

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 displays the Commerce Bank website interface. At the top, the Commerce Bank logo is visible with the tagline "ask listen solve" and "Member FDIC". Navigation links include Home, Access Your Accounts, ATM/Branch Locations, and Contact Us, followed by a search bar. Below the navigation bar, there are tabs for Personal, Wealth Management, Small Business, Commercial, and About Commerce. The main content area features a large green banner with the text "Here Today. Here Tomorrow." and the Commerce Bank logo. To the left of the banner, the "Online Banking Login" section is highlighted with a red box. It contains a "Customer ID" input field, a "LOGIN" button, and links for "Where do I enter my password?", "Not Registered? Activate Online Banking", and "Other Accounts Access My Other Accounts". To the right of the banner, a section titled "How can we help you today?" lists links for "Reorder Checks Online", "Search Career Opportunities", "View Savings & CD Rates", and "Change to FDIC coverage". Below the banner, there are four columns of services: Personal (Checking, Savings & CDs, Loans, Cards, Online Services, More...), Wealth Management (The Commerce Trust Company, Investments & Insurance, Private Banking, Trust Services, Investment Management, More...), Small Business (Online Services, Small Business Checking, Small Business Loans, Cards, Business Resource Center, More...), and Commercial (Commercial Card Products, Treasury Services, Credit and Leasing, Merchant Services, International Services, More...). At the bottom, there are four promotional boxes: "Identity Theft Protection" (Protect yourself with Deluxe ID TheftBlock®), "The Commerce Trust Company Asset Management, Private Banking and Trust Services", "Small Business OptionsSM Checking" (Small business checking with big business benefits), and "A new look" (The same great service, commercebank.com).

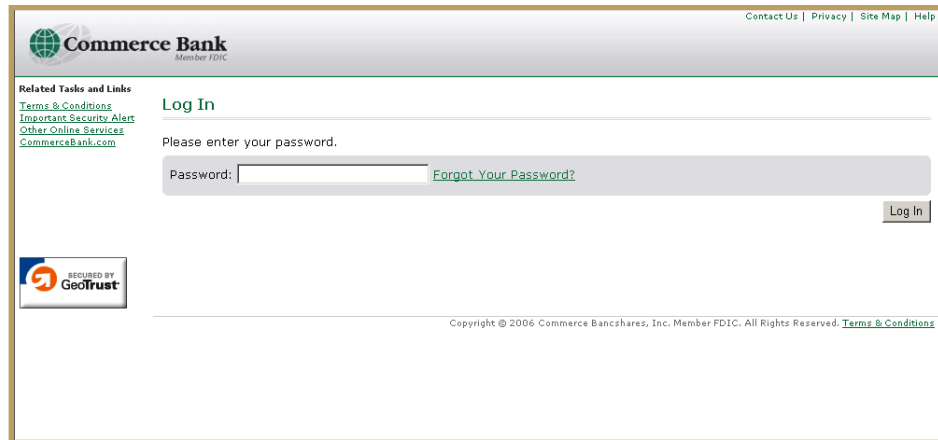
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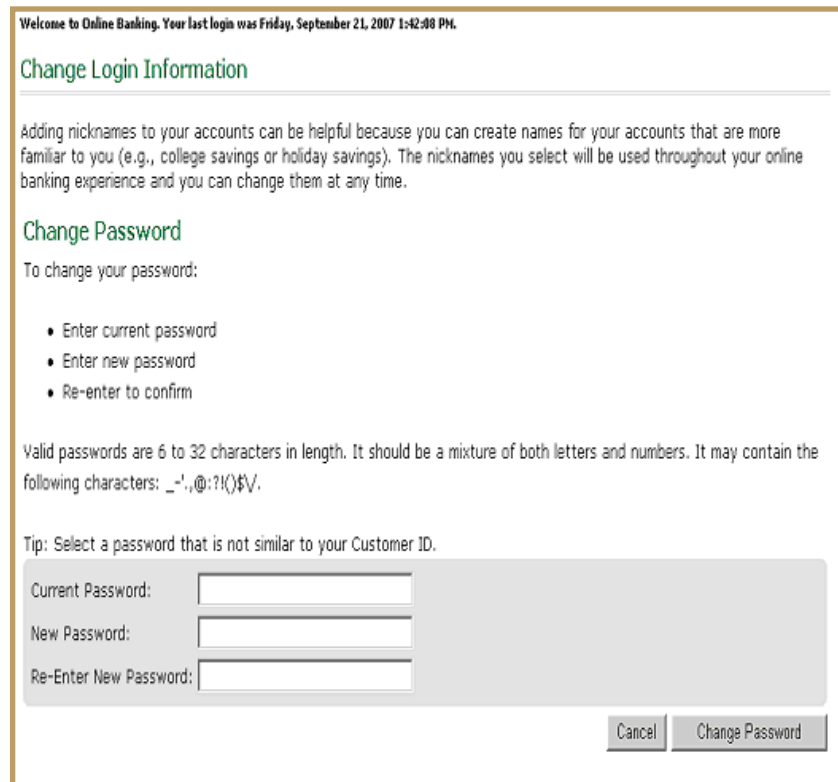
Log In

