

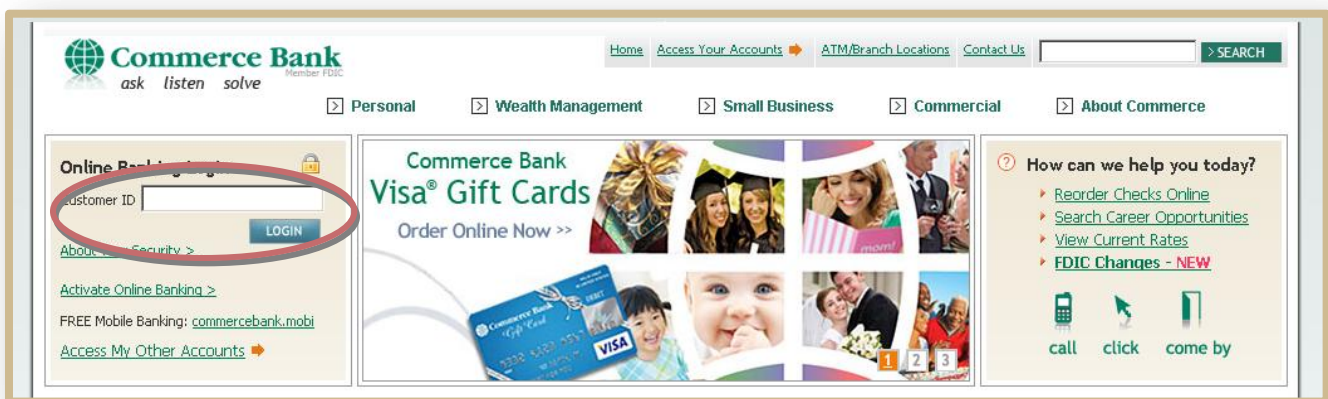
The Commerce Trust Company

WEALTH MANAGER

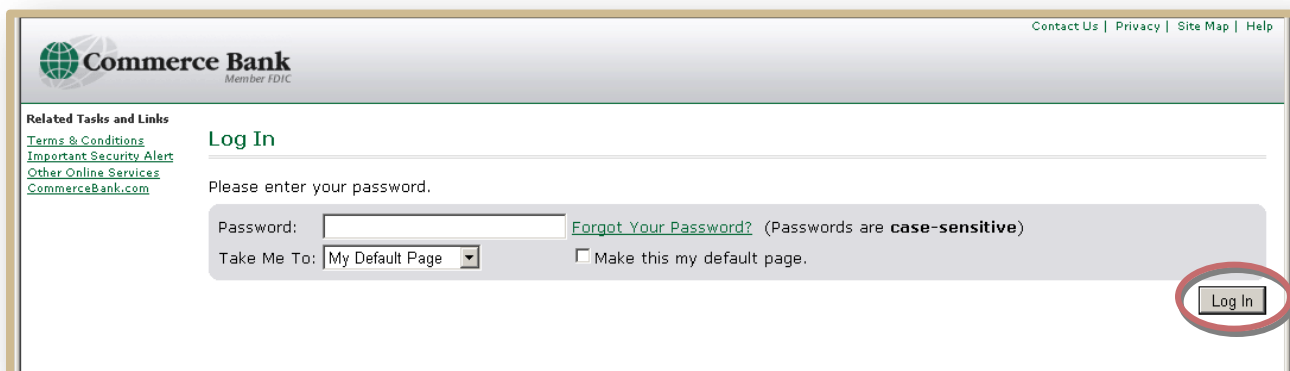
Online Web Access Sign In User Guide

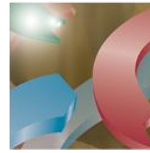
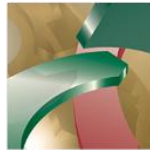
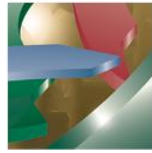
Logging On

Once you have been set up as a user by the Commerce Trust Company Technical Support staff, you are ready to log on and view your account(s). You will need the Customer ID and temporary password that was provided to you via email. Start now by going to www.commercebank.com and entering your Customer ID provided to you via email in the upper left hand box labeled Customer ID. Then click the LOGIN button.




