Wendel Clyde F Form 4 July 20, 2011

# FORM 4

## OMB APPROVAL

# UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB Number: 3235-0287

Check this box if no longer subject to Section 16. Form 4 or

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

Expires: January 31, 2005
Estimated average

Form 4 or Form 5 obligations may continue STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

burden hours per response... 0.5

5. Relationship of Reporting Person(s) to

D

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obligations may continue. See Instruction

1. Name and Address of Reporting Person \*

07/19/2011

Stock

Stock

Common

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

2. Issuer Name and Ticker or Trading

1(b).

(Print or Type Responses)

Wendel Cly	de F	Symbol		Issuer				
			FINANCIAL CORP [UMB	[Check all applicable]				
(Last)	(First) (N	Middle) 3. Date of	of Earliest Transaction					
1010 GRAN	ID BI VD	`	Day/Year)	Director 10% OwnerX Officer (give title Other (specify				
1010 GRAN	D BL V D.	07/19/2	2011	below) below)				
				Vice Chairman of Subsidiary				
	(Street)	4. If Ame	endment, Date Original	6. Individual or Joint/Group Filing(Check				
		Filed(Mon	nth/Day/Year)	Applicable Line)				
VANCACO	TTV MO 64106			_X_ Form filed by One Reporting Person Form filed by More than One Reporting				
KANSAS C	ITY, MO 64106			Person				
(City)	(State)	(Zip) Tab	le I - Non-Derivative Securities	Acquired, Disposed of, or Beneficially Owned				
1.Title of	2. Transaction Date	2A. Deemed	3. 4. Securities Acqui	red 5. Amount of 6. 7. Nature of				
Security	(Month/Day/Year)	Execution Date, if	Transaction(A) or Disposed of	· /				
(Instr. 3)		any	Code (Instr. 3, 4 and 5)	Beneficially Form: Direct Beneficial				
		(Month/Day/Year)	(Instr. 8)	Owned (D) or Ownership				
				Following Indirect (I) (Instr. 4)  Reported (Instr. 4)				
			(A)	Transaction(s)				
			or Code V Amount (D) P	(Instr. 3 and 4)				
Common			\$	24 164 7337				
	07/19/2011		$\mathbf{F}$ 60 $\mathbf{D}$	2 1,10 11/23 / D				

69

D

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

F

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SEC 1474

(9-02)

(1)

61.1503

43.47

By ESOP

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#### Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Title	and	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transactio	onNumber	Expiration D	ate	Amoun	t of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Underly	ying	Security	Secui
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securit	ies	(Instr. 5)	Bene
	Derivative				Securities			(Instr. 3	3 and 4)		Own
	Security				Acquired						Follo
	•				(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
									A manuat		
									Amount		
						Date	Expiration		Or Number		
						Exercisable	Date		Number		
				C + V	(A) (D)				of		
				Code V	(A) (D)				Shares		

# **Reporting Owners**

Relationships Reporting Owner Name / Address

> Officer Other Director 10% Owner

Wendel Clyde F 1010 GRAND BLVD. KANSAS CITY, MO 64106

Vice Chairman of Subsidiary

## **Signatures**

/s/ John Pauls, Attorney in fact for Mr.

Wendel 07/20/2011

> \*\*Signature of Reporting Person Date

## **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.

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