

*Special Connections*SM Frequently Asked Questions

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What is the *Special Connections*SM Feature?

With the *Special Connections*SM Feature, you can use your credit card to make debit purchases using funds from your designated Commerce Bank checking account and for ATM access to your other Commerce Bank accounts: deposit accounts, credit cards, lines of credit and loans.

I already have a *Special Connections*[®] credit card. Do I still have to sign up for the *Special Connections*SM Feature?

Yes. Your *Special Connections*[®] Visa[®] or MasterCard[®] credit card is **not** automatically enabled with the *Special Connections*SM Feature. You must proactively enroll any credit card, including your *Special Connections*[®] Visa or MasterCard credit card, in the *Special Connections*SM Feature in order for that card to utilize the *Special Connections*SM Feature.

What is the "Credit/Debit" identifier on the front of my credit card?

The "Credit/Debit" identifier on the front of your credit card means that your credit card has the *Special Connections*SM feature. After enabling the feature, your credit card can be used to make either credit purchases or debit purchases using funds from your designated Commerce Bank checking account.

Which types of accounts will I be able to use for *Special Connections*SM at the Point of Sale?

You may choose only one checking account to use for *Special Connections*SM at the Point of Sale.

Which types of accounts will I be able to set up for *Special Connections*SM at the ATM?

The account types eligible for *Special Connections*SM at the ATM are as follows; Checking, Money-Market, Investment Savings, Regular Savings, Home Equity Lines of Credit, Personal Loans, and MasterCard and Visa credit cards.

What is the difference between the access provided by *Special Connections*SM at the Point of Sale and *Special Connections*SM at the ATM?

*Special Connections*SM at the Point of Sale allows you to make a purchase using funds from your designated Point of Sale checking account when you swipe your credit card, select "Debit" and enter your credit card PIN.

*Special Connections*SM at the ATM allows you to withdraw cash from, deposit money in, make deposits and transfer funds between, or learn the balances in your checking, regular savings or money-market accounts; use funds from your checking, regular savings, and money-market accounts to make payments on your Commerce Bank credit cards, lines of credit or loans; or take cash advances on your Commerce Bank credit cards.

How can I use my Commerce Bank credit card to pay for purchases using funds directly from my checking account?

When making a purchase at a traditional merchant terminal, request the transaction be processed as a "Debit" transaction and enter your credit card PIN. Your purchase will be made using funds drawn from your designated Point of Sale checking account.

The *Special Connections*SM Point of Sale feature will be available at merchants with chip terminals soon.

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I have a PIN associated with my debit/check card. Which PIN should I use to access the *Special Connections*SM Features on my credit card?

Use your **credit card** PIN to access all *Special Connections*SM Features on your credit card.

How can I use the *Special Connections*SM Feature to access my other Commerce Bank credit cards?

You may use your *Special Connections*SM enabled credit card at the ATM to take cash advances on your other designated Commerce Bank credit cards. You may not use the *Special Connections*SM Feature to make a credit transaction using a different credit card account.

How can I obtain cash from my deposit account(s) using *Special Connections*SM?

You may withdraw cash at an ATM from any checking or savings account you have designated as a *Special Connections*SM at the ATM Account. To obtain cash at an ATM, insert your credit card, enter your credit card PIN and then select the option to withdraw cash from your checking or savings account.

You may also obtain cash back from your designated checking account at a merchant terminal when making a Point of Sale purchase. To do this, select "Debit" and enter your credit card PIN at the time of your purchase and then select "Cash Back".

How will I know the difference between a *cash advance* (using the available credit on my credit card) and a *cash withdrawal* (using available funds from my deposit account) and what fees and charges apply?

At the ATM: For all Commerce Bank ATMs, the ATM will give you the option to take a cash advance on your credit card, or withdraw cash from an eligible deposit account. Please note: Account access and the ATM experience will vary at ATMs not owned and operated by Commerce Bank. Commerce Bank has no control over the functionalities offered at non-Commerce Bank ATMs. See your Cardholder Agreement for more details.

If a cash advance is taken on your credit card, then cash advance fees and interest charges will be applied to the transaction. See your Cardholder Agreement for details regarding fees and interest for cash advances.

If cash is withdrawn from your Commerce Bank deposit account, no fees will be applied at Commerce Bank ATMs. Other fees may apply at ATMs that are not owned and operated by Commerce Bank.

