

# The Commerce Trust Company

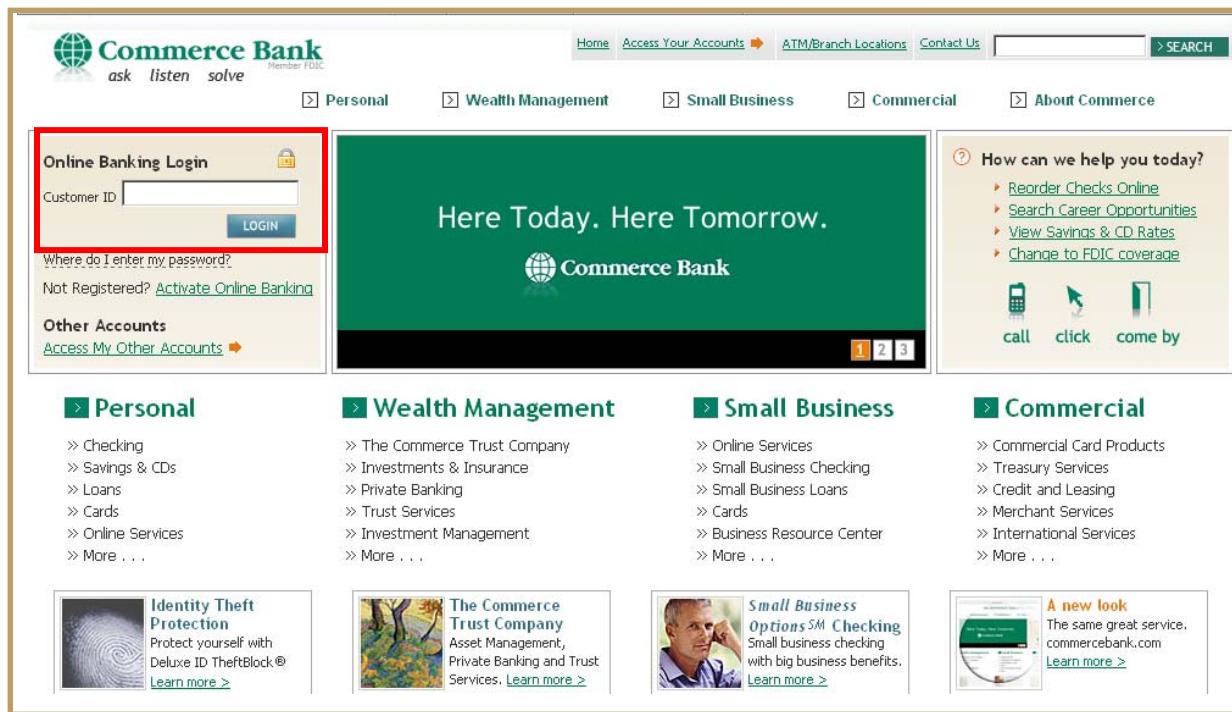
## WEALTH MANAGER

### Online Web Access User Guide

#### Step 1

#### 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 access ID and temporary password that was provided to you via email. When you log on for the first time, you will be prompted to enroll in Secure Authentication. Secure Authentication Sign On is a service to help protect you from fraudulent online activity. At the end of this process you will be required to enter a new password. Your password must be at least eight characters, and may contain both alpha and numeric characters. Your password cannot be reused at any time. Start now by going to Commerce Bank.com and entering your Customer ID provided to you via email in the upper left. Then select **Login**.



The screenshot shows the Commerce Bank homepage. At the top left is the Commerce Bank logo with the tagline "ask listen solve" and "Member FDIC". The top right features a search bar and navigation links: Home, Access Your Accounts, ATM/Branch Locations, Contact Us, and a SEARCH button. Below the navigation is a main menu with links for Personal, Wealth Management, Small Business, Commercial, and About Commerce. A large green banner in the center says "Here Today. Here Tomorrow." with the Commerce Bank logo. To the left of the banner is the "Online Banking Login" form, which includes fields for "Customer ID" and a "LOGIN" button. A red box highlights this login area. To the right of the banner is a sidebar with a question mark icon and the text "How can we help you today?". It lists four options: "Reorder Checks Online", "Search Career Opportunities", "View Savings & CD Rates", and "Change to FDIC coverage". Below this are three icons: a phone for "call", a computer mouse for "click", and a door for "come by". At the bottom of the page are four promotional boxes: "Personal" (with links to Checking, Savings & CDs, Loans, Cards, Online Services, and More...), "Wealth Management" (with links to The Commerce Trust Company, Investments & Insurance, Private Banking, Trust Services, Investment Management, and More...), "Small Business" (with links to Online Services, Small Business Checking, Small Business Loans, Cards, Business Resource Center, and More...), and "Commercial" (with links to Commercial Card Products, Treasury Services, Credit and Leasing, Merchant Services, International Services, and More...). There are also three smaller boxes at the bottom: "Identity Theft Protection" (with a fingerprint image and a link to Learn more), "The Commerce Trust Company" (with a tree image and a link to Learn more), and "Small Business OptionsSM Checking" (with a man's face image and a link to Learn more). A "A new look" box on the right shows a comparison of the old and new website designs.