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 screenshot shows the 'Log In' page of the Commerce Bank Wealth Manager. At the top, the Commerce Bank logo is on the left, and links for 'Contact Us', 'Privacy', 'Site Map', and 'Help' are on the right. Below the logo, a 'Related Tasks and Links' section includes links for 'Terms & Conditions', 'Important Security Alert', 'Other Online Services', and 'CommerceBank.com'. The main heading is 'Log In'. Below it, a prompt says 'Please enter your password.' followed by a password input field and a 'Forgot Your Password?' link. A 'Log In' button is at the bottom right. A 'Secured by GeoTrust' logo is on the left. The footer contains the copyright notice: 'Copyright © 2006 Commerce Bancshares, Inc. Member FDIC. All Rights Reserved. Terms & Conditions'.

Change Login Information



The screenshot shows the 'Change Login Information' page. At the top, a welcome message reads: 'Welcome to Online Banking. Your last login was Friday, September 21, 2007 1:42:08 PM.' The heading is 'Change Login Information'. Below it, a paragraph explains that adding nicknames to accounts can be helpful. The next section is 'Change Password'. It states 'To change your password:' and lists three steps: 'Enter current password', 'Enter new password', and 'Re-enter to confirm'. A note specifies that valid passwords are 6 to 32 characters long and should be a mixture of letters and numbers, with a list of allowed characters: '_!.,@:~()\$%&'. A tip suggests selecting a password not similar to the Customer ID. At the bottom, there are three input fields labeled 'Current Password:', 'New Password:', and 'Re-Enter New Password:'. 'Cancel' and 'Change Password' buttons are at the bottom right.



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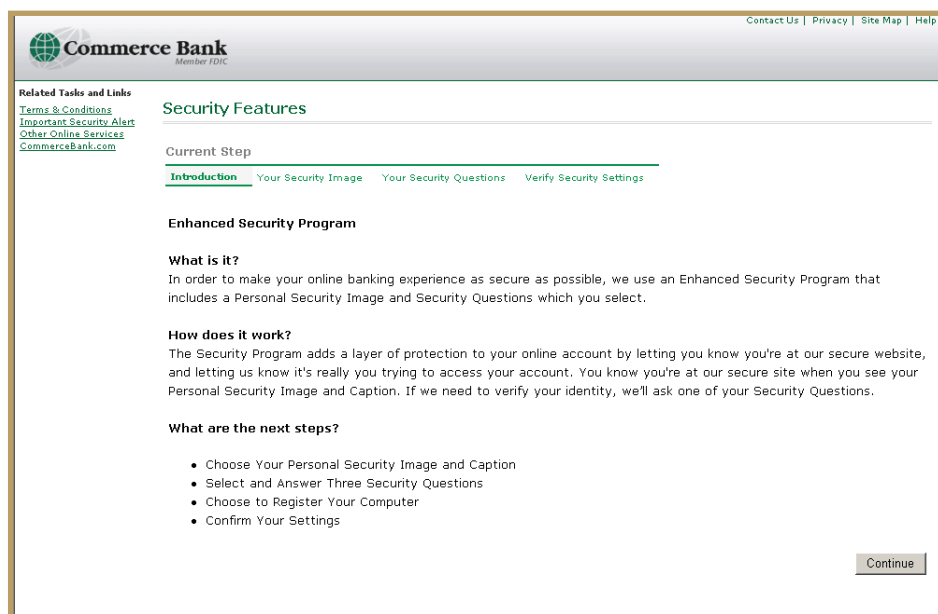
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Setting Up Secure Sign On

