inclement weather; plan assumptions

UMB FINANCIAL CORPORATION
BUSINESS CONTINUITY PREPAREDNESS STATEMENT



and triggers; and recovery strategies. Every plan must be reviewed and updated at least annually by managers who understand the business functions of their department, and each plan is then reviewed and certified by managers including the Line of Business manager.

Every Line of Business is required to participate in an annual tabletop exercise. Tabletop exercises practice recovery procedures through simulated disruptive mock incidents to validate and improve contingency plans.

The Company uses an externally-hosted automated notification system to contact associates in the event of an incident. This system is exercised on an annual basis to ensure that associates can be reached during and after normal business hours.

The Company currently hosts three designated, pre-assigned work recovery areas for business units performing the Company's mission critical functions. The original space, which accommodates approximately 180 associates, is located approximately 15 miles away from the Downtown Kansas City campus and was initially opened in 2003. A second location, located approximately 11 miles from the Downtown Kansas City campus in a different direction, was created in 2012. This additional space accommodates an additional 220 UMB associates, providing a total of 400 fully provisioned recovery work spaces in the Kansas City area. Finally, the UMB Fund Services subsidiary hosts a recovery work space in Milwaukee for approximately 115 associates. This space is located approximately 8 miles from their production worksite. Business unit recovery locations include appropriate power and network redundancy to endure continuity of operation.

Each department with assigned space at a recovery site is required to perform a Business Resumption Exercise from the space on an annual basis, and to perform work recovery area equipment checks as determined by departmental recovery needs. These departments are also required to participate in Disaster Recovery Exercises as defined below.

The Company has also designated several areas within the Downtown campus in Kansas City as short-term recovery spaces to address critical short-term needs in the event a single campus building was impacted by an incident. These spaces are designed to allow highly time sensitive functions to recover while the normal recovery areas are being prepared and staff is en route.

Additionally, the Company has pre-wired several common areas throughout the Downtown campus in Kansas City (including auditorium space, meeting rooms and training rooms) as a solution for a long-term recovery need, should another building in the Downtown campus be significantly damaged. This preparation includes power needs, network capability and HVAC capacity to support this usage.

TECHNOLOGY RECOVERY

In 1999, the Company constructed a Technology Operation Center (TOC) in downtown Kansas City, Missouri. This facility houses the Company's core Enterprise Technology and Operations resources and has been designed to mitigate various hazards, including power failure, communication failure, fire, and unauthorized access.

To mitigate loss of utility power, the Technology Center has feeds from two separate power grids, uninterruptible power supply (UPS), and onsite generators with enough fuel to power the

building and equipment for several days. The Technology Center generators and UPS are tested monthly to ensure they work properly.

Fire suppression at the Technology Center is managed utilizing smoke and heat detectors above and below the raised floor. The data center has under floor water detection. The electrical power, air conditioning, smoke detectors, and water sensors are monitored 24x7x365. Physical access controls are managed utilizing security card access doors and recorded surveillance cameras which are monitored 24x7x365.

In the unlikely event that the Technology Center is destroyed or becomes inaccessible, contingency plans provide for the resumption of technology services by various means depending on the technology and the need for the technology to support the business function.

To improve our redundant capability for infrastructure and strategic applications and provide geographic diversity, the Company migrated from our KC-based Disaster Recovery Data Center to a co-location site in SWITCH's SUPERNAP facility in Las Vegas, Nevada. This new site is certified by the Uptime Institute as a Tier-IV facility and provides a 100% uptime guarantee with multiple layers of redundancy.

This new site is provisioned as a secondary data center (DC2). To mitigate a site failure at our primary data center (TOC), all information critical to the Company's operations is replicated to the DC2 facility, with Hot and Warm Standby systems available to provide processing. Network redundancy between the TOC and DC2 consists of Wide Area Network redundancy and three (3) independent ten-gigabyte AT&T circuits.

Technology contingency plans, including hot-site and alternative-location processing are tested at least annually with the support of the critical processing departments with assigned business recovery seating. For 2016, we performed two successful Disaster Recovery exercises, one each in the Second and Fourth Quarters. These Disaster Recovery Exercises measure our Recovery Point (RPO) and Recovery Time (RTO) Objectives to ensure alignment with our BIA.

THIRD-PARTY SERVICE PROVIDERS

The Company maintains formal relationships with third parties that provide technology services for certain key activities, including some related to credit card operations, securities processing and safekeeping, and trust activities. Each of these key technology service providers are contractually obligated to maintain functioning contingency plans. In addition, these service providers furnish the Company with periodic reports on the Processing of Transactions by Service Organizations prepared by their auditors in accordance with Statements on Standards for Attestation Engagements No. 16 (SSAE 16). Company management reviews these reports, in part, to ascertain if the service provider is maintaining adequate contingency plans.

