COMMERCE BANK BUSINESS VISA® DEBIT CARD AGREEMENT

This Agreement (the “Agreement”) is between Customer and Commerce Bank, a national banking association ("Commerce"), for use of Commerce Bank's Visa Business Debt Card. By execution of the Visa Business Debit Card Application ("Application") or use of the Card, Card number or Personal Identification Number ("PIN") (individually and together referred to as the "Card"), Customer agrees to be bound by the terms of this Agreement, and be responsible for all Transactions and accounts under this Agreement. For the purposes of this Agreement, "Cardholder" means each person who has been authorized to use the Card. For菰]bool

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This Agreement will be evidenced by a Data Depositary Agreement to be signed by a representative of Customer and Commerce at the time of the issue of the Card. This Agreement and all other agreements between Customer and Commerce that are subject to the terms of this Agreement will be gathered into a single document. This Agreement and the Data Depositary Agreement constitute the complete and exclusive expression of the Agreement between Commerce and Customer, and supersede all other proposals (whether oral or written), understandings, representations, conditions, warranties, covenants, and all other communications between Commerce and Customer.

BUNDING AGREEMENT/BENEFIT: This Agreement shall be binding upon and inures to the benefit of the Customer and Commerce, and their respective legal representatives, permissive successors and permitted assigns. This Agreement shall not be deemed to be binding for the benefit of any other person or entity, and no other person or entity shall have any right against Customer or Commerce.