

# Introduction to UMB

With almost 100 years of experience in the banking industry, UMB knows that you have unique financial goals, just as you have unique healthcare needs. More importantly, we know your lifetime goals and needs could change. Over the last century, we have helped our customers achieve their goals by offering our personal attention and expertise, and we can do the same for you. With UMB's HSA, you have the freedom to choose how to maximize your wealth and manage your healthcare expenses, both now and in the future. That's why the UMB HSA offers you flexibility and portability in its saving and investment options.

## AS AN ACCOUNTHOLDER, YOU'LL HAVE ACCESS TO THESE BENEFITS:

### USER-FRIENDLY WEB TOOLS

- Pre- and Post-Enrollment Resources
- Online Enrollment—simple steps to open an HSA
- 24/7 Account Access

### ONE HSA ... MANY WAYS TO SAVE

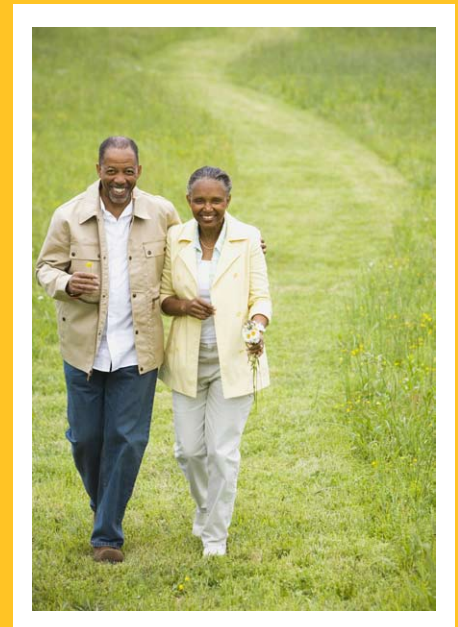
- Tiered Interest Bearing Base Account (FDIC Insured)
- Fidelity Money Market Sweep on balances over \$1,000
- Self-directed Brokerage Option;  
access to more than 170 funds in seven different  
fund families (offered at Net Asset Value)

### EASY ACCESS TO FUNDS

- HSA Debit Card
- Online reimbursement tools

### CUSTOMER SERVICE

- 24/7 toll-free number; automated banking system
- Knowledgeable representatives available  
7 a.m.–6:30 p.m. M–F; 8 a.m.–5 p.m. Saturday
- Web chat by logging on to your HSA at [umb.com](http://umb.com)
- Registered representatives for Brokerage Accounts



\*, \*\*, † See reverse side for important disclosure information.

[umb.com](http://umb.com)  
866-520-4HSA(4472)



Your UMB HSA belongs to you for your lifetime, through family and career changes and retirement. The savings and investment options that you select for your UMB HSA can help you meet your personal financial goals. Contributions to your UMB HSA can be used to pay for current or future medical expenses or to save for retirement or long-term care expenses. You select the options that work best for you.

If you have any questions, feel free to call your Benefits Department/HR Manager, etc. You can also find out more information about HSAs at the Learning Center on [umb.com](http://umb.com).



*\*A peg balance (currently \$1,000) is set to determine the amount of money that moves in and out of the money market mutual fund. Funds in your HSA up to that \$1,000 peg balance are a deposit in an FDIC insured account. Funds in excess of that \$1,000 are an investment in a money market mutual fund that is not insured by the FDIC or any other governmental agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.*

*\*\* Investments you make through your HSA are not FDIC insured. Securities offered through UMB Financial Services, Inc., member FINRA ([www.finra.org](http://www.finra.org)), SIPC. UMB Financial Services, Inc. is a subsidiary of UMB Bank, n.a. UMB Bank, n.a. is a wholly owned subsidiary of UMB Financial Corporation. UMB Financial Services, Inc. is not a bank and is separate from UMB Bank, n.a. and other banks.*

*† Investments in securities, whether through the Money Market Sweep Account or through investments in the Self-directed Brokerage Account are:*

Not FDIC Insured · May Lose Value · No Bank Guarantee