Next, enter your temporary password from your email and click the Log In button.





Changing your password

You are required to change your password from the temporary password we provided to you. In the Current Password box enter your temporary password. Next, enter a new password following the password specifications listed on the screen. Re-Enter your new password and click the Change Password button.

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-- My Favorites --

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Welcome to Online Banking. Your last login was Thursday, June 09, 2011 2:32:05 PM Central Time.

Change Login Information

Complete the information below to change your password.

To change your password:

- Enter current password
- Enter new password
- Re-enter to confirm

Valid passwords must be between 8 and 32 characters in length and contain both upper- and lower-case letters **and** one or more numbers. Your password **may not** contain the same letter or number repeated 3 or more times consecutively, for example, AAA or 111. Your password may contain one or more of the following special characters: _-!.,@:?!()\$%&^

Current Password:

New Password:

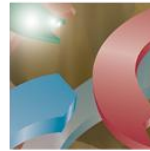
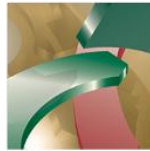
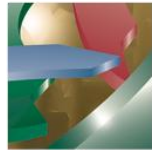
Re-Enter New Password:

[Tips on creating stronger passwords](#)

Cancel


Change Password





Online Banking Terms and Conditions

The Online Banking Terms and Conditions must be accepted before you are allowed to use our online products. In the event that you do not wish to read the document in full, it is available for you to revisit at any time at the following link: http://www.commercebank.com/onlinebanking/olb_tac.asp . Click the Accept button to continue.



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Welcome to Online Banking. Your last login was Thursday, June 09, 2011 2:32:05 PM Central Time.

Online Banking Terms and Conditions

ONLINE BANKING TERMS AND CONDITIONS

These Terms and Conditions, together with the Guides, the documents specifically referenced herein, the application for services and any other documents, instructions, software and manuals relating to the Service, including those online, as may be amended or replaced, comprise the agreement ("Agreement") that governs your use of Commerce Bank's Online Banking Service ("Service" or "OLB"). "Guides" means any user guides, Help files, software or other instructions, including those online, relating to the Service. The Terms and Conditions also contain important disclosure information relating to electronic fund transfers made through the Service. The Service may be one of three online banking products accessed through your personal computer. "Internet Banking" is online banking conducted via the Commerce Bank website. "PC Banking" is online banking via Personal Accounts conducted using Quicken or Microsoft Money. "Online Banking for Business" is online banking via Business Accounts conducted using Quicken, Microsoft Money or QuickBooks. By subscribing to the Service or using the Service to access Account information, or to make any transfer between Accounts or payment to a third party Biller(s), you agree to the terms of this Agreement. By using any new services that are made available, you agree to be bound by any new Terms and Conditions as well as any accompanying changes as posted from time to time within the Service.

Definitions. "Biller" is the person or entity to which you wish a bill payment to be directed or is the person or entity from which you receive electronic bills, as the case may be. "Transactions" refer to the ability to change your security information, to access account information, to request a new account, to transfer between accounts and to make payments to Billers drawn on or debited against your Payment Accounts. "Personal Deposit Account(s)" means the checking, regular savings or savings with limited check writing privileges (money market type) accounts you have with us. "Personal Credit Account(s)" means Commerce BankCard Accounts as well as a Branch Line of Credit, home equity line of credit or personal loan you have with us. "Bankcard Accounts" mean credit card accounts that you hold with Us. "Personal Accounts" refer collectively to any Personal Deposit Accounts and/or Personal Credit Accounts you hold with us and to qualify as a Personal Account, the account must be established primarily for personal, family or household purposes and designated by you for access through the Service, including your designated Payment Account(s) and Billing Account(s). "Business" means the sole proprietorship or legally formed business entity that has granted you authority to conduct electronic banking on its behalf via this Service and that has been enrolled in this Service. "Business Deposit Account(s)" means the checking, regular savings or savings with limited check writing privileges (money market type, if eligible) accounts the Business has with us. "Business Credit Accounts" mean Commerce BankCard Accounts (when available for access) as well as Branch Line of Credit Accounts.

