

With toggle you still retain the flexibility to Pay Later for purchases made with your credit card as you normally would.

Any purchases not chosen for Pay Now will remain a part of your credit card balance and appear on your monthly statement to Pay Later as you normally would...

Use your Commerce Bank credit card to make your purchases, and toggle will do the rest.

Purchases that do not have Pay Now preferences will be considered Pay Later. When you make a purchase that is not set up for Pay Now, toggle will make sure that purchase remains a part of your credit card balance, to Pay Later as you normally would.

Also, if you have set a specific purchase amount to Pay Now for a purchase category, any purchase above or below your specified Pay Now purchase amount will be considered Pay Later...

Don't worry, tracking your toggle purchases is easy. All your purchases will appear on your credit card account activity page in Online Banking, and any purchase that is considered Pay Later will appear without the Pay Now icon. That way, you always know which purchases you have set to Pay Now and which purchases you will need to Pay Later as you normally would.

If at any time you decide you want to stop using the toggle feature, you can always use the Pay Later page to remove your checking account or cancel toggle.

Pay Now or Pay Later. With toggle the choice is yours.