ONLINE WEB ACCESS SIGN IN USER GUIDE

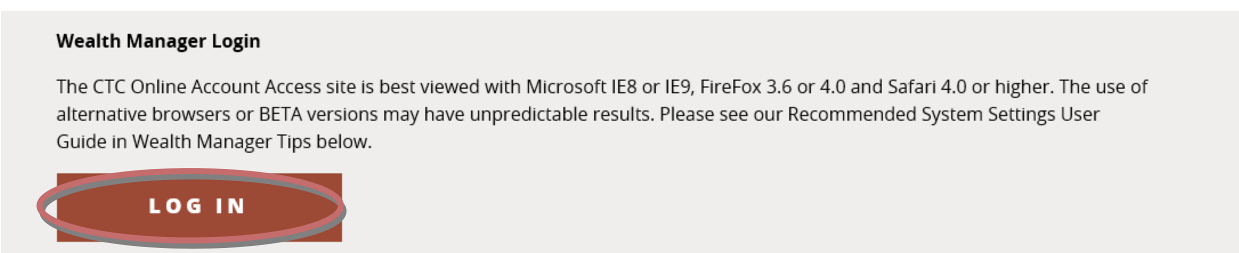
WEALTH MANAGER

Logging On

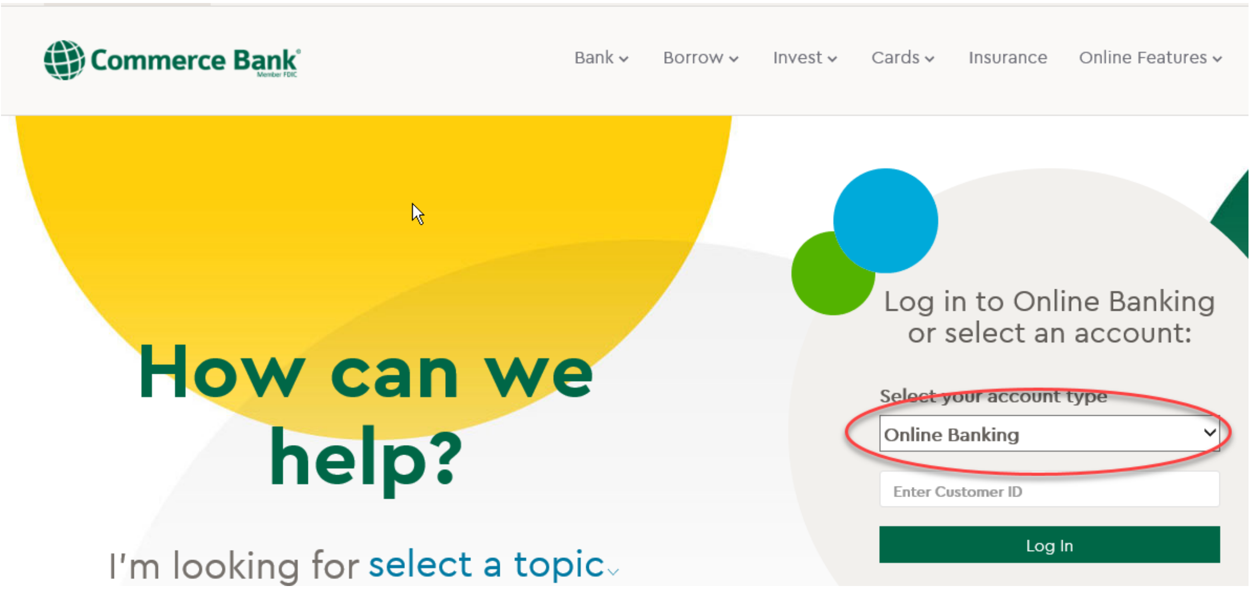
Once you have been set up as a user by the Commerce Trust Company Technical Support staff, you are ready to log on and view your account(s). You will need the Customer ID and temporary password that was provided to you via email. Start now by going to www.commercetrustcompany.com or www.commercebank.com.

For www.commercetrustcompany.com click on Account Access on the upper right hand corner

