

Investing in your UMB HSA account.

ONE HSA... MANY WAYS TO SAVE

The contributions you make to your UMB HSA give you the freedom to make your own decisions on how you pay for current healthcare expenses and save for future ones. Once you sign up for the UMB HSA, you will be automatically enrolled in the Base Account. You can then increase your savings by electing one, or a combination of the Base Account and the two investment options.

THE UMB HSA BASE ACCOUNT

This FDIC insured account pays interest based on the table below:

Balance-Based Interest Rate Tier	Account Balance	Interest Rate	Annual Percentage Yield (APY)*
Tier One	\$0-\$999.99	0.50%	0.50%
Tier Two	\$1,000.00-\$4,999.99	1.00%	1.01%
Tier Three	\$5,000.00-\$14,999.99	2.00%	2.02%
Tier Four	\$15,000 and over	2.50%	2.53%

- All HSA contributions are deposited into the Base Account.
- All distributions, debits and credits are made to and from the Base Account.
- Funds held in the HSA Base Account are FDIC insured to the maximum amount permitted by law.

Once you reach a \$1,000 balance in your Base Account, you will have the opportunity to invest additional funds in two investment options—a Money Market Sweep Account and a Self-directed Brokerage Account.

THE MONEY MARKET SWEEP OPTION**†

A Money Market Sweep Account may allow you to earn higher yields while having those funds quickly available to pay for medical expenses. One of the benefits of this type of account is that funds are tied directly to the Base Account, so the balance is immediately available to pay for qualified medical expenses.

How it works

- Nightly, funds in excess of \$1,000 in the Base Account are automatically used to purchase shares of the institutional money market fund.
- As you make ongoing contributions to the Base Account, additional dollars are moved into this Sweep Account each night. Contributions cannot be made directly to the Money Market Sweep Option.
- Your available balance is the combined balances in your Base Account and Money Market Sweep Account.
- If medical expenses cause the Base Account to fall below \$1,000, that night shares in the Sweep Account will be sold to cover the shortfall.
- Interest earned in the Money Market Sweep Account will be posted to the Base Account.

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

THE SELF-DIRECTED BROKERAGE OPTION ***†

You can also invest excess HSA deposit account funds in a Self-directed Brokerage Account, thereby giving you the opportunity to manage your investments. To be eligible to open an HSA investment account through UMB Financial Services, you must have \$1,000 in the HSA Base Account plus the initial minimum investment amount for the fund(s) to be purchased. When the balance eligibility requirements have been met, the account may be opened.

How it works

- Upon opening the account, a trading authorization is provided to UMB Financial Services that gives you the authority to conduct purchase and redemption orders for the investment account.
- You may direct the purchase of shares in any one or more mutual funds from the representative list of mutual funds.
- You may opt for “recurring transactions” if you want to purchase the same mutual fund on a periodic basis; such as each pay period.

Benefits

- Integrated with the Base Account so that all interest earned will be posted to the Base Account.
- Secure, easy-to-use brokerage Web site to manage investments with a full range of tools to help you manage your account.
- Choice of more than 170 mutual fund within the following seven fund families: AIM, American, Federated, Fidelity, Franklin Templeton, Oppenheimer, and UMB Scout offered at Net Asset Value (NAV)‡.

* The stated APY is accurate as of March 19, 2008 and is subject to change without notice. Fees may reduce earnings on this account.

** 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), 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

‡ The UMB Scout Funds are distributed by UMB Distribution Services, LLC., Milwaukee, Wis., an affiliate of UMB Financial Corporation, and managed by Scout Investment Advisors, Inc., a subsidiary of UMB Bank, n.a.

You should carefully consider the investment objectives, risks, charges and other expenses of a mutual fund before investing. For a prospectus, which contains this and other information about the fund families listed in this brochure, please call the numbers set forth below:

AIM Funds	(800) 959-4246	Franklin Templeton Investments	(800) 632-2301
American Funds	(800) 421-0180	Oppenheimer Funds	(888) 470-0862
Federated Investments	(800) 245-4770	UMB Scout Funds	(800) 996-2862
Fidelity Investments	(800) 642-4585		

Please read the prospectus carefully before you invest or spend money.

