



FOR IMMEDIATE RELEASE

Creative Benefits Completes Integration with First Data and UMB

Omaha, NEB, February 7, 2007 – Creative Benefits, Inc., a leading provider of FSA benefits and administrative services, has completed integration with First Data Healthcare Services, part of First Data Corp. (NYSE: FDC) and UMB Healthcare Services, a division of UMB Financial Corporation (NASDAQ: UMBF), a leader in financial services for consumer-directed healthcare products. Creative Benefits, paying more than \$95 million in claims annually, has clients headquartered from coast to coast ranging from retail to manufacturing, finance to biotech, both public and private entities.

First Data has already distinguished itself as Creative Benefits' premier provider of employee benefit payment card processing services. First Data's state-of-the-art payment card transaction processing solution includes integrated real-time auto-substantiation solutions at various retail and online merchants, enhancing the member experience at point of purchase. UMB will serve as the sponsor bank, supporting debit card access and HSA custodial services.

"When comparing processing solutions, First Data excelled with their focus on the cardholder experience and the data they are able to provide for cardholder service. First Data's work with over 4.6 million merchants has allowed them to take a leadership role in bringing more real-time merchant solutions to market," said Jody Dietel, chief executive officer, Creative Benefits. "First Data's most recent pilot and subsequent real-time integration with Wal-Mart's Inventory Information Approval System is just one example of how they are increasing choices for members."

As specialists in the progressive field of flexible benefits, Creative Benefits not only provides Eligibility, COBRA, HRA, Transit/Parking and FSA administration, but also serves as a resource for information and updates on regulations and laws. The combination of Creative Benefit's expertise in benefit administration, First Data's superior technology for healthcare processing, and UMB's experience in healthcare financial service will provide employers with single-card access to multiple payment card benefit funds, complex purse prioritization, and a seamless relationship providing end-to-end solutions.

"We are excited that Creative Benefits has selected First Data as its processor," said Robyn Bartlett-Andersen, general manager, First Data Healthcare Services. "We believe that working with well-respected industry leaders like Jody Dietel and her organization, as well as UMB, will help us achieve our vision of reducing administrative costs and providing operational excellence to the market."

"We were delighted to see how quickly First Data delivered transaction information to our database, within seconds after the cardholder purchased the items," said John Hettinger, chief technology officer, Creative Benefits. "The ability to access quick, accurate transaction information is critical to our ability to provide world-class customer service."

"We are pleased to team up with First Data to provide the very best healthcare solutions to the customers of progressive administrators like Creative Benefits," said Dennis Triplett, president of UMB Healthcare Services.

The long-term agreement is effective immediately. First Data and UMB have begun processing services for Creative Benefits, including issuing cards, authorizing transactions and verifying account balances. Terms of the agreement were not disclosed.

About Creative Benefits

From offices in Vista, CA, Creative Benefits, Inc. provides creative administrative solutions from a foundation of benefits expertise. Administrative solutions include premium and eligibility administration, online enrollment, flexible spending account, HRA, HSA, Transit/Parking and COBRA administration. CB serves clients with headquarters in 38 states and employees in all 50 states.

About First Data Healthcare Services

First Data Healthcare Services provides end-to-end payment solutions that streamline the healthcare experience for patients, providers, and payers. The company pioneered a multi-use healthcare card that provides access to HSA, HRA, FSA, and other funding sources, including an integrated line of credit. First Data Healthcare Services is one of the largest processors of healthcare payment cards.

About First Data

First Data Corp. (NYSE: FDC) is a leading provider of electronic commerce and payment solutions for businesses worldwide. Serving 4.9 million merchant locations, 1,900 card issuers and their customers, First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. The company's portfolio of services and solutions includes merchant transaction processing services; credit, debit, private-label, gift, payroll and other prepaid card offerings; fraud protection and authentication solutions; electronic check acceptance services through TeleCheck; as well as Internet commerce and mobile payment solutions. The company's STAR Network offers PIN-secured debit acceptance at 2 million ATM and retail locations. For more information, visit www.firstdata.com.

About UMB Financial Corporation

UMB Financial Corporation (NASDAQ: UMBF) is a multi-bank holding company headquartered in Kansas City, Mo., offering complete banking, asset management and related financial services to both individual and business customers nationwide. Its banking subsidiaries own and operate 139 banking centers throughout Missouri, Illinois, Colorado, Kansas, Oklahoma, Nebraska and Arizona. Subsidiaries of the holding company and the lead bank, UMB Bank, n.a., include an investment services group based in Milwaukee, Wisconsin, a trust management company in South Dakota, and single-purpose companies that deal with brokerage services, consulting services and insurance. For more information, visit www.umb.com.

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