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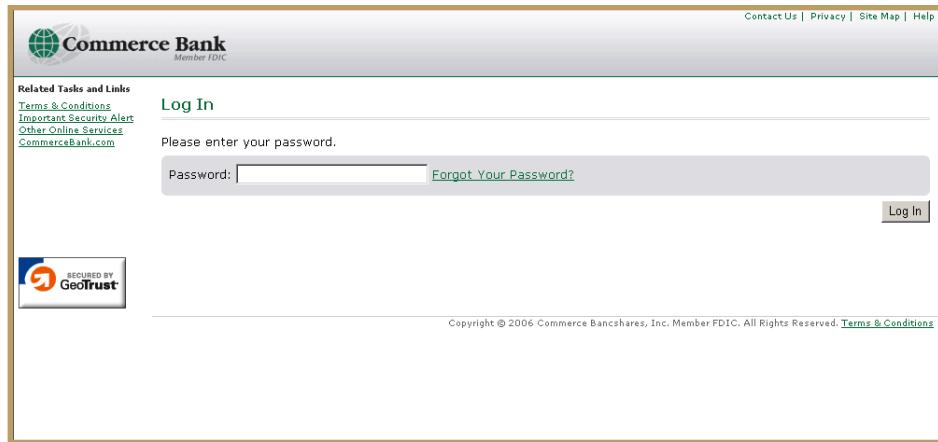
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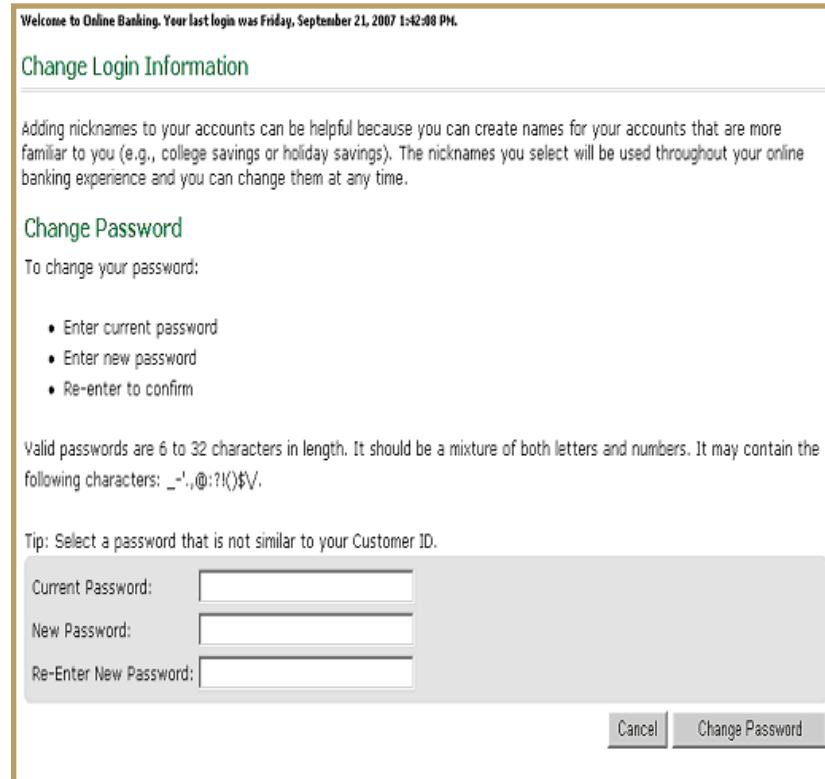
#### Log In

If this is the first time you are logging onto Wealth Manager, you will be presented with a page describing the steps necessary to complete Secure Sign on.



The image shows the 'Log In' page of the Commerce Bank website. At the top, there is a navigation bar with links to 'Contact Us', 'Privacy', 'Site Map', and 'Help'. Below the navigation bar, there is a 'Related Tasks and Links' section with links to 'Terms & Conditions', 'Important Security Alert', 'Other Online Services', and 'CommerceBank.com'. The main content area is titled 'Log In' and contains a message 'Please enter your password.' Below this is a password input field with the placeholder 'Password:' and a 'Forgot Your Password?' link. To the right of the password field is a 'Log In' button. At the bottom of the page, there is a 'RECOMMENDED BY GeoTrust' logo and a copyright notice: 'Copyright © 2006 Commerce Bancshares, Inc. Member FDIC. All Rights Reserved. [Terms & Conditions](#)'.

