

## Privacy Notice

This policy describes how Commerce Bank collects, uses, and shares personal information collected from individuals that do not maintain consumer accounts with us. If you apply for, or have, a personal account at Commerce Bank please visit our customer privacy statement [HERE](#) to learn more about our privacy practices in connection with customer accounts. You can jump to particular topics by going to the headings below:

### Types Of Information We Collect.

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### Your Choices.

### Information for Authorized Agents

### How We Protect Personal Information

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### Types Of Information We Collect.

The following provides examples of the type of information that we collect from you and how we use that information.

Context	Types of Data	Primary Purpose for Collection and Use of Data
Cookies and first party tracking	We use cookies and clear GIFs. "Cookies" are small pieces of information that a website sends to a computer's hard drive while a web site is viewed.	We have a legitimate interest in making our website operate efficiently.
Cookies and Third Party Tracking	We participate in behavior-based advertising, this means that a third party uses technology (e.g., a cookie) to collect information about your use of our website so that they can provide advertising about products and services tailored to your interests on our website, or on other websites.	We have a legitimate interest in engaging in behavior-based advertising and capturing website analytics.
Distance Information	When you use one of our Apps or our branch locator on our website, we collect your location from the GPS, Wi-Fi, IP address, and/or cellular technology in your device to determine your location and your distance from a branch that offers our products.	We have a legitimate interest in understanding our users and providing tailored services and for our general business operations. In some contexts our use is also based upon your consent to provide us with geo location information.
Email Interconnectivity	If you receive email from us, we use certain tools to capture data related to when you open our message, click on any links or banners it contains and make purchases.	We have a legitimate interest in understanding how you interact with our communications to you.

Employment	If you apply for a job posting, or become an employee, we collect information necessary to process your application or to retain you as an employee. This may include, among other things, your Social Security Number. Providing this information is required for employment.	We use information about current employees to perform our contract of employment, or the anticipation of a contract of employment with you. In some contexts, we are also required by law to collect information about our employees. We also have a legitimate interest in using your information to have efficient staffing and work force operations.
Feedback/Support (excluding account support)	If you provide us feedback or contact us for support we will collect your name and e-mail address, as well as any other content that you send to us, in order to reply.	We have a legitimate interest in receiving, and acting upon, your feedback or issues.
Mailing List	When you sign up for one of our mailing lists we collect your email address or postal address.	We have a legitimate interest in sharing information about our products or services.
Mobile Devices	We collect information from your mobile device such as unique identifying information broadcast from your device when visiting our website or when visiting one of our branches.	We have a legitimate interest in identifying unique visitors, and in understanding how users interact with us on their mobile devices. In some cases, the information we collect from your mobile device pertains to customer authentication.
Partner Promotion	We collect information that you provide as part of a co-branded promotion with another company.	We have a legitimate interest in fulfilling our promotions.
Social Media Information	We collect information from your social media account if you choose to share it with us.	We have a legitimate interest in understanding our users and providing tailored services. We also commonly interact with customers and non-customers using social media for marketing, customer service, and other business purposes.
Surveys	When you participate in a survey we collect information that you provide through the survey. If the survey is provided by a third party service provider, the third party's privacy policy applies to the collection, use, and disclosure of your information.	We have a legitimate interest in understanding your opinions, and collecting information relevant to our organization.
Sweepstakes or contests	When you participate in a sweepstakes or contest we collect information about you which includes contact information to notify you if you are selected.	We have a legitimate interest in operating the sweepstakes. In some contexts we are also required by law to collect information about those that enter into our sweepstakes, and we have a legitimate interest in complying with those laws.
Website interactions	We use technology to monitor how you interact with our website. This may include which links you click on, screen shots when you leave feedback or information that you	We have a legitimate interest in understanding how you interact with our website to better improve it, and to understand your preferences and interests in order to select offerings that you might

	type into our online forms. This may also include information about your device or browser.	find most useful. We also have a legitimate interest in detecting and preventing fraud.
Web logs	We or our service providers collect information, including your browser type, operating system, Internet Protocol (IP) address (a number that is automatically assigned to a computer when the Internet is used), domain name, click-activity, referring website, and/or a date/time stamp for visitors.	We have a legitimate interest in monitoring our networks and the visitors to our websites. Among other things, it helps us understand which of our services is the most popular and may assist with customer authentication.