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



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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**Commerce Bank**
Member FDIC

[Contact Us](#) | [Privacy](#) | [Site Map](#) | [Help](#)


Related Tasks and Links
[Terms & Conditions](#)
[Important Security Alert](#)
[Other Online Services](#)
[CommerceBank.com](#)

Complete Login

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.

If this image is correct, please enter your password below.

If not, please click the link to the right.

Vacation


[Forgot your Personal Security Image?](#)
[Incorrect Personal Security Image showing?](#)
[What is my Personal Security Image?](#)


Remember: Do not enter your password if you do not recognize your Personal Security Image and Caption.

Username

Password:

[Forgot Your Password?](#)

Log In



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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 or by phone at 1-877-605-7490 before proceeding.



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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 displays the user interface of The Commerce Trust Company's Wealth Manager. At the top, there is a navigation bar with links: Home, **Preferences** (highlighted with a red box), Help, Contact Us, and Sign out. Below the navigation bar, a status bar shows market data for Nov 2007, including (COMPX) NASDAQ COMPOSITE and (NYA) NYSE COMPOSITE INDEX. A menu bar contains links: Financial Summary, Portfolio, Activity, Reports, Tools, Research, and Links. The main content area is titled 'Your Preference Options' and is divided into three sections: Page Content Management, Security Information, and User/Password Management. The 'Page Content Management' section contains three links: 'Manage Preferences' (with a description), 'Manage Working Lists' (highlighted with a red box and a description), and 'Manage Scrolling Ticker List' and 'Manage Security Watchlist' (with a combined description). The 'Security Information' section contains 'Security Statement' and 'Privacy Statement' links with descriptions. The 'User/Password Management' section contains a 'Change/reset your password?' link with a description.

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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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.

The screenshot shows the 'Holdings - Percent of Market View' page. The 'Holdings' button in the top navigation bar is highlighted with a red box. The table below lists the following holdings:

Security/Description	Price	Quantity	Market Value	% of MV	Unrealized Gain/Loss	Estimated Annual Income	Next Step
CASH AND EQUIVALENTS							
CASH							
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	
Total CASH			\$0.00	0.00%	\$0.00	\$0.00	
Total CASH AND EQUIVALENTS							
			\$0.00	0.00%	\$0.00	\$0.00	
EQUITY INVESTMENTS							
EQUITY MUTUAL FUND							
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

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 displays the 'Holdings - Percent of Market View' for account 99-9108-01-2 ROBERT SMITH WEALTH MANAGER TEST. The interface includes a top navigation bar with links for Home, Preferences, Help, Contact Us, and Sign out. Below the account information, there are tabs for Financial Summary, Portfolio, Activity, Reports, Tools, and Links. The 'Holdings' tab is active, showing a table of holdings categorized by Security/Description, Price, Quantity, Market Value, % of MV, Unrealized Gain/Loss, and Estimated Annual Income. A red box highlights the 'Next Step' button in the table. The table lists holdings such as CASH AND EQUIVALENTS, EQUITY INVESTMENTS, and EQUITY MUTUAL FUND, with specific details for each security.

