Are you still open during the stay-at-home mandates? / Can I still bank?

We want to assure you that we are still here, open and prepared to financially serve you. We will remain open to assist you—even during state or governmental stay-at-home mandates because banking is an essential service. As an essential service, we are exempt from following shelter-in-place policies.

What are current branch hours?

Starting June 1, all branches will expand hours to 9 a.m. – 5 p.m. Monday – Friday. If Saturday hours are offered at your branch, they will operate 9 a.m. – noon on Saturday. Branches will be open for drive-thru service and customer phone calls. In-person appointments may be made during those times, but lobbies will remain closed to the public.

Who are you relying on for your information?

We are working with various trade groups and clients such as yourself, but also rely heavily on external parties including the World Health Organization (WHO), the Centers for Disease Control (CDC), the Department of Health and Human Services (HHS), the State Department (State) and local health departments for their guidance and any restrictions they put in place that may supersede our current planning.

Are you continuing to update your planning?

We have activated a task force crossing multiple areas within UMB to ensure we're prepared for COVID-19 and other similar events. This task force, which reports updates to executive management, is addressing topics such as potential travel and/or visitor restrictions, impacts on current absence policies, third-party readiness and additional cleaning and hygiene needs. We will continue working with internal business partners to assess their planning as this unique situation continues to develop.

Has UMB done any prior planning for a pandemic-type event?

Part of our standard business continuity practices is to conduct annual tabletop exercises, including pandemic response situations, and our latest exercise took place in in December 2019 to a team of managers across the company. This exercise has been made available to other departments across UMB for their preparedness as well. We have been conducting pandemic preparation exercises since 2000.

What is UMB doing to avoid payment processing issues?

Customers should not expect an interruption to UMB payment services as a result of the coronavirus situation, including your ability to send or receive payments such as payroll processing, immediate payments via wire transfer, card payments and payment receivables. Visit more.umb.com/covid-info for more business-specific information.

Does this affect how I bank?

Our online banking and mobile applications remain available 24/7 for your convenience. You can check balances, view transactions and make payments without any interruption, just as you're used to. If you need to speak with your account manager or banking specialist, feel free to connect with them over the phone.
Has UMB enacted their business continuity/pandemic plans?

We're continuing to closely monitor the COVID-19 situation and proactively adapt our operations in accordance with our business continuity plans and our customer needs, so we have continuous delivery of critical processes. Some of these actions include implementing virtual meetings, requiring remote working options for non-essential associates, geographic disbursement, social distancing and relying on technology to keep in touch with each other and you. We have also restricted access to UMB's technical and operations centers to individuals assigned to work at those specific locations.

Does your planning include alternate worksites or work-from-home options?

Our planning allows for departments to take advantage of their assigned alternate worksites and work-from-home strategies as appropriate. We have implemented strategies designed to decentralize critical processes as possible, including implementing virtual meetings, requiring remote working options for non-essential associates, geographic disbursement, social distancing. We will continually monitor service levels to make sure customers continue to receive the service they are used to.

How are you safeguarding your physical locations?

To safeguard our most critical locations, we have restricted visitor and associate access to essential staff only. For our branch locations, we are directing all traffic through the drive-thrus unless a face-to-face meeting is required (these are by appointment-only). We will continue to follow government directives as they are focused on the financial sector, while still striving to provide the highest levels of service available.

How is UMB handling events during the pandemic?

All UMB-sponsored events for 2020 are cancelled. This includes associate and customer events at UMB and non-UMB locations. As events unfold, we are continuing to research and review alternative event structures, such as virtual events and small gatherings.

How is associate, business and sales travel impacted by the pandemic?

We have suspended all international business travel to affected regions as defined by the CDC's Travelers' Health Notices. We are also suspending associate attendance at any work-related conferences, seminars, conventions or other large-group events.

Do you have a self-quarantine process?

We have implemented a 14-day self-quarantine for associates who have been exposed to the coronavirus based on tiered exposure levels.