

Benefits Banking

What is it?

Benefits Banking is a special employee banking benefit designed to help you save time and money by giving you preferred access to the best value in personal checking that Commerce Bank offers. Because everyone has different financial needs, Benefits Banking offers you two options: Select or Premium. You choose the level that's right for you!

What's in it for me?

		Benefits Banking ¹	
		Select	Premium
BANKING	Interest Bearing Checking account		YES, at preferred rate
	Checks	FREE, first order single/wallet-style Commerce Globe checks	FREE, single/wallet-style Commerce Globe checks
	Online Banking and Online Bill Pay	FREE	FREE, including Quicken ²
	Mobile Banking ³ and Alerts	FREE	FREE
	Cashier's Checks		FREE, 3 per year
	Stop Payments	FREE, 1 per year	FREE, 3 per year
	Account Archive CD-ROM	Available to purchase	FREE, 1 per account
	Debit Card	FREE Visa® Debit Card	FREE Platinum Visa® Debit Card
	Non-Commerce ATM Transactions ⁴		FREE, including other banks' ATM fees up to \$10 per month
	Overdraft Protection through Checking Plus or Overdraft Transfer	YES, available	YES, available
BORROWING	Home Loans	\$100 toward origination fee ⁵	\$100 toward origination fee ⁵
	Personal Loans	0.25% rate discount ⁶	0.5% rate discount ⁶
	Home Equity Lines of Credit	0.25% rate discount ⁶	0.5% rate discount ⁶
	Loan Refinance from another lender	Additional 0.25% discount (0.50% total) ⁶	Additional 0.25% discount (0.75% total) ⁶
	Personal Loan Origination Fees		Waived
SAVINGS	Preferred Money Market Account Deposit Rates ⁷		Yes, tiered
	myRewards Savings and myRewards Money Market ⁸	YES, available	YES, available
INVESTING ⁺	Financial Planning Consultation		FREE
	Advisor-Assisted Equity Trades ⁹		YES, 30% discount
	Professionally Managed Accounts ¹⁰		YES, 15% discount ¹¹
	Safe Deposit Box Discounts ¹²		FREE, small box or annual credit ¹³

What are the details?

Benefits Banking	Select	Premium
Associated Checking Account	Commerce Free Checking	Benefits Banking Premium
Minimum Deposit to Open	\$25	\$100
Minimum Balance to Avoid Service Charge	None	\$5,000 average daily balance in this account OR \$15,000 in combined deposit balances (checking, savings, money market, CD and retail IRAs ^{14,15})
Monthly Service Charge (if requirements not met)	\$0	\$17
Monthly Paper Statement Fee	\$0 ¹⁶	\$0 ¹⁶

What else do I need to know?

- If you are already a Commerce customer, there may be additional benefits available to you by joining Benefits Banking. You will **not** need to change your account number or order new checks; just contact Commerce to "upgrade" your account.
- Dedicated customer service line: 1.866.692.2653

How do I open an account?

- Come by a branch near you and visit with your Personal Banker
- Call 1.800.453.2265 and speak to one of our Customer Care Representatives

At Commerce, we understand that life's little curveballs usually come with financial challenges. We promise to make banking easier, so you can deal with what comes your way and get on with enjoying the good things in life. Commerce Bank. Challenge Accepted.®

- Benefits Banking is available to employees of participating companies. Commerce reserves the right to restrict or change these offers.
- One free Quicken account per household.
- Message and data usage fees may apply; check with your wireless or VoIP provider for more information.
- Transactions must be from Benefits Banking checking accounts. We will automatically refund the ATM fees of other banks located in the U.S., up to \$10 per calendar month on Benefits Banking Premium accounts only. All Commerce Bank ATM transactions are free.
- \$100 Offer: If you apply for a mortgage at Commerce Bank on or before the expiration date, we will apply a \$100 credit toward the origination fee at loan settlement. This offer expires December 31, 2022. Offer not available on mortgage products with no origination fee.
- Loan rate discounts of 0.25% or 0.50% assumes automatic loan payments from a Commerce checking or savings account depending on Benefits Banking relationship. An additional 0.25% rate discount can be applied after the intro rate period, if applicable, when \$7,000 or more of the loan or line is refinanced from another financial institution. Refinancing discount does not apply to Commerce line of credit or loan account payoffs. These discounts are not available on new loans made through dealers or Commerce Bank Mortgage. Loans and lines of credit are subject to credit approval. Insurance must be carried on property securing home equity loans.
- On balances greater than \$10,000. Highest preferred rates on balances greater than \$50,000.
- Requires Benefits Banking checking account.
- \$1,000 minimum investment required to establish a Commerce Brokerage Services, Inc. account.
- Professionally managed accounts offered through Commerce Brokerage Services, Inc., Registered Investment Adviser.
- 15% discount applies to the Fund Manager Account only. \$35,000 minimum required to open a Fund Manager Account.
- Safe deposit box subject to availability.
- Or equivalent annual credit toward purchase of a larger box.
- Average daily balance means the ending ledger balance in the account each day, divided by the number of days in the month. You must maintain the minimum average daily balance for the monthly cycle.
- The person listed first on the CommerceRelationship Checking account must maintain the combined balances shown. Qualifying deposit accounts include personal checking, savings, money market, CD and retail IRAs. Business accounts do not qualify. Combined balances are determined by using the actual balance on the day prior to the checking account statement cycle date each month.
- Must activate Online Banking and sign up for Paperless Statements to get free monthly Paperless Statements and Paperless Statements with Images; \$5 per month fee for Paper Statements with Images. Fee waived for first 60 days after new account opening. The 60-day grace period does not apply to existing or converted accounts.

† Provided by Commerce Brokerage Services, Inc., Member FINRA/SIPC, a wholly owned subsidiary of Commerce Bank. Investment Products: Not FDIC Insured — May Lose Value — No Bank Guarantee