In addition to the information that we collect from you directly, we may also receive information about you from other sources, including third parties, business partners, our affiliates, or publicly available sources. For example, if you submit a job application, or become an employee, we may conduct a background check.

**Use And Processing Of Information.**

In addition to the purposes and uses described above, we use information in the following ways:

- To identify you when you visit our websites or our branches.
- To track how you use our online systems, to personalize your experience on our services by presenting products and offers tailored to you, and to facilitate social sharing functionalities.
- To provide maintenance, support, and answer other customer service questions.
- To send administrative information to you, such as changes to our terms, conditions and policies, as well as marketing communication that we believe may be of interest to you.
- For our business purposes, such as data analysis, audits, fraud monitoring and prevention, developing new products, enhancing, improving or modifying our online services, identifying usage trends, determining the effectiveness of our promotional campaigns, and operating and expanding our business activities.
- To aggregate the personal information that we collect in order to conduct research, analysis, or studies for our internal purposes.
- To provide non-consumer products and services.
- To improve our services and product offerings.
- To conduct analytics.
- To respond to inquiries related to support, employment opportunities, or other requests.
- To send marketing and promotional materials, including information relating to our products, services, or promotions.
- For internal administrative purposes, as well as to manage our relationships.

Although the sections above describe our primary purpose in collecting your information, in many situations we have more than one purpose. For example, if you submit an application we may have a legitimate interest in collecting your information to evaluate your candidacy, but we also collect your information as we have a legal obligation to maintain certain records of our hiring practices. As a result, our collection and processing of your information is based in different contexts upon your consent, our need to perform a contract, our obligations under law, and/or our legitimate interest in conducting our business.

**Sharing Of Information.**

In addition to the specific situations discussed elsewhere in this policy, we disclose information in the following situations:

1. **Affiliates and Acquisitions.** In accordance with applicable laws, we may share information with our corporate affiliates (*e.g.*, parent company, sister companies, subsidiaries, joint ventures, or other companies under common control). If another company acquires, or plans to acquire, our company, business, or our assets, we will also share information with that company, including at the negotiation stage.
2. **Other Disclosures with Your Consent.** We may ask if you would like us to share your information with other unaffiliated third parties who are not described elsewhere in this policy.
3. **Other Disclosures without Your Consent.** We may disclose information in response to subpoenas, warrants, or court orders, or in connection with any legal process, or to comply with relevant laws. We may also share your information in order to establish or exercise our rights, to defend against a legal claim, to investigate, prevent, or take action regarding possible illegal activities, suspected fraud, safety of person or property, or a violation of our policies, or to comply with your request for the shipment of products to or the provision of services by a third party intermediary.
4. **Public.** Some of our websites and social media accounts may provide the opportunity to post comments, or reviews, in a public forum. If you decide to submit information on these pages, that information may be publicly available.
5. **Partner Promotion.** We may offer contests, sweepstakes, or other promotions with third party partners. If you decide to enter a contest, sweepstakes, or promotion that is sponsored by a third party partner the information that you provide will be shared with us and with them.
6. **Service Providers.** We may share your information with service providers. Among other things service providers may help us to deploy, market, operate or offer our products and services to you.

### Your Choices.

You can make the following choices regarding your personal information:

1. **Access To Your Personal Information.** You may request access to your personal information by contacting us at the contact information provided below. If required by law, upon request, we will grant you reasonable access to the personal information that we have about you.
2. **Deletion Of Your Personal Information.** Typically, we retain your personal information for the period necessary to fulfill the purposes outlined in this policy and in accordance with applicable law. You may, however, request information about how long we keep a specific type of information, or request that we delete your personal information by contacting us at the contact information provided below. If required by law we will grant a request to delete information, but you should note that in many situations we must keep your personal information to comply with our legal obligations, resolve disputes, enforce our agreements, or for another one of our business purposes.
3. **Objection to Certain Processing.** You may object to our use of your personal information by contacting us at the contact information provided below. If you would like to opt out of our targeted advertising through Facebook (including Instagram) or Twitter, and other social media sites we may use in the future, please click [HERE](#).
4. **Online Tracking.** We do not currently capture "Do Not Track" instructions.
5. **Promotional Emails.** You may choose to provide us with your email address for the purpose of allowing us to send free newsletters, surveys, offers, and other promotional materials to you, as well as targeted offers from third parties. You can stop receiving promotional emails by following the unsubscribe instructions in e-mails that you receive. If you decide not to receive promotional emails, we may still send you service-related communications.