Accept

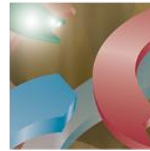
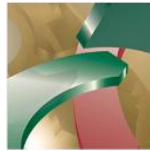
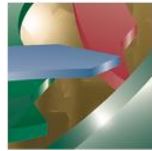
Decline



ask


listen

solve




Online Banking Support Security Questions

In the event that you need help logging into our system, you can call our Technical Support. Our Technical Support is required to validate your identity by asking security questions. This is to protect you from unauthorized persons making changes to your online access. On this page, fill in your birth date. Select two questions by clicking the down arrow next to the question. Fill in the answer to each question in the answer box below the question. Click on Update Answers to submit your security questions.



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Welcome to Online Banking. Your last login was Thursday, June 09, 2011 2:32:05 PM Central Time.

Change Password Reset Questions and Answers

Please enter your Password Reset Answers

What is your Date of Birth:

Password Reset Question 2:

Please select a question...

Password Reset Answer 2:

Password Reset Question 3:

Please select a question...

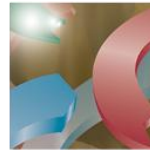
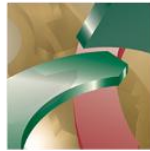
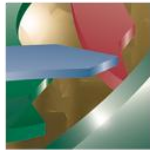
Password Reset Answer 3:

Cancel

Update Answers




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Secure Authentication Enrollment

Secure Authentication Sign On is an extra layer of security the FFIEC requires financial institutions to provide for their online systems. It is a service that helps to protect you from fraudulent online activity. Click the Continue button to begin.

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Enhanced Security Program

What is it?
In order to make your online banking experience as secure as possible, we use an Enhanced Security Program that includes a Personal Security Image and Security Questions which you select.

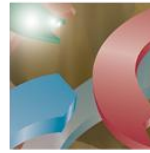
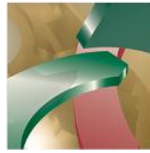
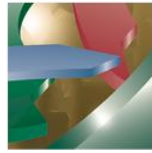
How does it work?
The Security Program adds a layer of protection to your online account by letting you know you're at our secure website, and letting us know it's really you trying to access your account. You know you're at our secure site when you see your Personal Security Image and Caption. If we need to verify your identity, we'll ask one of your Security Questions.

What are the next steps?


- Choose Your Personal Security Image and Caption
- Select and Answer Three Security Questions
- Choose to Register Your Computer
- Confirm Your Settings

Continue





You have the option of accepting the randomly generated security image or choosing your own by clicking the Choose a different image link below the image. Once you have the image you like, you will need to fill in a caption to go along with your image. It does not have to relate to the image; it should be something you will recognize when you see it. As you log into the system each time, we will show you your image and your caption. In this way, you will know you have reached the correct site. Click the Continue button to submit your image and caption.



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Every time you log into your account you will first see your Personal Security Image and Caption. This lets you know that you are at the legitimate Commerce Bank site, and not a look-alike.

If you would like to change your Personal Security Image click the "Choose a different image" button. Otherwise, simply create a unique Caption to go along with your image (this should be different from your password).

[Learn more about how our new security works](#)

Your Personal Security Image:



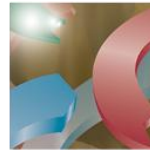
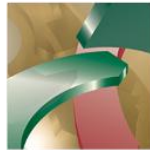
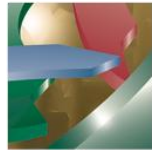
[Choose a different image](#)

* Your Caption (required):

(This should be a brief description of your Personal Security Image. For example "My House", "Cute Kitten". This should not be the same as your password).

Continue






The Secure Authentication System requires its own security questions that are not accessible by employees of The Commerce Trust Company. Choose three questions by clicking on the drop down arrow at the end of each question. Place the answer to question in the box directly beneath the question.

These questions authenticate you and your computer as you log into the system each time. If you check the “Yes” radio button under “Would you like us to remember this computer?”, you will only be prompted with a security question the first time you log into the system. If you check “No”, you will be prompted with one of the three questions each time you log in. Remember, if you delete the cookies in your browser, you will be prompted with a security question until you “remember” your computer again.

