

Less is More with a UMB HSA

We know your goal is to provide real value to your customers.

Let UMB help you achieve that goal by providing **Less fees** and **More value-added services** than other major competitors.

Fee/Item	UMB	HSA Bank ¹	Health Equity ¹	Optum Health ¹ eAccess eSaver elvestor	Wells Fargo ¹	Bank of America ¹
Monthly Fee*	\$2.50	\$2.50	\$3.95	\$2.00 \$3.00 \$3.00	\$4.25	\$4.50
Monthly Fee Waiver	\$3,000.00	\$5,000.00 ²	\$2,500.00	\$5,000.00	\$5,000.00	None
Paper Statement Fee	Free	\$1.50 per month	\$1.00 per month	Free	Free	Free
Free Cards	5	2	3	5	5	4
Lost/Stolen/Replacement Cards	Free	\$12.00 per card	\$5.00 per card	Free	Free	Free
Debit Card Transactions	Free	\$2.00 each (PIN)	Free	Free	Free	Free
Investment Options* (Mutual Funds)	2500+	13,000+	41	25	19	26
Investment Access Fee	Free	\$3.00 per month ³	Free	\$3.00 Free \$2.50	Free	Free
Employer Reporting	Yes	Limited	Yes	Limited	Yes	Yes
Excess Contribution Removal	Free	\$25.00	\$20.00	\$20.00	\$25.00	\$25.00
Returned Deposit Items	\$3.00	\$25.00	\$20.00	\$15.00	\$12.00	\$5.00
Non-sufficient Funds (NSF)	\$25.00	\$30.00	\$20.00	\$25.00	\$35.00	\$25.00
Account Closing/Transfer Fee	\$15.00	\$25.00	\$25.00	\$20.00	\$25.00	\$25.00

*Monthly fees often vary by partner.

Financial Security

Years in Business	100+	17 (Webster 78)	12	11	100+	200+
Fitch Rating	A+	BBB	Not Rated	Not Rated	AA-	A
S&P Rating	A-	BBB-	Not Rated	Not Rated	A+	A-
TARP Funds Taken	Zero	\$400 Million	Not a Bank	Not Eligible	\$25 Billion	\$25 Billion

¹Competitor information based upon their published fee schedule and rating agency websites as of 02/06/15 and is subject to change.

²Monthly fee and investment fee waivers are based on the average of the self only and family contributor maximums for the amounts held in the base account and will increase each year.

³Waived with balance of \$5,000 and above.

*Investment products offered through UMB Financial Services, Inc. Member [FINRA](#), [SIPC](#)
 A subsidiary of UMB Bank, n.a. but a separate company from the bank.
Not FDIC Insured • May Lose Money • No Bank Guarantee

UMB Healthcare Services has been a financial services leader in the health care market place since 1996. Today, UMB Healthcare Services provides solutions for more than 4.3 million healthcare spending account cards, including more than 600,000 HSAs, with more than \$1 billion in HSA deposits and assets.