#### Change Login Information



The image shows the 'Change Login Information' page. At the top, there is a welcome message: 'Welcome to Online Banking. Your last login was Friday, September 21, 2007 1:42:08 PM.' Below this, there is a section titled 'Change Login Information' with a sub-section titled 'Change Password'. The sub-section contains a list of steps: 'Enter current password', 'Enter new password', and 'Re-enter to confirm'. Below this, there is a note: 'Valid passwords are 6 to 32 characters in length. It should be a mixture of both letters and numbers. It may contain the following characters: \_-.,@:?!()\$%^&'. A tip is provided: 'Tip: Select a password that is not similar to your Customer ID.' Below the tip, there is a form with three input fields: 'Current Password', 'New Password', and 'Re-Enter New Password'. To the right of the form are 'Cancel' and 'Change Password' buttons.



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#### Setting Up Secure Sign On

Your Secure Sign On setup will be completed in four easy steps. First, select a picture and enter a phrase you want to use as confirmation that you are on our website. Then, establish confirmation questions that help us ensure that only authorized individuals are accessing your account information.

#### Security Features



The screenshot shows a web page titled 'Commerce Bank' with a 'Member FDIC' logo. The main content area is titled 'Security Features'. On the left, there's a sidebar with 'Related Tasks and Links' including 'Terms & Conditions', 'Important Security Alert', 'Other Online Services', and 'CommerceBank.com'. The main content area has a 'Current Step' navigation bar with tabs: 'Introduction' (which is active), 'Your Security Image', 'Your Security Questions', and 'Verify Security Settings'. Below this, the 'Enhanced Security Program' is described. Under 'What is it?', it says: '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.' Under 'How does it work?', it says: '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.' Under 'What are the next steps?', there's a bulleted list: 'Choose Your Personal Security Image and Caption', 'Select and Answer Three Security Questions', 'Choose to Register Your Computer', and 'Confirm Your Settings'. At the bottom right of the content area is a 'Continue' button.

#### Registering Your Computer

Next, decide if you want to register the computer you are currently using as an authorized location to access your account information.

#### Confirm User Name and Email Address

Last, confirm your user name and enter an email address.

Once you have completed these steps, access to Wealth Manager is only a step away. Next, confirm the secure sign on information and enter a new password. Finally, select **Go to Wealth Manager Online** to access your account information.

