



grēnk is a new line of remanufactured ink and toner cartridges designed to leave the smallest environmental footprint possible.

Like all remanufactured InkCycle products, grēnk delivers brand name quality at a fraction of the cost. But grēnk is revolutionary in that it's not just a recycled cartridge. It's a new process. A new way of thinking.

UMB Bank Diverts 1,403 Pounds of Electronic Waste from Landfills

A few years ago, UMB embarked on a sustainability initiative and determined that they would incorporate "going green" into as many facets of the business as possible. Since then, associate education, modified business processes, community outreach, green products and service offerings have all become integral parts of UMB's sustainability focus. Implementing grenk, a recycled ink and toner cartridge, reduced UMB's e-waste by 1,403.86 pounds from May to November 2009

company-wide. Also, the grēnk recycled ink and toner cartridges have saved an additional \$8,508.32 from May to November 2009.

Other green programs at UMB include an increase in paper recycling and the implementation of a carbon footprint calculator. UMB's paper recycling diverted approximately 703.27 tons of waste from landfills in 2009. Additionally, the company's overall footprint showed a two percent decrease in carbon emissions from 2007.

UMB Earns LEED Certification

UMB is committed to Leadership in Energy & Environmental Design (LEED) certification standards for all new facilities. UMB currently has one branch in Olathe, Kan. that is LEED Silver, one branch in Arnold, Mo. that is LEED certified and two other branches opening this fall that will be seeking LEED certification. Additionally, internal efforts were guided by the newly created position of Sustainability Manager and a UMB "GreenWorks Team." The group is comprised of associates throughout the organization at all levels. It is tasked with helping communicate and carry out green initiatives company-wide. The GreenWorks Team communicates UMB's sustainability goals to the associate base by hosting educational events, creating a green intranet site, and distributing regular communication about how associates can conserve energy at work and home.

Savings & Rewards for Green Customers

Product and service offerings are an important part of integrating sustainability. One innovative example is the UMB Eco Rewards credit card. This card allows consumers to earn points on every purchase for qualified "green" purchases. UMB's commitment to sustainability not only positively affects local communities, but it also shows good business sense. UMB's energy conservation efforts have saved the company approximately \$200,880

in 2009. There are many other UMB initiatives on the horizon that clearly demonstrate both the company and its associates' passion as green advocates. UMB would also like to applaud its corporate friends, displaying a similar attitude in their green efforts. This shared commitment to creating sustainable workplaces and a cleaner environment genuinely makes a difference in the world. UMB is sincerely excited to be a part of the movement.

