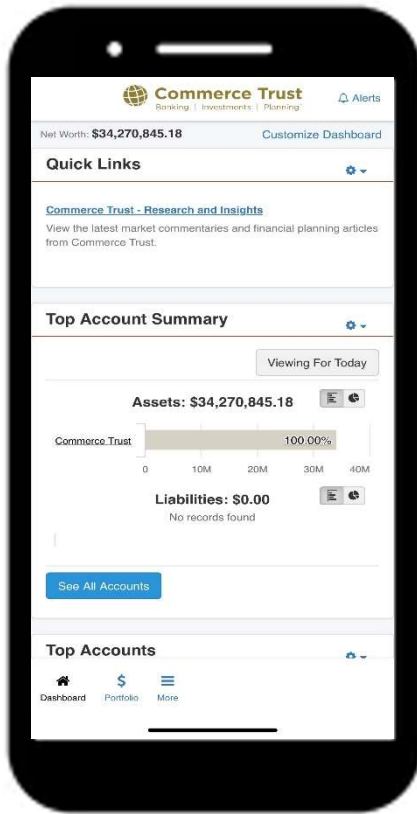


CLIENT USER GUIDE



INTRODUCTION TO THE COMMERCE TRUST MOBILE APP

Commerce Trust’s mobile app provides you access to your Commerce Trust wealth management accounts. Easily accessed from your mobile device (Apple iOS or Android), the app provides an overall view of your wealth assets. Accessible from anywhere at any time, you can view account information, balances, values, trading activity, transactions and more.

GETTING STARTED

Getting started with the Commerce Trust Mobile App is quick and easy. This guide will walk you through:

How to enroll for and set up the Commerce Trust Mobile app.

How to install the app to your iOS or Android device (mobile phone or tablet).

The initial sign-in to the mobile application.

How to use the navigation icons to access your wealth account information.

Beyond the “getting started” process, additional tips and user-practices are provided in this guide to help you get the most from the app to review and manage your wealth management information and assets.