



Products and Services for Governmental Entities

Taxpayers demand conscientious financial management of their public institutions. Today, hundreds of governmental entities turn to the Capital Markets Group (CMG) of Commerce Bank for wholistic solutions to make their money work harder. Our team has extensive experience working with entities such as cities, hospitals, school districts, and political subdivisions. We understand the unique obligations you have and are committed to providing services to help you to maximize return, minimize risk and increase control over your investments.

Built upon the outstanding reputation, values, and culture of a leading super-community bank, CMG takes a conservative and consultative approach to helping you execute an effective investment plan.* We understand that collaborating with the right service provider is critical to making taxpayer dollars work harder toward achieving your goals.

What sets CMG apart from others?

- 1 Consultative Approach**
 We take the time to truly understand your objectives.
- 2 Experience & Competency**
 Our team has the experience and know-how to provide sound insights and solutions.
- 3 People & Culture**
 We aim to align our priorities with your long-term success.

Our comprehensive investment solutions allow our clients to effectively invest, track and account for their internally managed cash positions and other liquid assets. To achieve this, we offer:

- A full range of high-grade fixed income investments as permitted by your state statutes including: Treasuries, Agencies and Collateralized CD's. These investments can easily be laddered to meet specific cash flow requirements
- Cash management solutions including competitive overnight collateralized repo sweep options and if your Investment Policy allows, we offer money market sweep solutions for operating funds and working capital
- Collateralization of public deposits
- Bids on competitive bond proceed investments*
- Responses to formal requests for financial services (RFP's)
- Market analysis to keep you current on market trends
- Portfolio Services: Safekeeping, Pledging, Accounting and Analytics Reporting
- Online access to account status and activity



Reduced Risk

High credit quality securities with an emphasis on preservation of capital



Increased Control

Direct ownership in fixed income securities allows you to decide exactly how you want your capital invested



Enhanced Return

Our consultative approach helps you match investment cash flow to your future cash needs to maximize returns

Let's talk.

Let the Capital Markets Group help you find the right investment products and/or services to enhance your organization. Contact us at 816.760.3636 or CapitalMarketsGroup@commercebank.com.

This information does not constitute an investment solicitation. Please consult a licensed CMG Investment Representative for assistance.

*CMG may not provide advice for the investment of Bond Proceeds and Bond Proceeds must be held in a segregated account.

Investments in Securities are NOT FDIC Insured; NOT Bank-Guaranteed and May Lose Value. Past performance is not a guarantee of future results. The Capital Markets Group (CMG) of Commerce Bank does not act as a "municipal advisor" within the meaning of Section 15B of the Securities Exchange Act and does not act in a fiduciary capacity. CMG does not provide tax advice; please refer to your tax professional. CMG is not a Portfolio Manager nor an Investment Advisor.



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