

## Summary of fees for Commerce Bank mySpending Card®

Monthly fee	Per purchase	ATM withdrawal	Cash reload
<b>\$0</b>	<b>\$0</b>	<b>\$0</b> in-network <b>\$2.50</b> out-of-network	<b>\$0</b>
ATM balance inquiry (in-network or out-of-network)		\$0 or \$2.50	
Customer service (automated)		\$0.50 per call	
Inactivity (after 12 months with no transactions)		\$0	
<b>We charge 11 other types of fees.</b> Here are some of them:			
Initial Value Load Fee		\$5.95	
In-person cash withdrawal (U.S. or non-U.S. institution)		\$5.00	

**No overdraft/credit feature.**

Your funds are eligible for FDIC insurance.

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://cfpb.gov/prepaid).

Find details and conditions for all fees and services inside the package, or call **1-888-373-2883** or visit [commercebank.com/mySpendingCard](https://commercebank.com/mySpendingCard).

**Detailed list of all fees for Commerce Bank mySpending Card®**

All fees	Amount	Details
<b>Get started</b>		
Initial Value Load	\$5.95	This charge will be deducted from the first load made to the Card. The description will be displayed as 'Initial Value Load'.
Additional Card	\$2.00	Fee for additional Card on same Account (Up to two)
<b>Monthly usage</b>		
Monthly fee	\$0	Fee for monthly maintenance of the Account
<b>Add money</b>		
Direct deposit	\$0	
Cash reload	\$0	
Online Banking transfer	\$0	Fee associated with transferring funds from a Commerce Bank Checking or Savings account
<b>Get cash</b>		
ATM withdrawal (in-network)	\$0	"In-network" refers to the Commerce Bank ATM Network. Locations can be found at <a href="http://commercebank.com/locations">commercebank.com/locations</a>
ATM withdrawal (out-of-network)	\$2.50	This is our fee. "Out-of-network" refers to all the ATMs outside of the Commerce Bank ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
In-person cash withdrawal	\$5.00	This is our fee for a teller-assisted cash withdrawal at U.S. and non-U.S. financial institutions. Other financial institution may also charge you a fee for in-person cash withdrawals made at their locations. Finally, you may be charged a fee by other third parties for cash withdrawals made at the point of sale (cash back).
<b>Information</b>		
Customer service (automated)	\$0.50	Per call. Fee may be charged each time you contact our automated customer service line, including for balance inquiries or loading funds. One call per week per Account at no charge; \$0.50 per call thereafter.
ATM balance inquiry (in-network)	\$0	"In-network" refers to Commerce Bank ATM Network. Locations can be found at <a href="http://commercebank.com">commercebank.com</a> .
ATM balance inquiry (out-of-network)	\$2.50	This is our fee. "Out-of-network" refers to all the ATMs outside of the Commerce Bank ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Text alert	\$0	You may elect to receive mobile text alert messages, including your Card balance, signing into your online account at <a href="http://commercebank.com/mySpendingCard">commercebank.com/mySpendingCard</a> and designating your preferences. Standard text rates and/or web access charges may apply. See your wireless phone carrier for details.
<b>Using your Card outside the U.S.</b>		
International transaction	2%	Of the U.S. dollar amount of each transaction.
Service Assessment Fee	2%	Fee for single currency international transaction done in U.S. Dollars
International ATM withdrawal	\$2.50	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	\$2.50	This is our fee. You may also be charged a fee by the ATM operator.
International teller cash withdrawal	\$5.00	Fee for teller cash transaction from a non-U.S. financial institution.
<b>Other</b>		
Inactivity	\$0	Fee charged each month after you have not completed a purchase or withdrawal with your card for 12 months.
Card replacement	\$5.00	Per Card. In the event your Card is lost, stolen or damaged, you may request a replacement Card twice per year per Account at no cost. You will be charged \$5.00 per Card for subsequent replacement Cards within a calendar year.
Express delivery	\$25.00	You will be charged \$25.00 in the event that you request express delivery of a Card.
Paper Check Fee	\$15.00	In the event that you request funds be unloaded and your Card closed, we will provide you with a check in the amount of the remaining balance, less any fees owed.

Your funds are eligible for FDIC insurance. Commerce Bank is an FDIC-insured institution and as such your funds are insured up to \$250,000 by the FDIC in the event Commerce Bank fails, if specific deposit insurance requirements are met. See [fdic.gov/deposit/deposits/prepaid.html](http://fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Commerce Bank by calling 1-888-373-2883, by writing to Commerce Bank, P.O. Box 411036, Kansas City, MO 64141-1036 or by visiting [commercebank.com/mySpendingCard](http://commercebank.com/mySpendingCard).

For general information about prepaid accounts, visit [cfpb.gov/prepaid](http://cfpb.gov/prepaid). If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit [cfpb.gov/complaint](http://cfpb.gov/complaint).