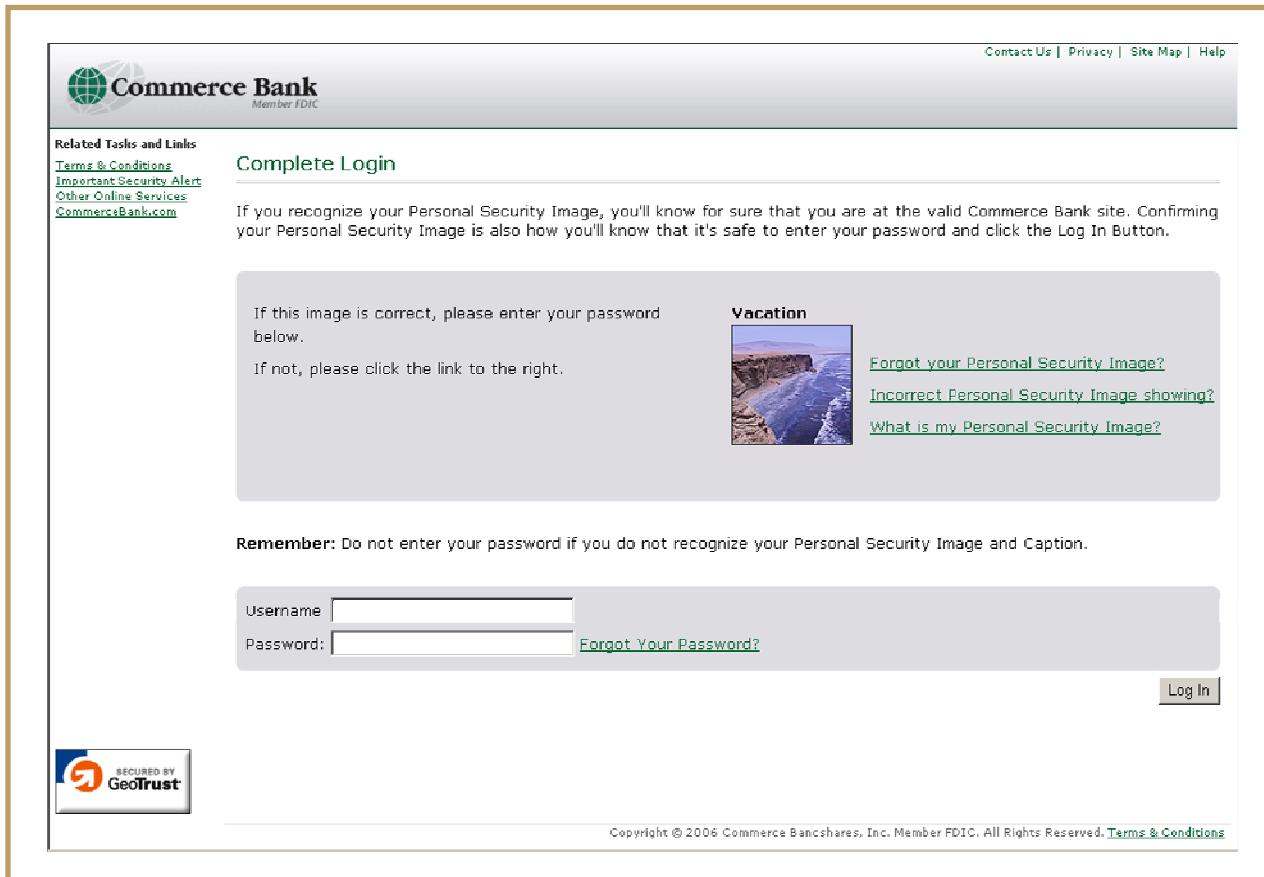


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The screenshot shows the 'Complete Login' page of the Commerce Bank website. At the top, there is a navigation bar with links to 'Contact Us', 'Privacy', 'Site Map', and 'Help'. The main heading 'Complete Login' is displayed. Below it, a text box contains instructions: 'If you recognize your Personal Security Image, you'll know for sure that you are at the valid Commerce Bank site. Confirming your Personal Security Image is also how you'll know that it's safe to enter your password and click the Log In Button.' To the right of the text is a placeholder image labeled 'Vacation' showing a scenic view of a beach and ocean. To the left of the image, there is a text box with instructions: 'If this image is correct, please enter your password below.' and 'If not, please click the link to the right.' Below the image, there are three links: 'Forgot your Personal Security Image?', 'Incorrect Personal Security Image showing?', and 'What is my Personal Security Image?'. Further down the page, there are fields for 'Username' and 'Password', and a 'Forgot Your Password?' link. On the right side, there is a 'Log In' button. At the bottom left, there is a 'SECURED BY GeoTrust' logo. The bottom right corner contains the copyright notice 'Copyright © 2006 Commerce Bancshares, Inc. Member FDIC. All Rights Reserved.' and a link to 'Terms & Conditions'.

Once you have completed the Secure Authentication setup, your chosen security image and phrase will be displayed each time you log in to Wealth Manager and your password will be requested. If your security image and phrase are not presented, please contact Commerce Trust Company Technical Support via e-mail at [CTCTechSupport@CommerceBank.com](mailto:CTCTechSupport@CommerceBank.com) or by phone at 1-877-605-7490 before proceeding.

