



UMB
BANK

March 6, 2003

Mr. Clint Swindall
Verbalocity
P. O. Box 700787
San Antonio, TX 78270

Dear Clint:

WOW! What a great message of "new old stuff."

I certainly appreciate your taking the time to get to know UMB's culture and market position to customize your presentation. Your comments on integrity hit the mark with our Management and Officers.

You certainly helped make our Sales Rally a huge success. We will do a survey of participants on the overall Sales Rally and I'll share those with you when it's done.

Do let me know when your wife and you come to Kansas City again and we'll do some burning!!!

Very truly yours,

Kent Workman
Executive Vice President

KAW:vb

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