

# Benefits Banking<sup>1</sup>

## It's How Employees Save Time and Money!

	Select <sup>A</sup>	Plus <sup>A</sup>	Premium <sup>A</sup>
	\$5 monthly maintenance fee. Fee can be waived with a monthly combined balance of \$1,500 or more in Commerce checking, savings and money market accounts OR a monthly direct deposit.	\$3,500 minimum monthly combined personal deposit balances <sup>B</sup> OR \$7,500 loan balance <sup>C</sup> OR \$10,000 deposits and loans combined OR \$10/month	\$15,000 minimum monthly combined personal deposit or loan balances <sup>B, C</sup> OR \$25,000 deposits and loans combined OR Commerce Mortgage OR \$100,000 brokerage balance <sup>D</sup> OR \$15/month
BANKING	Interest Bearing		YES, at preferred rate
	Checks	FREE first order of basic checks	FREE basic + 50% off most styles
	Online Banking and Online Bill Pay <sup>2</sup>	FREE	FREE, including via Quicken
	Mobile Banking <sup>3</sup> and Alerts	FREE	FREE
	Travelers Checks	FREE, Single Signature	FREE, Single Signature
	Stop Payments	FREE, 1 per year	FREE, 1 per year
	Six Check Copies per Month	FREE	FREE
	Debit Card	FREE Classic Visa <sup>®</sup> Check Card	FREE Gold Visa <sup>®</sup> Check Card
	Non-Commerce ATM Transactions <sup>4</sup>		FREE, including other banks' ATM fees up to \$30 per month
	Overdraft Protection through Checking Plus or Overdraft Transfer	YES, available	YES, available
BORROWING <sup>5</sup>	Home Equity Lines of Credit		0.35% rate discount
	Personal Loans, Fixed-Rate Home Equity Loans		0.35% rate discount
	Personal Loan Refinance from another lender		Additional 0.25% discount - (0.60% total)
	Personal Loan Origination Fees		WAIVED
Special Connections Visa <sup>®</sup>	No annual fee plus 6 months intro rate	No annual fee plus Commerce Bank Rewards	No annual fee plus Commerce Miles <sup>SM</sup> Rewards
SAVING	Planned Savings Program with Auto Transfer		YES
	Preferred Money Market Account Deposit Rates <sup>6</sup>		YES, tiered
	Preferred Rates on Certificates of Deposit		YES
	myRewards Saving and myRewards Money Market <sup>7</sup>	YES, available	
INVESTING <sup>†</sup>	Financial Planning Consultation		FREE
	Online Access to Investment Accounts <sup>8</sup>		YES
	Broker-Assisted Equity Trades <sup>8</sup>		YES, 25% discount
	Online Professional Investment Research <sup>9</sup>		FREE
	Professionally Managed Accounts <sup>10</sup>		YES
OTHER NEEDS	Dedicated Customer Service Line: 1-866-692-2653	FREE	FREE
	Notary Services	FREE	FREE
	Automatic Payment of Utility Bills	YES	YES
	Deluxe ID TheftBlock <sup>®12</sup>	FREE basic coverage	FREE basic coverage
	Safe Deposit Box Discounts <sup>13</sup>		FREE, Small box or annual credit <sup>14</sup>

(A) Combined balances or qualifying direct deposit must be maintained by the person whose name appears first on the account. Qualifying balances are determined by using the actual daily balance on the day prior to the checking account statement cycle date each month.

(B) Qualifying deposits include personal checking, savings, money market, CDs, and retail IRAs. Business accounts do not qualify.

(C) Qualifying loans include, personal loans and home equity loans or lines of credit. Business loans do not qualify.

(D) Qualifying brokerage balances include cash and securities that appear on the Commerce Brokerage statement. Brokerage services provided or reported through third parties are excluded. Refer to your Commerce Fee Schedule for calculation of interest and other fees to which *Benefits Banking* may be subject.

