

CommercePayments™ Business Prepaid Card Solutions

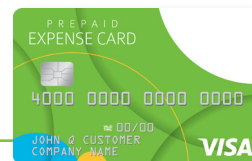
Coronavirus (COVID-19) Mitigation Update

We're here to help.

Many of our Prepaid Expense Card and DirectCheck Payroll Card customers have successfully moved to 100% electronic payment for payroll and expense management. Commerce Bank will continue assisting businesses of all types move to electronic payments and we will provide the following:

- Waived implementation fees for any qualified business implementing a Prepaid Expense Card or DirectCheck Payroll Card solution
- Expedited implementation (standard implementation, no customization)
- No-fee implementation of instant-issue cards for your business
- Dedicated client representative

Prepaid Expense Card

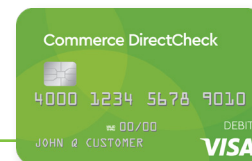


The CommercePayments™ Prepaid Expense Card is a reloadable, prepaid Visa® card that allows employees to access funds as needed. You can control where cardholders make purchases and easily load and unload funds. It's ideal for per diem, petty cash, emergency expenditures and a wide range of other purchasing needs.

- More secure than cash
- Eliminate hassle of reimbursements
- Issue cards instantly at your location

commercebank.com/expensecard
prepaidexpense@commercebank.com
866.946.3017

DirectCheck Payroll Card



Eliminate paper checks and pay all of your employees through direct deposit. The CommercePayments™ DirectCheck Card is a low-cost payroll solution that's easy for you to administer, easy for your employees to use and less expensive than providing paper checks to employees not able to receive direct deposit to a bank account.

- Reduce risk of check fraud
- Increase direct deposit participation
- Issue cards instantly at your location
- 55,000 surcharge-free ATMs through allpointnetwork.com

commercebank.com/directcheck
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