

Investor Online Direct - Privacy Notice

1. Disclosure of Account Information. When you interact with UMB at any website or application that we own or control, or with our applications or third-party websites, we or our service providers collect certain information about you and the computer or mobile device you are using (“**cookies**”) and/or pixel tags (i) for security and fraud monitoring/prevention purposes, and (ii) to provide you with an improved experience on the site or while using the application. By not allowing cookies, you may prevent our services from functioning as intended. When visiting external websites, you should review those websites' privacy policies and statements and other terms of use to learn more about how they collect and use any personally identifiable information.

2. Disclosure of Account Information to Third Parties. We will disclose information to third parties about your Accounts or the transactions you make:

- a. Where it is necessary for completing a transaction or for administering your Account; or
- b. In order to verify the existence and condition of your Accounts to a third party, such as a credit bureau or merchant; or
- c. In order to comply with the order of a governmental agency or court or a subpoena; or
- d. If you give us your written permission; or
- e. To the financial services firm that holds your Account, and its statement processor; or
- f. As provided in our Privacy Notice; or
- g. As otherwise provided by applicable law.

3. Questions. Please direct any questions about this Privacy Notice to privacy@umb.com.

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