

***IMPORTANT TERMS**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0% Introductory APR for 12 monthly billing cycles after account opening. After that, your APR will be 18.49% . This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0% Introductory APR for 12 monthly billing cycles after account opening. After that, your APR will be 18.49% . This APR will vary with the market based on the Prime Rate.
APR Cash Advances (Non-Overdraft & Overdraft)	28.49% for Non-Overdraft Cash Advances. 28.49% for Overdraft Cash Advances. These APRs will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	28.49% This APR will vary with the market based on the Prime Rate. This APR may be applied to your Account if you fail to make the required minimum monthly payment within 60 days of the respective payment due date. How Long Will the Penalty APR Apply?: If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on Purchases if you pay the entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.

Fees	
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Non-Overdraft Cash Advance • Overdraft Cash Advance • Foreign Transaction 	<p>Either \$10 or 5% of the amount of each Balance Transfer, whichever is greater.</p> <p>Either \$10 or 5% of the amount of each Cash Advance, whichever is greater.</p> <p>Either \$10 or 5% of the amount of each Cash Advance, whichever is greater.</p> <p>1% of each transaction in U.S. Dollars. 2% of each transaction made in currencies other than U.S. Dollars.</p>
Penalty Fees <ul style="list-style-type: none"> • Late Payment 	<p>Up to \$39</p>

For more information or questions, call Commerce Bank at 1-800-571-6898.

How We Will Calculate Your Balance: We use a method called "Daily Balance" (including new Purchases).

Loss of Introductory APR: We may end your Introductory APR and apply the Penalty APR for the reason described in the Penalty APR box above.

Notice to New York Residents: New York residents may contact the New York state department of financial services by telephone at 1 (800) 342-3736, or visit its website at www.dfs.ny.gov for free information on competitive credit card rates, fees and grace periods.

Prime Rate: The Prime Rate used to determine the APR on your Account is the U.S. Prime Rate published in *The Wall Street Journal* in its column called "Money Rates" on the last Business Day of each month.

Military Lending Act Disclosure: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). You can call toll free to 855-225-1576 to hear the applicable required Military Lending Act disclosures.

Important Information: Our bank complies with the USA PATRIOT Act. This law mandates that we verify certain information about you while processing your Account application.

Balance Transfer Details: Please list Balance Transfer requests in the order of priority. Balance Transfers must be from an existing credit card with another institution. You understand to close an account with another credit card company, you must notify the issuer directly. The total amount of your Balance Transfer requests (s), including all applicable fees, cannot exceed the value of your available credit limit established by Commerce Bank at account opening, or \$15,000, whichever is lower. Commerce Bank will evaluate your Balance Transfer request (s) in the order you provide them. If you make requests for Balance Transfers that exceed your available credit limit, Commerce Bank may, at its discretion, decline the request or send less than the full

amount requested by your designated payee. Balance Transfers are subject to the transaction fee shown in the Important Terms* disclosure. **Balance Transfers are subject to the transaction fee shown in the Important Terms disclosure. Please refer to your offer letter and/or email for any introductory Balance Transfer Fee introductory offer and offer expiration date.** To assure your non-Commerce Bank accounts remain in good standing, please continue to pay those accounts as required. Upon approval, we will notify you regarding the Balance Transfer check(s) mailed on your behalf. It can take up to 30 days for a Balance Transfer to post on the other account. See the Cardholder Agreement for more details on your minimum monthly payment.

Sharing Information: We are permitted under law to share information about our experiences or transactions with you or your Account with our Affiliates. If you prefer, you may direct us not to share this information with our Affiliates. If this is your choice, call us toll-free at 1-800-543-4845.

Interest Charge Details: Interest, service or finance charges, not in excess of those permitted by law, will be charged on the outstanding balances each billing cycle. You may, at anytime, pay the total unpaid balance.

Notice Regarding Pre-Approved Offer: You agree that Commerce Bank has the right to obtain a current consumer report in connection with Commerce Bank's review of your acceptance of this offer and subsequently in connection with the review or collection of your Account. You may request information on whether or not such a report was requested, and, if so, the name and address of the agency that furnished the report.

You were selected for this offer based on information contained in a consumer report and your satisfying our pre-determined criteria. To receive a Commerce Bank credit card, you must continue to meet the criteria used to select you for this offer, as well as additional criteria bearing on your creditworthiness, including criteria related to employment and income. A credit limit (not less than \$1,000 and up to \$15,000) will be determined by this additional criteria.

This offer is only valid for you, and you must be at least 21 years of age and be a permanent resident of the United States, with the exception of Puerto Rico and the U.S. territories, to be eligible for it. The offer may not be available if you already have a credit card account with Commerce Bank or have submitted a recent credit card application to Commerce Bank. In the event that you accept this offer after the expiration date, or the name and address stated on the offer differs from the information you submit to us, or if you request to add someone else's name to this offer, we will treat your response as an application for an account that has not been pre-approved. If you request the addition of another account owner, we reserve the right to obtain a current consumer report on that individual.

Promotional and Introductory Rates and terms are not valid after the offer expiration date.

You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a consumer reporting agency if you fail to fulfill the terms of your credit obligation.

Authorized Users: Authorized users will receive a card and will have charging privilege, but will not be financially responsible for the account. As the primary cardholder, you will be liable for all account balances and all correspondence – including cards, statements and notifications – will be sent to the address listed on the account.

Notice to California Residents: Married applicants may apply for credit separately. After credit approval, each applicant shall have the right to use the account up to its credit limit. Each applicant may be liable for all amounts extended under the plan to any joint applicant.

Notice to Ohio Residents: Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Married Wisconsin Residents: No provision of a marital property agreement, unilateral statement under Section 766.59 of the Wisconsin Statutes, or court order under Section 766.70 of the Wisconsin Statutes adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. If you are married, by submitting your credit card application you are confirming that this credit card obligation is being incurred in the interest of your marriage and your family. If the credit card for which you are applying is granted, you will notify the Bank if you have a spouse who needs to receive notification that credit has been extended to you. Please provide this information to us at Commerce Bank at PO Box 410708, Kansas City, MO 64141-0708 or by calling 1-800-645 2103.

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