



August 24, 2009

Dear Commerce Customers:

The implementation date is quickly approaching for the NACHA *Operating Rule* changes relating to International ACH Transaction (IAT). As an ACH Originator you should have completed your review of your ACH payments, including but not limited to, vendor, payroll, and pension payments to determine if any of these transactions should be coded as IATs starting on September 18, 2009.

We encourage you to continue to use the following resources to familiarize yourself with the upcoming NACHA IAT *Rules* change:

- www.commercebank.com/iat
- www.nacha.org/iat_industry_information
- www.treas.gov/ofac

Unless you have determined or have been notified that your company is impacted by the IAT NACHA *Operating Rule* changes, this letter is for informational purposes only. If you believe you will be impacted by IAT, or if one of your business partners has alerted you that you need to be ready to process IAT transactions, please contact your Commerce Bank Treasury Services Officer *immediately*.

Thank you for using our ACH services. We appreciate your continued business. If you have any questions, please feel free to contact your Treasury Services Officer during normal business hours or Commercial Customer Support at 800-207-0886 from 7 AM to 7 PM (CT), Monday through Friday.

Sincerely,

Veruska Corigliano, AAP
ACH Product Manager
Commerce Bank, NA