



UMB – Money Network Individual Payroll Card Program

UMB® and Money Network® have partnered to provide individuals an industry leading Payroll Card solution. This program can substantially reduce the amount of fees charged when accessing your payroll while adding convenience through the variety of options you have available to receive your funds. Our Payroll Card is Visa® Branded and is welcome anywhere Visa cards are accepted. The card is issued in your name, and an account number and routing number are assigned so that you have the flexibility to receive your payroll funds from any employer that offers direct deposit. Additionally, you will have your funds available to you at the earliest possible moment on payday without needing to pick up a paper payroll check.

Features

ATM

You may receive your Payroll Funds at virtually any ATM using your unique PIN

Money Network Check®

The Money Network Check option allows you to convert funds from your Payroll Card Account to a paper draft, which can then be cashed at a check cashing facility by the attendant following the instructions on the face of the item. Money Network Checks are cashed for free at most Wal-Mart® locations up to \$1,100.

Cash Back on Point-of-Sale Transactions

You may request cash back at select merchants when performing a PIN-based or Debit transaction. You must instruct the merchant that you would like to receive cash back prior to entering your PIN.

Signature Based Transactions

Any transaction that you make at a merchant location and choose to sign for or run as a credit transaction will be free of charge.

Account-to-Account Transfer

Funds can be transferred to another account free of charge, by calling the toll-free number on the back of the Payroll Card, and following the prompts to perform the Account-to-Account Transfer. Any Transfer made before 8 PM CST will be available on the next Bank Business Day.

Account Information

Account information can be obtained online or by calling a toll-free number and following the voice prompts to obtain detail on your last five transactions. You may also schedule your account balance information to be forwarded to your cell phone as a text message at scheduled intervals and times. An account statement will be mailed to your home address monthly.

(Continued on back)



UMB – Money Network Individual Payroll Card Program

(Continued)

Benefits

- Potential reduction in the fees charged to you to access your payroll funds
- Convenience – Easy access to cash using ATMs, cash back during pin-based Point of Sale transactions, and use of the Transcheck
- Visa Branded – Welcome anywhere Visa cards are accepted
- Safety – No need to carry around large amounts of cash
- FDIC insured account
- 24-hour bilingual customer service

Program Fees

Fee Based Transactions (per transaction)

Domestic Out-of-Network ATM Transactions	\$ 1.75
International ATM Transactions	\$ 2.50
PIN- Based POS Transactions	\$ 0.25
Replacement Card (standard mail).....	\$10.00
Paper Statement (optional)	\$ 2.50
Bank Counter Cash Advance	\$ 5.00
Live Operator Assistance (per call)	\$ 1.00
Stop Payment	\$15.00

FREE Transactions

- Signature-Based Point of Sale Transactions
- Account-to-Account Transfers
- Automated Operator Assistance
- Internet Balance Inquiry
- Monthly Statement via Internet
- Text Balance Inquiries
- Money Network Check
- Domestic In-Network ATM Transactions (Allpoint and UMB ATMS)
- Insufficient Funds/NSF Items