



# BALTIMORE HUMANE SOCIETY

Protecting, Saving & Caring for Animals since 1927

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## Overview of UMB Bank

**CardPartner** is owned and operated by **UMB Bank, n.a.**, the lead bank of **UMB Financial Corporation (NASDAQ: UMBF)** – a financial services holding company headquartered in Kansas City, Missouri. Visa credit cards offered through **CardPartner** are issued by **UMB Bank, n.a.**, and the bank approves credit decisions, grants credit, and manages the administration for card programs offered by **CardPartner**.

**UMB Financial Corporation** offers complete banking, asset management, health spending solutions and related financial services to commercial, institutional and personal customers nationwide. Its banking subsidiaries own and operate 135 banking centers throughout Missouri, Illinois, Colorado, Kansas, Oklahoma, Nebraska and Arizona. Subsidiaries of the holding company and the lead bank, **UMB Bank, n.a.**, include mutual fund and alternative investment services groups, single-purpose companies that deal with brokerage services and insurance, and a registered investment advisor that manages the company's proprietary mutual funds and investment advisory accounts for institutional customers.

As measured by asset size, **UMB** is in the top 100 largest banks in the country and they are in the top 50 of Visa issuers in the US. **UMB** processes in excess of \$2 billion in transactions on their card products annually. As one of the leading card issuers with nearly 40 years of credit card experience, **UMB** offers a wide range of consumer and commercial Visa and private label products. In addition to 135 **UMB** locations, **UMB** currently provides credit & debit bankcard services for:

- Over 250 financial institutions
- Several private label organizations including convenience stores
- Over 450 mutual fund/brokers and co-brand/affinity partners
- State Purchasing Card Programs of Missouri, Kansas, Wyoming, Nebraska, Mississippi, Utah, North Carolina, and the Tennessee Board of Regents.
- Over 6,000 corporate card and T&E programs
- Leader in the healthcare space providing card access to health savings and flexible spending accounts for insurance carriers and third party administrator's nationwide.