Security/Description	Price	Quantity	Market Value	% of MV	Unrealized Gain/Loss	Estimated Annual Income	Next Step
CASH AND EQUIVALENTS							
CASH							
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	
Total CASH			\$0.00	0.00%	\$0.00	\$0.00	
Total CASH AND EQUIVALENTS			\$0.00	0.00%	\$0.00	\$0.00	
EQUITY INVESTMENTS							
EQUITY MUTUAL FUND							
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.

The screenshot displays the 'Reports' tab in the Wealth Manager interface. The 'Reports' tab is highlighted, and the 'Statements' sub-tab is selected. The interface shows the 'Report Date' as 10/01/2007 - 12/31/2007 and the 'Recipient' as 00001. Below the navigation bar, there is a section for 'Statements - View Statement' with a button to view the statement. A message at the bottom states: 'To download and view a TrustReport .pdf statement format file for the account and report date chosen select 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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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.***

The screenshot shows the 'Display and Data Preferences' page of The Commerce Trust Company's Wealth Manager. The page has a header with the company logo and name, and a navigation bar with links: Home, Preferences, Help, Contact Us, and Sign out. Below the navigation bar is a status bar showing market data for 'MERCE BANCSHARES, INC.' and 'DOW JONES INDUSTRIAL AVERAGE'. The main content area is titled 'Display and Data Preferences' and contains two sections: 'General' and 'Portfolio'. The 'General' section includes settings for 'Account List Default' (TEST), 'Account List Display Order' (Account Number First), 'Position View' (Trade Date), 'Set Initial Page' (Financial Summary), and 'Download Format' (Excel). The 'Portfolio' section includes settings for 'View Portfolio Based On' (Individual Account), 'Detail View' (Percent of Market), 'Asset Type' (All Holdings), 'Maturity Date Range' (From and To dates), and 'Standard & Poor's Quality Rating Code' (AAA). On the right side of the 'General' section, there is a 'Pending Trade Inclusion' section with five checkboxes: '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', and 'Free Receipt and Delivery'. At the bottom right of the 'Display and Data Preferences' section, there are three buttons: 'Return', 'Reset', and 'Apply'.

Home Preferences Help Contact Us Sign out

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MERCE BANCSHARES, INC. 35.57 +0.73 +2.10% (D.J.I) 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 Return Reset Apply

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



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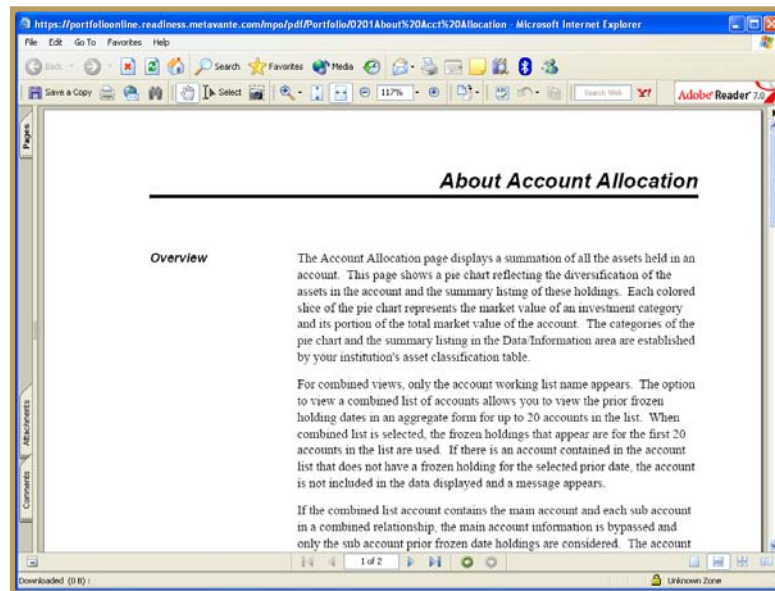
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Step 6

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.

