

Community Involvement at UMB

Contributing to our communities and environment is important to UMB because we believe we have the ability to make a positive difference in someone's life every day. In addition to providing a solid portfolio of financial products, we have utilized associate volunteerism and corporate philanthropy to build our reputation as a strong community partner.

From financing for small businesses and providing working capital loans to companies that support job creation and retention, to our corporate philanthropy and our associates' own personal volunteerism activities, UMB and its associates are dedicated to our local communities.

Historically, we've supported organizations and programs that expand access and appreciation of the arts, further economic development, advance educational opportunities, grow agriculture, strengthen families, restore neighborhoods, develop future leaders, and improve health and wellness. Through these acts, we strive to make UMB a place where customers can count on more.

Community Support by the Numbers



Associate Volunteerism

UMB enables its associates to give some of their time, energy and talents back to the community through spirited programs and initiatives. We proudly offer associates 16 hours of **paid time off for volunteerism** each year. In addition to encouraging individual volunteerism amongst our associates, specialized volunteer opportunities and team-building group projects are also offered throughout the year.

Local Volunteer Opportunities

UMB's partnership with United Way and local volunteer centers provides associates in our geographic footprint with current volunteer opportunities. Associates select organizations with which they have a relationship or would like to explore and donate their time, resources and support. Past projects have included: fundraising initiatives, hands-on volunteer projects, collection drives, ongoing projects and organizational support, financial management expertise, and board service. Preference is given to UMB not-for-profit customers requesting volunteer assistance; however, other organizations are also often selected for associate volunteerism support.

CRA

UMB Bank, n.a. achieved an **"Outstanding"** rating in the most recent public evaluation conducted by our federal regulatory agency, the Office of the Comptroller of the Currency.