

Direct Deposit/Automatic Payments Enrollment Instructions

(for Advantage Accounts only)

With the Direct Deposit or Automatic Payment transactions, monies will automatically sweep or withdraw from a money market account. Direct Deposit or Automatic Payment transactions can only be made with an Advantage ("Your") account.

Payroll Direct Deposit - Form Attached

Don't let monthly bills eat away at your paycheck. Most of us have good intentions of putting money away for the future — even of seeing it grow. But when is there ever a good opportunity? Mortgage payments, utility bills, car payments all quickly eat away at each paycheck, with little or nothing to spare.

Take advantage of your account's "built-in" investment plan.

With Payroll Direct Deposit, you can have all, or as little as \$25 from each paycheck invested directly in your account.

It's painless.	It's smart.	It's safe.	It's hassle-free.	It's free.
With direct deposit, you can put money aside before monthly bills eat away at it.	Your money can start earning high dividends sooner, normally on the date of your check which is often several days before you would be receiving it in the mail.	You'll never have to worry if your check will arrive via the mail on time. With Payroll Direct Deposit, your money is invested electronically and you receive written confirmation each month on your statement.	Since your money is deposited directly into your account, you will not have to make a special trip to the bank; or wait in long lines to deposit your check; or spend extra time to mail a separate investment to your account.	By having an account with us, you already qualify for this convenient service free of charge!

To take advantage of this great account feature, contact your employer's payroll department and ask whether they participate in ACH electronic funds transfer and can initiate the transfer. Then please complete Part 2 of the Payroll Direct Deposit Enrollment Form and submit this form to your employer's payroll department. Part 1 of the enrollment form must be completed by your employer. Since the Payroll Department initiates the transaction, they should be able to provide the approximate date on which your first transaction will occur.

Government Direct Deposit - Contact Your Financial Advisor/Registered Representative for Government Direct Deposit Sign-up Form

Like the Payroll Direct Deposit, the Government Direct Deposit offers an excellent vehicle for investing in your future now. Should you be interested in this account feature, *please contact your Financial Advisor/Registered Representative for further information and for a copy of the required Government Direct Deposit Sign-up form.*

Automatic Payments - Contact the Receiving Institution for Required Forms

As a feature of your account, you can arrange monthly withdrawals for recurring payments like mortgages, insurance drafts, car payments, and so on. This same feature also allows you to take advantage of establishing a disciplined investment program by dollar-cost-averaging into a mutual fund (ask your Financial Advisor for details).

Contact your institution to ask about initiating automatic funds transfer and ask whether they participate in ACH electronic funds transfer and can initiate the withdrawals.

- Ask the institution to provide you with a draft-authorization form.
- The form may require that you provide the following information:

Name and address of the bank UMB Bank, N.A. 1010 Grand Blvd. Kansas City, MO 64106	Type of Depositor Account Checking	ABA Number 044000804
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In addition to the information you are asked to provide on the draft-authorization or automatic investment plan form, you must **attach a voided Advantage check.** (Contact your Financial Advisor for your Advantage DDA account number if you do not have a check.)

Advantage DDA Account Number

Since the institution initiates the transaction, they should be able to provide an estimated date that your 1st transaction will occur.

Account(s) carried by First Clearing. First Clearing is a trade name used by Wells Fargo Clearing Services, LLC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

Part 1: Employer Account Information

To be completed by Employer or Agency initiating payment.

Employer Tax ID Number (ACH Required)

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Transit Routing Number

Notice to Employer or Agency

For ACH purposes, code this as a *checking account*.

Note: If an internal document is used in place of this form, be sure to reference the Advantage DDA account number exactly as indicated in the following directions.

Retain this form to document the employee's authorization of Payroll Direct Deposit.

Part 2: Employee Account Information

Please print or type the following information and submit this form to your *employer's payroll department*. Part 1 must be completed by your employer. This form is *not* to be used for Government Direct Deposit.

First Name	Middle Name	Last Name		
Employer's Name				
Employer's Address	City	State	Zip	

Indicate your Advantage DDA account number. (IMPORTANT - Only one account per form).

Advantage DDA Account Number

I hereby authorize my employer named above to make periodic investments to my account in the amount specified below.

The amount to be invested from each salary paycheck should be (CHECK ONE):

- TOTAL net pay
 OTHER, specify amount (\$25 minimum): \$ _____

I understand that I may terminate this agreement by written notification to my EMPLOYER. Any such notification will be effective only after the employer has reasonable time to act.

Signature	Date
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