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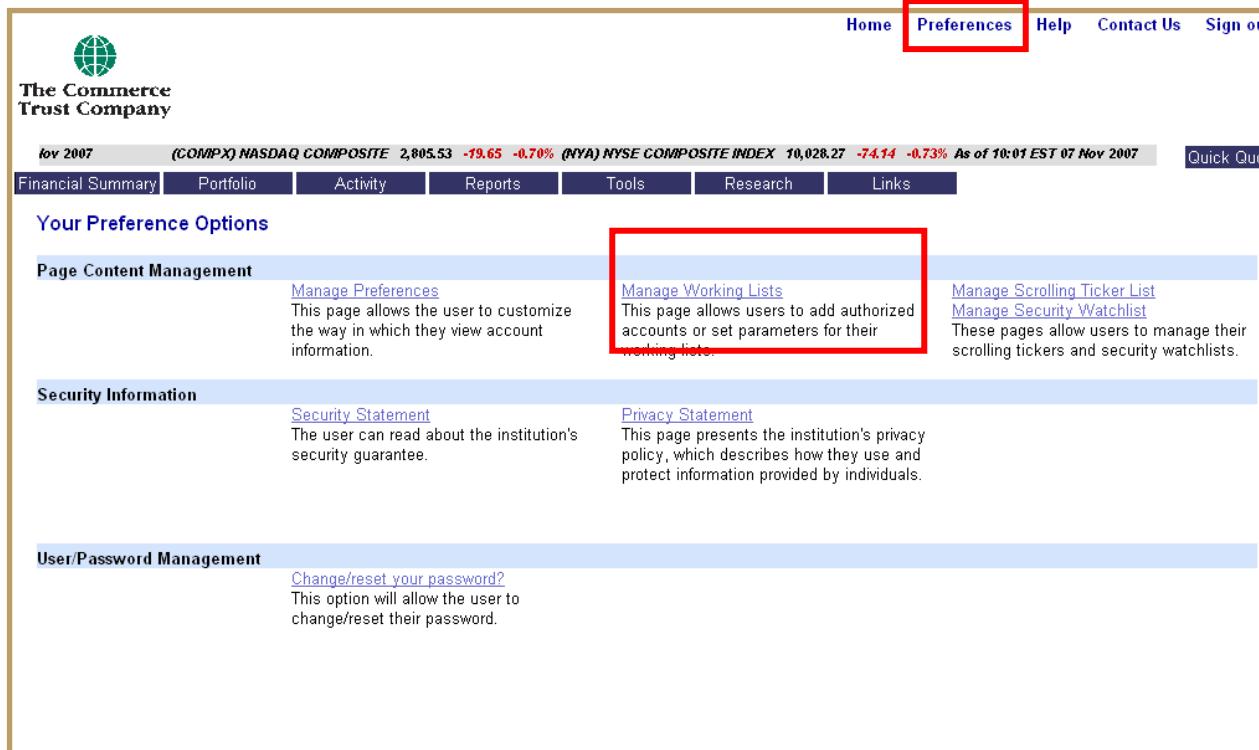
## WEALTH MANAGER

### Online Web Access User Guide

#### Step 2

#### Creating an Account List:

When you log on for the first time, you may be prompted to create your account list(s). This list is used throughout the site for quick and easy access to viewing account information. You can name the list(s) anything you like. If you have one account, you will only have one list; however, if you have more than one account, you may want to create multiple lists. Click on the word **Preferences** in the upper right section of the screen and use **Manage Working Lists** (see example below):



The screenshot shows the 'Your Preference Options' section of the preferences page. It includes sections for 'Page Content Management', 'Security Information', and 'User/Password Management'. The 'Manage Working Lists' link under 'Page Content Management' is highlighted with a red box. The 'Manage Preferences' link under 'Page Content Management' and the 'Manage Scrolling Ticker List' and 'Manage Security Watchlist' links under 'Security Information' are also visible.

Your Preference Options		
<b>Page Content Management</b>		
<a href="#">Manage Preferences</a> This page allows the user to customize the way in which they view account information.	<a href="#">Manage Working Lists</a> This page allows users to add authorized accounts or set parameters for their working lists.	<a href="#">Manage Scrolling Ticker List</a> <a href="#">Manage Security Watchlist</a> These pages allow users to manage their scrolling tickers and security watchlists.
<b>Security Information</b>		
<a href="#">Security Statement</a> The user can read about the institution's security guarantee.	<a href="#">Privacy Statement</a> This page presents the institution's privacy policy, which describes how they use and protect information provided by individuals.	
<b>User/Password Management</b>		
<a href="#">Change/reset your password?</a> This option will allow the user to change/reset their password.		

Select an account from the list of Authorized Accounts, and click Add. If you want to add all of the accounts to your list, highlight all of the authorized accounts and click Add.

If an account is not currently displayed, click "Next" to view additional authorized accounts, or you may enter the account number in the Starting Account field and click "Go" to display the account at the top of the list. ***There is a maximum of 50 accounts per working list.***



