

Life is chaotic...The last thing you need to worry about is managing your finances.

Introducing toggle...A new, free and flexible way to pay for your purchases

With toggle, you can choose to Pay Now or Pay Later as you normally would, for any of your credit card purchases.

Just link any checking account to your Commerce Bank credit card to Pay Now for your day-to-day purchases, and retain the flexibility to Pay Later for those other purchases.

Using the toggle payment options, choose the types of purchase categories you want to Pay Now out of your checking account, or leave purchases in other categories on your credit card account to Pay Later as you normally would.

You can even choose to Pay Now for purchases less than, or greater than a specific amount. Other purchases will remain on your credit card account, for you to Pay Later.

For ultimate control and convenience, if you change your mind on a transaction that was a Pay Now purchase out of your checking account, you can easily move the transaction back to your credit card account, using the Unwind feature.

As an added bonus, if you have one of our great Commerce Bank Rewards cards you can continue to earn rewards, whether you Pay Now or Pay Later.

...and with Zero Liability Coverage, you are not held financially responsible for unauthorized purchases if your credit card is lost or stolen.

toggle...a flexible new way to manage your finances.