Please address written requests and questions about your rights to [CaliforniaConsumerPrivacyRequests@CommerceBank.com](mailto:CaliforniaConsumerPrivacyRequests@CommerceBank.com) or call us at 1-844-916-1704.

Note that, as required by law, we will require you to prove your identity. We require account holders to verify their identity using our normal authentication procedures. For non-account holders, we will request information such as your name, mailing address, email address, whether you are a former account holder of Commerce, and what interaction you have had with Commerce Bank that would lead you to believe we may have personal information on file about you. In the event there are any discrepancies, we may solicit additional information as necessary to ensure the security of your personal information. Following a request, we will use reasonable efforts to supply, correct or delete personal information about you in our files.

In some circumstances, you may designate an authorized agent to submit requests to exercise certain privacy rights on your behalf. We will require verification that you provided the authorized agent permission to make a request on your behalf. You must provide us with a copy of the signed permission you have given to the authorized agent to submit the request on your behalf and verify your own identity directly with us.

### **Information for Authorized Agents**

If you are an authorized agent submitting a request on behalf of an individual you must attach a copy of the following information to the request:

1. A completed [Authorized Agent Designation Form](#) indicating that you have authorization to act on the consumer's behalf.
2. If you are a business, proof that you are registered with the Secretary of State to conduct business in California.

If we do not receive both pieces of information, the request will be denied.

### **How We Protect Personal Information**

No method of transmission over the Internet, or method of electronic storage, is fully secure. While we use reasonable efforts to protect your personal information from unauthorized access, use, or disclosure, we cannot guarantee the security of your personal information. In the event that we are required by law to inform you of a breach to your personal information we may notify you electronically, in writing, or by telephone, if permitted to do so by law.

Some of our websites permit you to create an account. When you do you will be prompted to create a password. You are responsible for maintaining the confidentiality of your password, and you are responsible for any access to or use of your account by someone else that has obtained your password, whether or not such access or use has been authorized by you. You should notify us of any unauthorized use of your password or account.

### **Other Important Information**

The following additional information relates to our privacy practices:

- **Transmission Of Information To Other Countries.** If you are outside of the United States please note that if you communicate with us, your information is being transmitted to the United States where we are based.
- **Third Party Applications/Websites.** We have no control over the privacy practices of websites or applications that we do not own.
- **Accessibility.** If you are visually impaired, you may access this notice through audio readers on our website.
- **Changes To This Privacy Policy.** We may change our privacy policy and practices over time. To the extent that our policy changes in a material way, the policy that was in place at the time that you submitted personal information to us will generally govern that information unless we receive your consent to the new privacy policy. Our privacy policy includes an "effective" and "last updated" date. The effective date refers to the date that the current version took effect. The last updated date refers to the date that the current version was last substantively modified.
- **Information for California Residents.** California Civil law indicates that organizations should disclose whether certain categories of information are "sold" or transferred for an organization's "business purpose" as those terms are defined under California law. You can find a list of the categories of information that we share [HERE](#). Please note that because this list is comprehensive it may refer to types of information that we share about people other than yourself. If you would like more information concerning the categories of personal information (if

any) we share with third parties or affiliates for those parties to use for direct marketing please submit a written request to us using the information in the "Contact Information" section below.

**Contact Information.** If you have any questions, comments, or complaints concerning our privacy practices please contact us at the appropriate address below. We will attempt to respond to your requests and to provide you with additional privacy-related information.

CaliforniaConsumerPrivacyRequests@CommerceBank.com  
1-844-916-1704

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