

BENEFITS BANKING

It's how employees save time and money.



Commerce Bank is pleased to offer you a special employee banking benefit that is designed to help you save time and money. Benefits Banking is a preferred banking program available for all **World Wide Technology** employees that gives you access to the best personal banking services that Commerce Bank offers. Because everyone has different financial needs, Benefits Banking offers you two account options: Select and Premium. You choose the level that's right for you.

All Benefits Banking checking accounts include:

- Free first order of single/wallet-style Commerce checks¹
- Free Commerce Visa® Debit Card
- Free Online Banking and Online Bill Pay
- Free Mobile Banking² and Alerts
- Free Commerce ATM transactions
- Overdraft protection options
- Low rate credit card³
- Free notary services and stop payment

You may enjoy (depending on the level you choose):

- Special deposit rates
- Discounted rate on personal loan and home equity line of credit^{3,4}
- \$100 credit toward mortgage origination fee^{3,5}
- Rewards on your credit card
- Free safe deposit box
- Free financial planning consultation⁶
- Discounts on brokerage services⁶

If you are already a Commerce customer, there are additional benefits available to you as a **World Wide Technology** employee with Benefits Banking. You will not need to change your account numbers or checks; just contact Commerce to "upgrade" your account.

To learn more about Benefits Banking, visit a nearby Commerce Bank location, email benefitsbanking.kc@commercebank.com or contact:

Beth Joelner

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1. Printing, shipping and handling charges may apply to reorders depending upon the account option selected. 2. Message and data usage fees may apply; check with your wireless or VoIP provider for more information. 3. Subject to credit approval. 4. Loan rate discounts of 0.25% or 0.50% assumes automatic loan payments from a Commerce checking or savings account depending on Benefits Banking relationship. An additional 0.25% rate discount can be applied after the intro rate period, if applicable, when \$7,000 or more of the loan or line is refinanced from another financial institution. Refinancing discount does not apply to Commerce line of credit or loan account payoffs. These discounts are not available on new loans made through dealers or Commerce Bank Mortgage. Loans and lines of credit are subject to credit approval. Insurance must be carried on property securing home equity loans. 5. \$100 Offer: if you apply for a mortgage at Commerce Bank on or before the expiration date, we will apply a \$100 credit toward the origination fee at loan settlement. This offer expires December 31, 2022. Offer not available on mortgage products with no origination fee. 6. Benefits from Commerce Brokerage Services, Inc., member FINRA/SIPC, a subsidiary of Commerce Bank.

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