<sup>†</sup>Benefits provided by Commerce Brokerage Services, Inc., Member FINRA/SIPC, a wholly-owned subsidiary of Commerce Bank, N.A.  
Investment Products: Not FDIC-Insured — May Lose Value — No Bank Guarantee



See reverse for additional disclosures.



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# It's How Employees Save Time and Money!

*You chose a great  
place to work.  
Now choose the  
best place to bank.*

*Benefits Banking  
offers you:*

*Free, discounted and  
premium rate services.*

*Extra benefits - no  
extra cost*

*Convenience of  
banking anywhere,  
anytime.*



*call   click   come by*

**1-800-453-2265**

Is balancing a career and personal life a constant challenge? You want to work for a company that can offer solutions that simplify life. By offering Benefits Banking, your company has enhanced your employee benefits. Now you have more choices, you are in control and you have a personal banking program that offers more convenience and value than ever before.

**Benefits Banking** can help you strike a balance by taking the hassle out of personal banking. It gives you access to the personal banking options you want. With three levels of options to choose from, you can feel safe knowing all your personal banking needs will be met. Credit card services with no annual fee. Online Banking Services that include free Online Bill Pay. Plus and Premium levels offer special bonus rates on deposit accounts and interest rate discounts on personal loans. And much, much more.

Commerce Benefits Banking gives you that extra edge to make life easier. To get the simplicity, convenience and savings that Benefits Banking offers you, don't wait – call one of the Commerce Bankers for your company or stop by any of our Commerce Bank locations.

Since 1865, Commerce Bank has been committed to providing banking convenience. Today, Commerce continues that commitment with more than 200 branch offices and 400 ATMs throughout the Central United States. Plus, our 24 hour touch-tone telephone service gives you convenient access to your account via our free Account Information Line. You also have quick and easy online access to your account, through Online Banking and Mobile Banking, 24 hours a day. So you can bank virtually anywhere, anytime. At home, work or on the go, Commerce keeps you connected. You'll find you're always close to your money. And never far from a solution.

*Call, click or come by* Commerce today. We'll ask about your needs. Listen carefully. And then offer solutions just right for you. Because if we didn't ask, they wouldn't be solutions. They'd be guesses. And you could go anywhere for that.



(1) Benefits Banking is available to employees of participating companies. (2) One free Online Bill Pay account per household. (3) Your mobile carrier's text messaging and web access charges may apply. (4) Transactions must be from primary checking accounts. We will automatically refund up to \$30 of other banks' ATM Fees per calendar month on Benefits Banking Plus and Premium accounts. All Commerce Bank ATM transactions are free. (5) Personal loan rate discount assumes automatic payment from your Commerce checking account. Mortgages and dealer loans are not eligible to receive personal loan discounts. Only one additional .25% discount available per loan, for refinancing of a non-Commerce loan or credit card. Loans and credit cards subject to credit approval. Insurance must be carried on property securing home equity loans. When choosing a Benefits Banking Plus or Premium checking account and a corresponding credit card, you automatically receive debit functionality and ATM access with your credit card product. (6) On balances greater than \$10,000. Highest premium rates on balances greater than \$50,000. (7) Requires a Benefits Banking Select Checking account. (8) \$1,000 minimum investment required to establish a Commerce Brokerage Services, Inc. account. (9) Commerce Brokerage online account access is required to receive investment research. Investment research is provided by an unaffiliated service, whose opinions and recommendations are solely their own, and does not constitute an offer or recommendation to buy or sell by Commerce Brokerage Services, Inc. (10) Professionally managed accounts offered through Commerce Brokerage Services, Inc., Registered Investment Adviser. (11) 15% discount applies to the Fund Manager Account only. \$50,000 minimum required to open a Fund Manager Account. (12) Free to primary account holder only. Primary account holder is the person whose name appears first on the account. (13) Safe deposit box subject to availability. (14) Or equivalent one year or annual credit toward purchase of a larger box. All rates subject to change; see your Commerce banker for rate details.

*See reverse for additional disclosures.*