

# Banking Benefits Frequently Asked Questions (FAQ)

**How can Benefits Banking help me save time and money?**

*Better value*

*Extra benefits – no extra cost*

*Upgrade options for current account holders*

*Customized for your needs*

*Easy to enroll*



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## ***What is Benefits Banking?***

Benefits Banking is a voluntary employee benefit that provides you preferred personal banking choices of free, discounted and premium rate financial services, simply for being an employee of a participating company. Because your financial needs are different from your co-workers, Benefits Banking offers you a choice of three levels of valuable services — Select, Plus or Premium. The features for each of these service levels are detailed in the chart of Benefits Banking products and services.

## ***Is Benefits Banking really a better value than what is offered to the public?***

Yes! You are offered Benefits Banking at free or special pricing and these complete packages include the very best personal banking options that Commerce Bank offers. Benefits Banking is only available to employees of participating companies and is not available to the general public. Because of the value Commerce places on the relationship we have with your employer, we are able to offer Benefits Banking to you.

## ***Are there any additional costs to Benefits Banking?***

There are no special costs to take advantage of the Benefits Banking program. You will want to participate in the Benefits Banking account level that solves your financial needs. Free checking and other banking benefits are offered at the Benefits Banking Select level. Free Online Bill Pay, discounts on broker-assisted equity trades, special rate discounts on personal loans and additional specially-priced

financial solutions are available to you in the Benefits Banking Plus and Premium levels.

## ***What if I already have a Commerce checking account?***

Please contact Commerce to “upgrade” your account to take advantage of all the special financial services for which you are eligible. Your checking account number will not change and your banking relationship remains confidential. A Benefits Banking identifier will be added to your account so that we may assist you with your financial services at any of our Commerce Bank locations.

## ***Do I have to choose one Benefits Banking level? What if my needs change?***

Since everyone has different financial needs, you choose the Benefits Banking level based on what suits you. The account is designed to grow with you as your financial needs change. We would be glad to visit with you to help you determine which Benefits Banking level is right for you. If your financial needs change and you would like to change the level at which you participate, all you have to do is contact us.

## ***Who do I contact if I have questions or would like to enroll in Benefits Banking?***

Commerce Bankers are directly assigned to a Benefits Banking company to help employees with their financial needs. Direct contact information is provided so you may contact them by telephone, e-mail or in person. You may also visit any Commerce Bank location.



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