

Employee and Retired Employee Accounts

Quick Reference Guide

CURRENT EMPLOYEES

Is my Commerce Bank account handled differently as an employee?

Commerce Bank offers certain benefits to employees who select to have personal accounts with the Bank. However, there are some aspects of employee accounts that need to be monitored or maintained in compliance with good business practices. The following information covers what you need to know about your account with Commerce.

Do I get a free account because I work at Commerce?

Employees may receive Commerce Bank products and/or services at free or discounted rates. You can find a list of these perks on commercebank.abenity.com. This site will require you to complete a Registration form using a Registration Code of Commerce17. You'll also create a user name and password to view all the exclusive perks available to Commerce employees.

Employees may decide to own products other than those listed, but these additional accounts and services would not have any special pricing or handling benefit to the employee.

What is considered as an Employee Account?

An employee account is any account that has an employee as an owner. This means that if the employee is a secondary or joint owner on an account, it is considered an employee account.

How does the Bank limit who can see my account?

To ensure privacy concerning your personal financial matters, employee accounts have special coding. These codes limit the information other employees have to your account information by controlling what details appear on various screens in our systems.

Branch Connections displays a warning message any time an inquiry is made on an employee account. These inquiry actions are recorded and available for review by management to ensure there is a true business purpose.

What happens if I overdraw my Commerce account?

Overdraft Processing for employee accounts is handled by the CBI Retail Operations team. This group is responsible for the decision-making concerning employee overdrafts.

The Corporate Investigations group is responsible for reviewing employee NSF activity to take any actions required by the Financial Responsibility Policy (found on The People Place> Your Commerce> [Policies](#)).

All requests for refunds of overdraft fees on employee accounts must be sent to the [Employee Accounts](#) email box for consideration. Branch staff should **not** approve overdraft fee refunds for employees.

Who can help me with general questions about my account, such as ordering checks or changing my address?

For any general service or maintenance, contact our Customer Care Center or any Personal Banker in a local branch.

When must I email Employee Accounts?

Employees who have questions about an overdraft or wish to request a refund of a fee, should email the [Employee Accounts](#) resource mailbox. This email inbox is managed by the CBI Retail Operations staff employees who are responsible for making overdraft decisions on employee accounts.

RETIRED COMMERCE EMPLOYEES – Includes employees who retire on or after January 1, 2018.**Do retired Commerce employees receive a free account?**

Retired employees may receive the same Commerce Bank products and/or services at free or discounted rates that an employee receives. You can find a list of these perks on commercebank.abenity.com. Retired employees are expected to access this same site for the most current discounts available and to change their login to their personal email address.

Retired employees may decide to own products other than those listed, but these additional accounts and services would not have any special pricing or benefit to the retired employee.

Does the Bank limit who can view Retired Employees accounts?

No. Information on retired employee accounts is displayed in the same as any other bank customer. There is no coding on retired employees accounts that limits any data from displaying.

Who can assist Retired Employees with their accounts?

Any Personal Banker or Customer Care Center Associate can assist a retired employee with any of their banking needs. This includes the refund of any fees or service charges using the same guidelines in place for any bank customer. Do not send any account maintenance requests to the Employee Accounts resource mailbox regarding retired employees.