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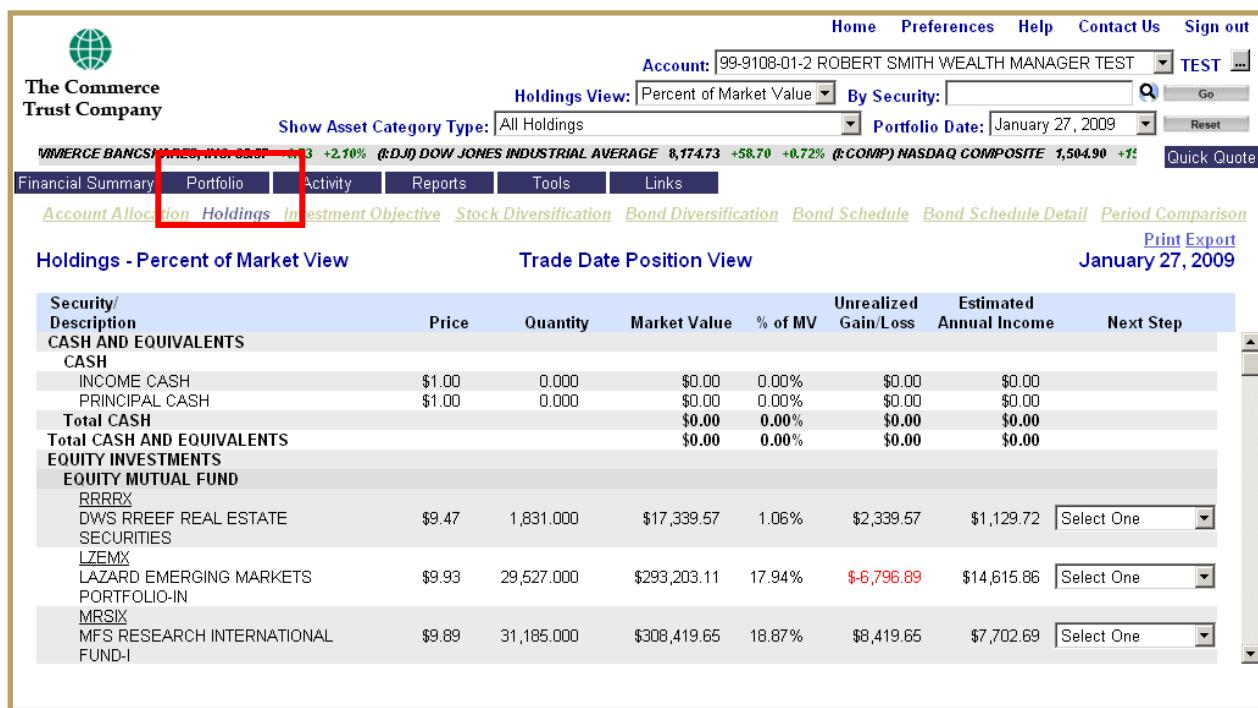
## WEALTH MANAGER

### Online Web Access User Guide

#### Step 3

#### Navigating your Account

To view the portfolio in more detail, click on any one of the navigation buttons and select one of the page options from the drop-down selection list.



Security/Description	Price	Quantity	Market Value	% of MV	Unrealized Gain/Loss	Estimated Annual Income	Next Step
<b>CASH AND EQUIVALENTS</b>							
<b>CASH</b>							
INCOME CASH	\$1.00	0.000	\$0.00	0.00%	\$0.00	\$0.00	
PRINCIPAL CASH	\$1.00	0.000	\$0.00	0.00%	\$0.00	\$0.00	
<b>Total CASH</b>			\$0.00	0.00%	\$0.00	\$0.00	
<b>Total CASH AND EQUIVALENTS</b>			\$0.00	0.00%	\$0.00	\$0.00	
<b>EQUITY INVESTMENTS</b>							
<b>EQUITY MUTUAL FUND</b>							
RRRRX							
DWS RREEF REAL ESTATE SECURITIES	\$9.47	1,831.000	\$17,339.57	1.06%	\$2,339.57	\$1,129.72	Select One
LZEMX							
LAZARD EMERGING MARKETS PORTFOLIO-IN	\$9.93	29,527.000	\$293,203.11	17.94%	<b>\$-6,796.89</b>	\$14,615.86	Select One
MRSIX							
MFS RESEARCH INTERNATIONAL FUND-I	\$9.89	31,185.000	\$308,419.65	18.87%	\$8,419.65	\$7,702.69	Select One

Once you view a specific page under a specific Navigation feature (click on the **Portfolio** button along the top for example), you may select any of the links associated with that feature to quickly and easily change your view of information.

On several pages you are also presented with Next Step options. Simply select one of the options from the **Next Step** list (the far right hand column on the screen) and a new page will display. Next Step options allow for quick and easy navigation to view information or to take action.