At the Point of Sale

If you choose to process a purchase transaction as a "Debit," you may have the option to obtain cash back. All cash back selections will effectively withdraw money from the checking account you designate as your Point of Sale Account. No fees will apply.

You cannot take a cash advance on your credit card as part of a purchase transaction at the Point of Sale.

Does *Special Connections*SM provide access to all of my accounts at any ATM?

Commerce Bank ATMs will provide access to all of the accounts you choose to link to your card for *Special Connections*SM at the ATM.

Account access and the ATM experience will vary at ATMs not owned and operated by Commerce Bank. Commerce Bank has no control over the functionalities offered at non-Commerce Bank ATMs. See your Cardholder Agreement for more details.

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Are there any additional fees associated with the *Special Connections*SM Feature?

No additional fees apply to your credit card when you use the *Special Connections*SM Feature. Fees may apply, however, based on the type of transactions conducted on your credit card with the *Special Connections*SM Feature, such as non-Commerce Bank ATM fees or cash advance fees and interest charges. See the Cardholder Agreement for the credit card that you've enrolled in the *Special Connections*SM Feature, and, as applicable, the agreements for eligible Commerce Bank accounts: Cardholder Agreements, Deposit Agreements and associated Fee Schedules, and loan or credit agreements.

Has anything else about my Commerce Bank credit card changed?

No. Your account number, credit limit, and all of your Commerce Bank credit card benefits are unaffected by signing up for the *Special Connections*SM Feature.

How can I track the transactions made when I use the *Special Connections*SM Feature, and transactions when I do not use the *Special Connections*SM Feature?

Regardless of whether a transaction is conducted by using the *Special Connections*SM Feature or conducted or initiated by means of another access device, the transaction (whether a debit or a credit) will always be part of the periodic statement for the account that was debited or credited. Likewise, the transaction will display, as applicable, in the Online Banking Account Activity screen for the account that was debited or credited.

Do different terms and conditions govern a transaction conducted on my account when I use the *Special Connections*SM Feature to access the account?

No, the same terms and conditions apply to transactions from your accounts regardless of which access device is used. See your cardholder agreement, if applicable, and/or Commerce's Deposit Agreement for further details.

Can I still use my Commerce Bank Visa Check Card when I have a Commerce Bank credit card with *Special Connections*SM?

Yes, you may continue to use your Commerce Bank Check Card to make purchases and ATM transactions. Remember to use your debit card PIN for those transaction.

What if I only want *Special Connections*SM capabilities at ATMs?

For checking accounts, the option to have ATM access only is not available. You must designate a checking account as your Point of Sale Account to have ATM access to any of your checking accounts. If you do not want to use *Special Connections*SM at the Point of Sale, do not select "Debit" or enter your credit card PIN when making a purchase.

For all other eligible accounts, you may turn ATM Access on and off, by logging in to Commerce Bank Online Banking, and selecting "*Special Connections*SM" from "Account Management" under "Customer Service".

What if I no longer want the *Special Connections*SM Feature on my Commerce Bank credit card?

To manage your *Special Connections*SM Feature, you may log in to Online Banking and select "*Special Connections*SM" from "Account Management" under "Customer Service". You can remove *Special Connections*SM access to your accounts by choosing 'None' in the *Special Connections*SM at the Point of Sale drop down box, and by switching your accounts from 'On' to 'Off' in the *Special Connections*SM at the ATM section. You may also visit a branch, or contact a representative at 1-800-453-2265.

What if I want to change my Commerce Bank checking account that is currently linked to my credit card for *Special Connections*SM at the Point of Sale?

To manage your Special Connection access, you may log in to Online Banking and select "*Special Connections*SM" from "Account Management" under "Customer Service". Choose a different checking account in the *Special Connections*SM at the Point of Sale drop down box. You may also visit a branch, or contact a representative at 1-800-453-2265.

If I already have a PIN set up for my credit card, do I need to create a new one?

No, if you already know what your credit card PIN is, no action is required.

How do I set up or reset my credit card PIN?

Dial 1-800-453-2265 and press 1 for self-service options.

Enter your cardholder verification information.

Select the option to access the credit card menu.

Select the credit card you want to work with.

Select option to change PIN and follow the instructions.

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