Click the Continue button to submit your security questions.



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When you sign on from a computer we do not recognize, you are asked to answer a Security Question in order to verify your identity. If you are using a computer that is not public and one you use often to access your account, you can ask us to remember this computer so you will not have to answer the Security Questions in the future.

Your answers must be at least two characters in length, consist only of letters and numbers, may not contain special characters and may not match your Customer ID or answers to your other security questions. Answers are not case sensitive.

Please select 3 Security Questions and provide your answers below

1.

Please select a question...

2.

Please select a question...

3.

Please select a question...

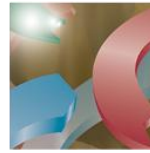
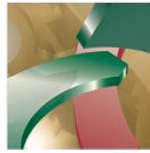
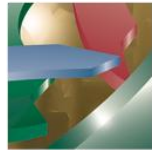
Would you like us to remember this computer?

☒ Yes, I plan on using this computer to access my account in the future.


☐ No, This is a public computer or one I do not plan on using often access my account.

Continue





This screen lets you verify that your image, caption, questions and answers are correct. Click on the Continue button to complete your Secure Authentication enrollment.



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Your Personal Security Image and Caption:

Your Image:



[Choose a different image](#)

Your Caption:

The beach

(This should be a brief description of your Personal Security Image. For example "My House", "Cute Kitten". This should not be the same as your password).

Your Security Questions:

1. What is your best friend's first name?

Bob

2. What was your high school mascot?

Tiger

3. What was your favorite restaurant in college?

Shakespeares Pizza

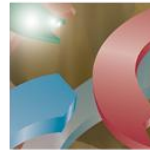
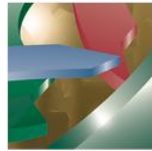
Continue




ask

listen

solve



Your Secure Authentication Enrollment is complete. Click the Continue button to view your Wealth Manager Financial Summary screen.



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Security Enrollment Complete!

Congratulations! Your Commerce Bank account information is now protected by an additional layer of security. You'll see your Personal Security Image and Caption every time you log in to Online Banking, right after you enter your Customer ID.

Remember - If you don't see your Personal Security Image and Caption, do not enter your password on the next screen. Call us instead at 800-986-2265.

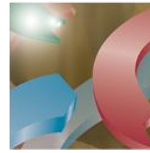
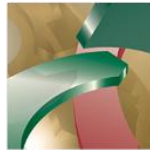
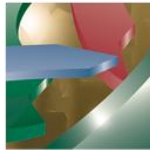
Going forward, if we don't recognize the computer you're using, you'll also be asked to answer one of the Security Questions that you've defined.

You may change your Personal Security Image and Caption as well as your Security Questions at any time simply by clicking on Self Service, then choosing the item you'd like to edit.

Continue




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A division of Commerce Bank



Welcome to Wealth Manager!

You are now at your Financial Summary screen. Click on the underlined account number to see the detail for your trust and retail accounts.


The Commerce Trust Company
A division of Commerce Bank

Monday, June 13, 2011 10:32 AM
[Preferences](#) | [Access Management](#) | [Home](#) | [Help](#) | [Contact Us](#) | [Logout](#)

Financial Summary | Portfolio | Activity | Documents | Tools | Links | Group Accounts

Financial Summary June 13, 2011 [Download](#) | [Print](#)

Customer: WEALTH MANAGER TEST ACCTS [Add Account](#)

Click on account number to view detail.

Account Number	Account Title	Account Type	Account Value	As Of Date	Next Step
Bank Deposits					
Investment Accounts					
Personal Property					
Real Estate					
Total Assets			\$0.00		
Credit Accounts					
Credit Cards					
Mortgages					
Total Liabilities			\$0.00		
Total Assets & Liabilities			\$0.00		

Selecting an account number link may launch a new web page.

On subsequent logins, start at www.commercebank.com and enter your Customer Id. Click on the LOGIN button. Next, enter your password and click on the Login button. You will automatically be routed to your Financial Summary screen.