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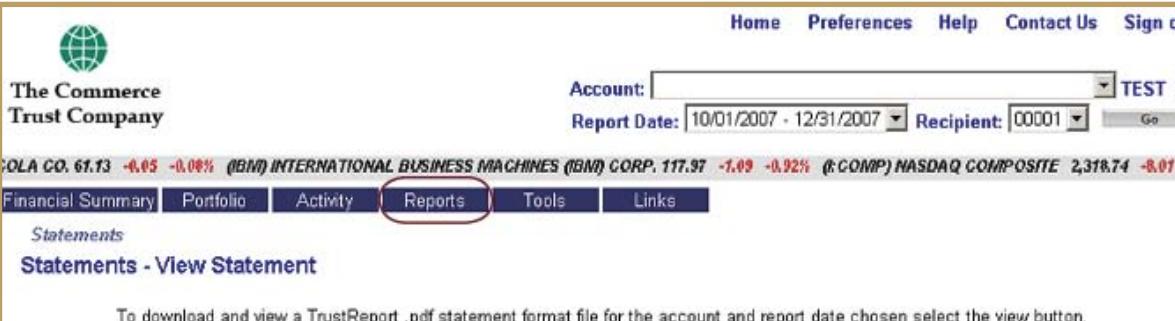
The screenshot shows the 'Holdings - Percent of Market View' section of the website. The table lists various investment categories and their details. A red box highlights the 'Next Step' button in the top right corner of the table header.

Security/Description	Price	Quantity	Market Value	% of MV	Unrealized Gain/Loss	Estimated Annual Income	Next Step
<b>CASH AND EQUIVALENTS</b>							
<b>CASH</b>							
INCOME CASH	\$1.00	0.000	\$0.00	0.00%	\$0.00	\$0.00	
PRINCIPAL CASH	\$1.00	0.000	\$0.00	0.00%	\$0.00	\$0.00	
<b>Total CASH</b>			\$0.00	0.00%	\$0.00	\$0.00	
<b>Total CASH AND EQUIVALENTS</b>			\$0.00	0.00%	\$0.00	\$0.00	
<b>EQUITY INVESTMENTS</b>							
<b>EQUITY MUTUAL FUND</b>							
RRRRX DWS RREEF REAL ESTATE SECURITIES	\$9.47	1,831.000	\$17,339.57	1.06%	\$2,339.57	\$1,129.72	Select One
LZEMX LAZARD EMERGING MARKETS PORTFOLIO-IN	\$9.93	29,527.000	\$293,203.11	17.94%	\$-6,796.89	\$14,615.86	Select One
MRSIX MFS RESEARCH INTERNATIONAL FUND-I	\$9.89	31,185.000	\$308,419.65	18.87%	\$8,419.65	\$7,702.69	Select One

#### Step 4

#### Viewing your Statement

From here you have quick online access to statements. Click **Reports** and select **Statements** from the drop-down selection list. Select the statement date (from the drop down choices next to Report Date) you wish to view and click Go. Next, select **View Statements**. The statement is then available for viewing and/or printing in a PDF format. Adobe Acrobat Reader is required to view the statement in a PDF format. This software can be downloaded at [www.adobe.com](http://www.adobe.com).



The screenshot shows the 'Reports' section of the website. The 'Reports' tab is circled in red. Below it, the 'Statements' and 'Statements - View Statement' links are visible. A note at the bottom indicates that a TrustReport .pdf statement format file can be downloaded by selecting the 'view' button.

To print a statement, select the print icon from the Adobe tool bar. If you would like to retain a copy for a permanent record, simply use the "Save a Copy" icon and save it to a file or disk.



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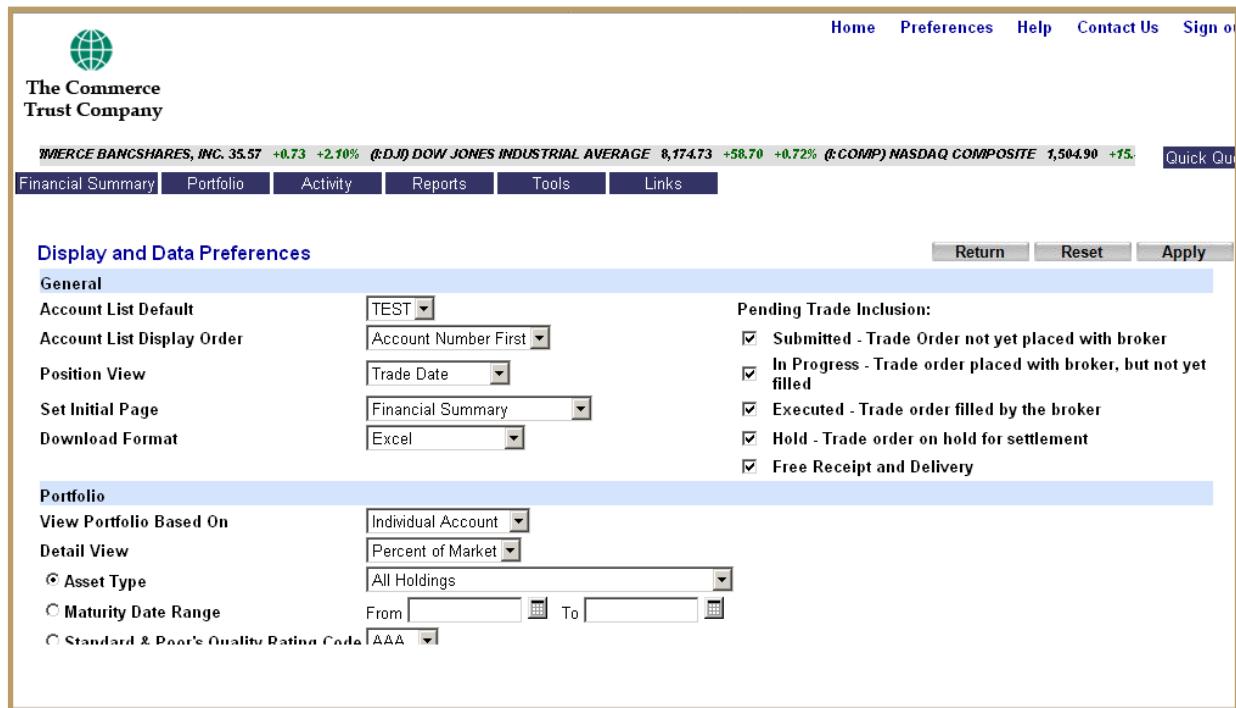
### Online Web Access User Guide

