Commerce Bank Identity Theft Services

What is it?

Commerce Bank offers **Commerce ID Recover** and **Commerce ID Monitor** together with Deluxe® Provent℠, a leader in identity theft restoration. These two levels of Identity Theft Services address fraudulent activity on your personal accounts and help you reclaim your identity and reestablish your credit. Review the table below for the service that best fits your needs:

	ID Recover	ID Monitor
Internet Monitoring • Daily Monitoring of dark web chat rooms • Receive alerts if personal data is found on the online black market		✓ For you and one household member[1]
Credit Card Monitoring • Daily scans of credit report • Receive alerts when there are changes to credit file		✓ For you and one household member[1]
Mobile Attack Control • Mobile device threat protection • Access to a VPN (Virtual Private Network) allows you to encrypt your internet connection		✓ For you and one household member[1]
• **32-Step Restoration Process —** Resolution Specialists work to restore your identity; Internet & Credit Monitoring provided for one year after an Identity Theft Event[2] as determined by EZShield • **Identity Theft Expense[3] Reimbursement** – Up to $25,000 reimbursement of identity theft-related expenses, including lost wages • **24/7 Live Support** – Direct access to a Certified Resolution Specialist, who can even assist with a lost/stolen wallet	✓ For you and your household[1]	✓ For you and your household[1]
• **Password Manager** – Encrypted User ID and Password storage • **Online Identity Vault™** – Encrypt and store personal information, documents and images • **Tips and Timely News** – Emailed breach and fraud news alerts; monthly activity report • **Mobile App** – Identity management on demand	✓ For you	✓ For you
	$5.99/month	$12.99/month

How do I sign up for Commerce ID Monitor?

If you are new to ID Theft Services and would like Commerce ID Monitor, take the following actions:

- Open the Commerce Bank Mobile App and select the "Subscribe to ID Theft Services" option on the home page.
- Log in to Online Banking, go to "Account Management" under "Customer Service", select "Subscribe to ID Theft Services" and choose "Commerce ID Monitor."

How do I sign up for Commerce ID Recover?

Subscribe to Commerce ID Recover through any of the following methods:

- Open the Commerce Bank Mobile App and tap "Subscribe to ID Theft Services" on the home page.
- Log in to Online Banking, go to "Account Management" under "Customer Service" and select "Subscribe to ID Theft Services" and choose "Commerce ID Recover."
- Visit with a Financial Services Representative at a branch near you.
- Call 1-800-453-2265 and speak to one of our Customer Care Representatives.

At Commerce, we understand that managing your identity is more important than ever. With two tiers of support accessible through a convenient app, we give you the tools to help you fight online fraud. If your always-connected life could use a little peace of mind, we can help. Commerce Bank. Challenge Accepted®.

1. To be eligible for Commerce ID Recover and Commerce ID Monitor, you must have a Commerce personal checking account, reside in the United States or its territories, and be a legal adult in your state of residence. The Service applies to the Commerce personal checking account holder and the spouse or domestic partner (a person, although not legally married to the registered Customer, has cohabitated with the Customer for a period of at least one (1) year and is publicly represented as the Customer's domestic partner in the community in which they reside), dependent children under the age of 21 who live with the Customer and dependent children under 25 who are full-time students, as determined by IRS dependency requirements.
2. Identity Theft Event means the use of Customer's name, address, Social Security number, bank or credit card account number, or other identifying information without Customer's knowledge to commit fraud or other crimes.
3. Identity Theft Expenses are (1) Legal expenses: reasonable and necessary attorney fees or court costs associated with defending any suit brought against you by merchants, financial institutions or other credit grantors, or their collection agencies, or the removal of any criminal or civil judgment wrongly entered against you as a result of identity theft; (2) Lost wages up to $500 per week, maximum 4 weeks: actual U.S. wages or salary you lose as a direct result of time off work taken by you to report or address the effects of identity theft; or (3) Miscellaneous: loan applications fees, long distance telephone costs, mailing and postage costs, costs of having affidavits or other documents notarized as a result of identity theft and costs to purchase up to four credit reports from any of the three major credit bureaus (Experian, Equifax, or TransUnion). The credit reports may be purchased only after the identity theft has occurred and for the purpose of correcting inaccuracies that occur as a result of identity theft. There are certain fees and costs not considered to be Identity Theft Expenses. Please refer to the Terms and Conditions for details and Exclusions. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.