

UMB Step 1: You will receive two emails from UMB with your login credentials. One with your username (your Cope email) and one with a temporary password. Please click the link provided in the email and change the password. Your Visa Card will arrive in the mail shortly after the emails are received.

IMPORTANT: Have you received the UMB email(s) with your user credentials (username & password)? Have you changed your password? Have you activated your Visa Card? If yes, then proceed to the next module.

- When activating your card, don't use your actual social security number, use 9999 as the last four digits.
- If you are ever asked for a Driver ID enter any four digits, the transactions aren't tied to this so it will go through no matter what you enter.
- If you are ever asked for a zip code, use Alton, 62002.