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Hagedorn N Form 4	Aichael D					
January 26,	2010					
FORM	M 4 UNITED		URITIES AND EXCHANGE Vashington, D.C. 20549	COMMISSION	OMB AP OMB Number:	9ROVAL 3235-0287
Check t if no lou subject Section Form 4 Form 5 obligati may con <i>See</i> Inst 1(b).	nger to 16. or Filed pur ons ntinue.	Washington, D.C. 20549 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940				
(Print or Type	Responses)					
1. Name and Hagedorn	Address of Reporting Michael D	Symbo	uer Name and Ticker or Trading l FINANCIAL CORP [UMBF]	5. Relationship of F Issuer		
(Month/ 1010 GRAND BLVD. 01/25/2 (Street) 4. If Am			e of Earliest Transaction n/Day/Year) /2010	Director X Officer (give t below)		Owner (specify
			mendment, Date Original /lonth/Day/Year)	int/Group Filing(Check Dne Reporting Person		
KANSAS	CITY, MO 64106			Form filed by Mo Person	ore than One Rep	orting
(City)	(State)	(Zip) Ta	able I - Non-Derivative Securities A	cquired, Disposed of,	or Beneficially	y Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	Code (Instr. 3, 4 and 5) (Instr. 8) (A) or	A) 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	01/25/2010		F 778.8632 D \$	25,588.8504	D	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivativ Security (Instr. 3)	3. Transaction Date (Month/Day/Year)	4. Transact Code (Instr. 8)	Securities Acquired (A) or Disposed of (D) (Instr. 3,	;	Date	Amou Under Secur	le and int of rlying ities . 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Owno Follo Repo Trans (Instr
		Code N	4, and 5) V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

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Reporting Owners

Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		
Hagedorn Michael D 1010 GRAND BLVD. KANSAS CITY, MO 64106			Chief Financial Officer			
Signatures						
John Pauls, Attorney-in-fact fo Hagedorn	r Mr.		01/26/2010			
** Signature of Reporting Perso	n		Date			
Evaluation of Responses:						

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) Includes shares acquired through dividend reinvestment of restricted stock shares

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.