#### STEP 5

#### Personalizing your Preferences

Through the use of filters, you are able to view information in a variety of ways on many pages; however, you can personalize the information displayed by changing any of the fields on the Preferences page.

To access Preferences, select Preferences in the banner area and then select Manage Preferences. **If you make any changes, you must click Apply for your changes to be saved.**



Home Preferences Help Contact Us Sign on

IMERCE BANCSHARES, INC. 35.57 +0.73 +2.10% (DJIA) DOW JONES INDUSTRIAL AVERAGE 8,174.73 +58.70 +0.72% (COMP) NASDAQ COMPOSITE 1,504.90 +15. Quick Qu

Financial Summary Portfolio Activity Reports Tools Links

**Display and Data Preferences**

**General**

Account List Default: TEST

Account List Display Order: Account Number First

Position View: Trade Date

Set Initial Page: Financial Summary

Download Format: Excel

**Pending Trade Inclusion:**

Submitted - Trade Order not yet placed with broker

In Progress - Trade order placed with broker, but not yet filled

Executed - Trade order filled by the broker

Hold - Trade order on hold for settlement

Free Receipt and Delivery

**Portfolio**

View Portfolio Based On: Individual Account

Detail View: Percent of Market

Asset Type: All Holdings

Maturity Date Range: From [ ] To [ ]

Standard & Poor's Quality Rating Code: AAA

Return Reset Apply



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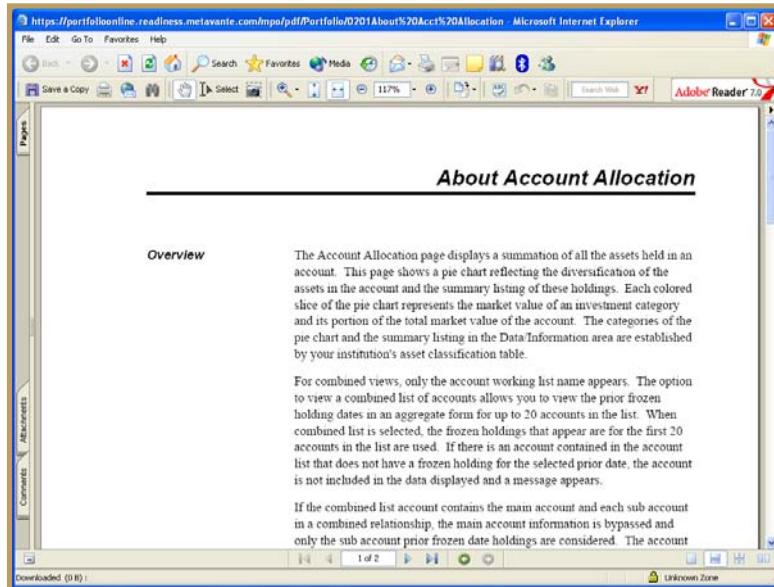
## WEALTH MANAGER

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#### Step 6

#### Obtaining Additional Help

Help is available at any time. Click Help from the banner area and a new page will launch. Select the topic you are interested in learning. The topic is available for viewing and/or printing in a PDF format.



If you have any questions regarding Wealth Manager please contact The Commerce Trust Company Technical Support at 1-877-605-7490.



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