

Approval to Open Bank Accounts with UMB Bank

January 11, 2021 Board
Meeting

- Requesting approval to proceed in opening bank accounts with UMB bank.
 - Operating Account
 - Payroll Account
 - Investment Accounts
- Reason for new accounts:
 - Consolidate existing banking accounts to streamline treasury management
 - Combine investment and treasury accounts with one provider
- About UMB
 - Regional bank (\$26 billion in assets, A rated)
 - Full service investment division
 - Market leader in consumer health accounts (HSA's)