PANDEMIC PLANNING

The Company is aware of concerns over a potential pandemic event. A pandemic outbreak is among the situations addressed by the Risk Assessment and covered as part of the Company's standard continuity planning. The Company has also developed an internal Pandemic Response Plan at the corporate level and incorporated pandemic-specific sections into each

UMB FINANCIAL CORPORATION
BUSINESS CONTINUITY PREPAREDNESS STATEMENT



departmental Business Resumption plan to provide appropriate business unit level planning and response.

DOCUMENT AVAILABILITY

Due to the sensitive and proprietary nature of the information included in detailed Contingency Planning documentation including the Master Recovery Plan, Departmental Recovery Plans, Technology Disaster Recovery Plans, Business Impact Analysis and Risk Assessment, these documents are considered UMBFC Confidential documents and are not available for distribution to parties outside of UMB Financial Corporation.



UMB FINANCIAL CORPORATION

EXTERNAL SUMMARY – JUNE 2017 DISASTER RECOVERY EXERCISE

PURPOSE

The purpose of the June 2017 Disaster Recovery Exercise (DRE) was to demonstrate the ability to recover critical business functionality, normally provided through the production Data Center at the UMB Technology Center (TOC), using technology provisioned at the Secondary Data Center (DC2).

As part of this exercise, the impacted Business Units confirmed use of their designated work recovery areas at the Overland Park Business Continuity Center (BCC), Raytown Recovery Center and UMB Fund Services' Milwaukee Hot Site.

This exercise also demonstrated the ability for other critical UMB work groups, which normally depend on processing from the production Data Center, to work remotely. UMB Fund Services work groups in Chadds Ford, Pennsylvania and Ogden, Utah participated, as usual.

Additionally, work groups from Prairie Capital Management in Kansas City, Missouri, Marquette Transportation Finance in Bloomington, Minnesota, and Marquette Business Credit in Dallas, Texas, participated for the first time.

EXERCISE SCENARIO

The exercise scenario was a site failure of our primary data center at the TOC with complete recovery provided by the secondary data center (DC2). Processing must be accomplished using only those critical systems with a Recovery Time Objective (RTO) of less than 72 hours provisioned at DC2 or externally. This included Tier 0 to Tier 3 applications as defined by the Business Impact Analysis (BIA).

The previous Fall 2016 DRE included eighty-two (82) critical applications. The June 2017 exercise included one hundred and forty-two (142) applications, including external websites previously excluded in testing.

SCOPE

The Business Continuity and Enterprise Technology Services (ETS) teams developed a list of applications for the June 2017 Disaster Recovery Exercise (DRE) based on the results of ongoing efforts to fully implement critical applications at DC2, along with other efforts to make critical external applications available.

Each business unit was responsible to update or develop their own script of objectives and tasks to demonstrate the functionality of the critical applications included in the exercise. The Business Continuity team reviewed the scripts to ensure the recovery objectives were met. This year's testing expanded to include several newly deployed or updated applications, including applications used by the Marquette Transportation, Marquette Business Credit and Prairie Capital Management subsidiaries.

We continue to use replication and a "shoebox" architecture to segregate the DRE test environment and ensure that exercise participants utilized disaster recovery components at the

secondary data center and did not utilize any production components or connections at the primary data center.

REVISED 9/8/2017

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UMB FINANCIAL CORPORATION

EXTERNAL SUMMARY – JUNE 2017 DISASTER RECOVERY EXERCISE EXERCISE

PLANNING

The ETS and Business Continuity teams started weekly planning meetings for the June exercise in January 2017. Additional meetings were held in April and May with the Line of Business coordinators to update them on the testing methodology, environment, and applications included in this exercise.

After the initial “disaster” was declared at 5:30 AM Central on Saturday, June 10, ETS began technology recovery. Tier 1-3 applications were recovered according to schedule, followed by Business Unit validation.

Validation for Tier 1-A applications (RTO of 4 hours or less) was completed by 9:30 am, with other tiers validated by approximately 4:30 p.m.

After the exercise, any production capabilities suspended during the test were restored and validated, and normal production processing on Monday proceeded without impact.

EXERCISE RESULTS

Exercise participation included 62 business units, with 275 UMB associates on-site or remote.

Of the 142 applications tested during the exercise, fifteen applications were unsuccessful in their recovery. Eight applications failed due to issues with a third-party provider. Three applications failed due to external site connectivity. The final four applications had dependent components that were unavailable. We expect each of these failures will be addressed before the Fall 2017 Exercise. All other applications were recovered.

All other issues encountered during the Disaster Recovery Exercise were either previously known issues or were resolved during the exercise. The previously known issues are generally related to applications that are scheduled for retirement, missing automated scheduling components or external content not available in the recovery environment. Resolution paths exist for each of these.

EXERCISE RESULTS SUMMARY

Overall, this exercise was a success. The exercise achieved the objectives, surpassed previous achievements, and identified strengths and weaknesses of the current recovery process for improvement. Information gathered during this exercise has been combined with the ongoing Business Resiliency program to address improvements to the Disaster Recovery testing process and the overall Disaster Recovery framework.