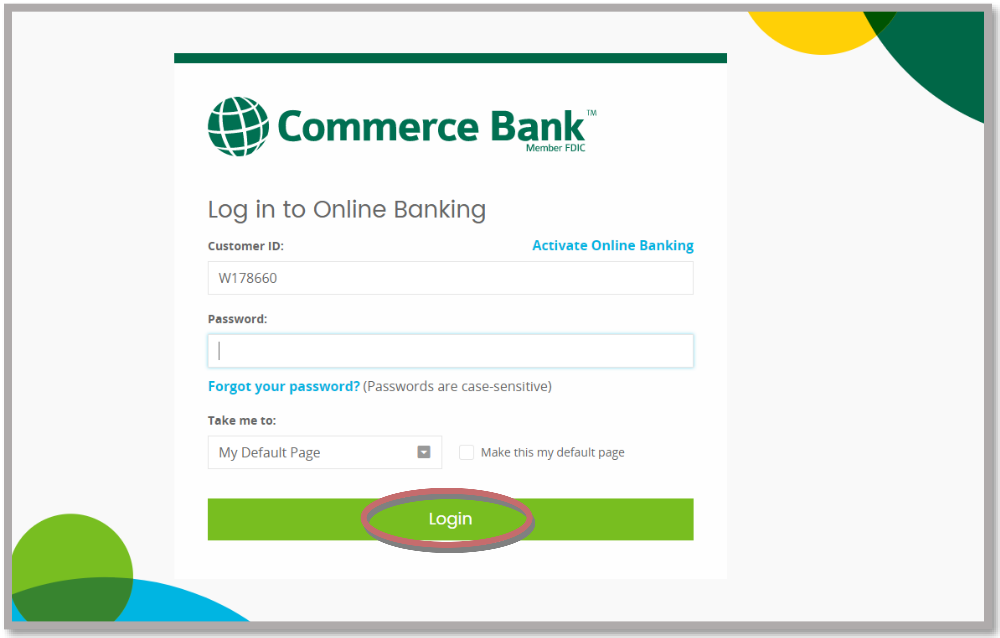
Click on the Login button below the Wealth Manager Login



If you are accessing from www.commercebank.com enter your Customer ID provided to you via email in the upper left hand box labeled Customer ID. Then click the LOGIN button.

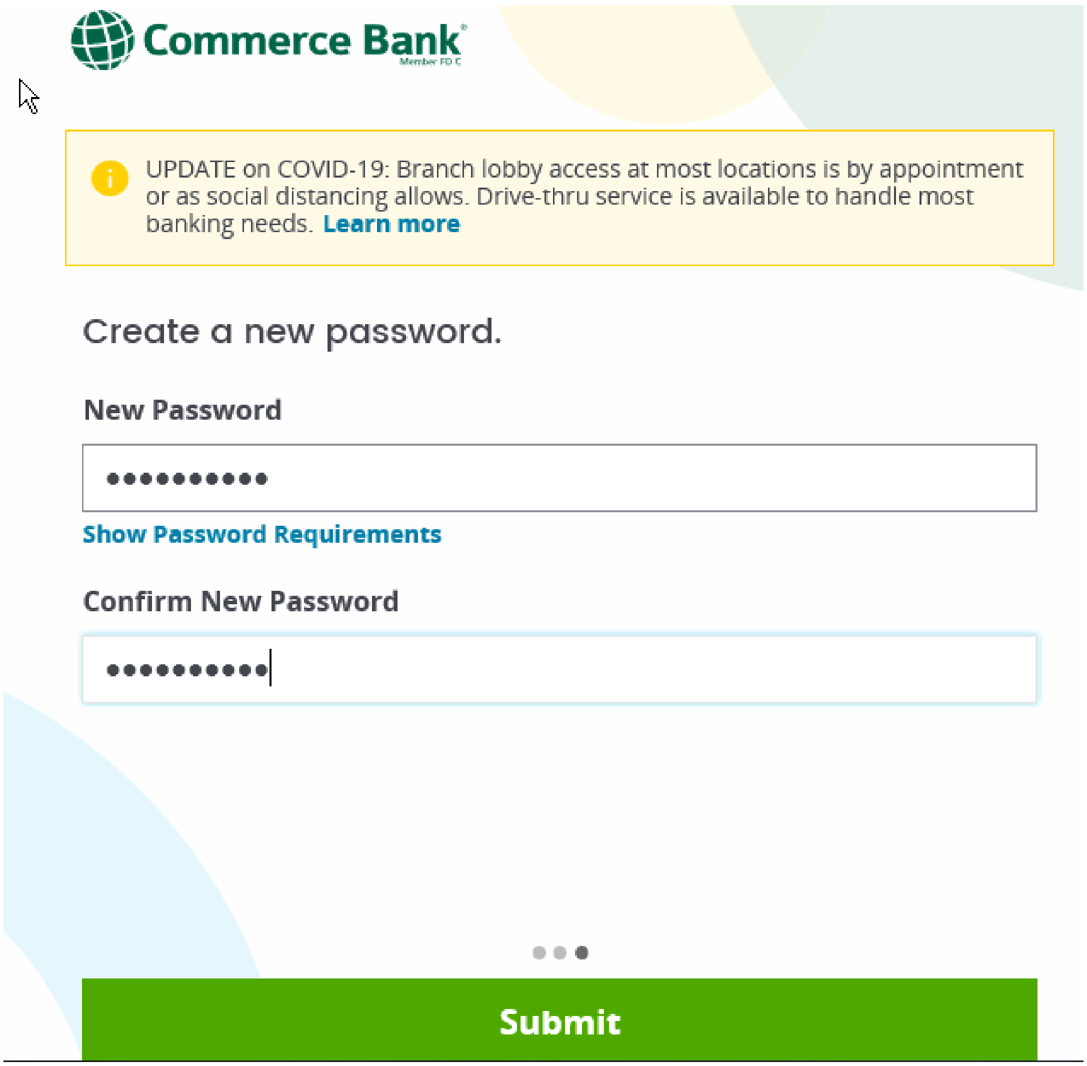


Next, enter your temporary password from your email and click the Login button.



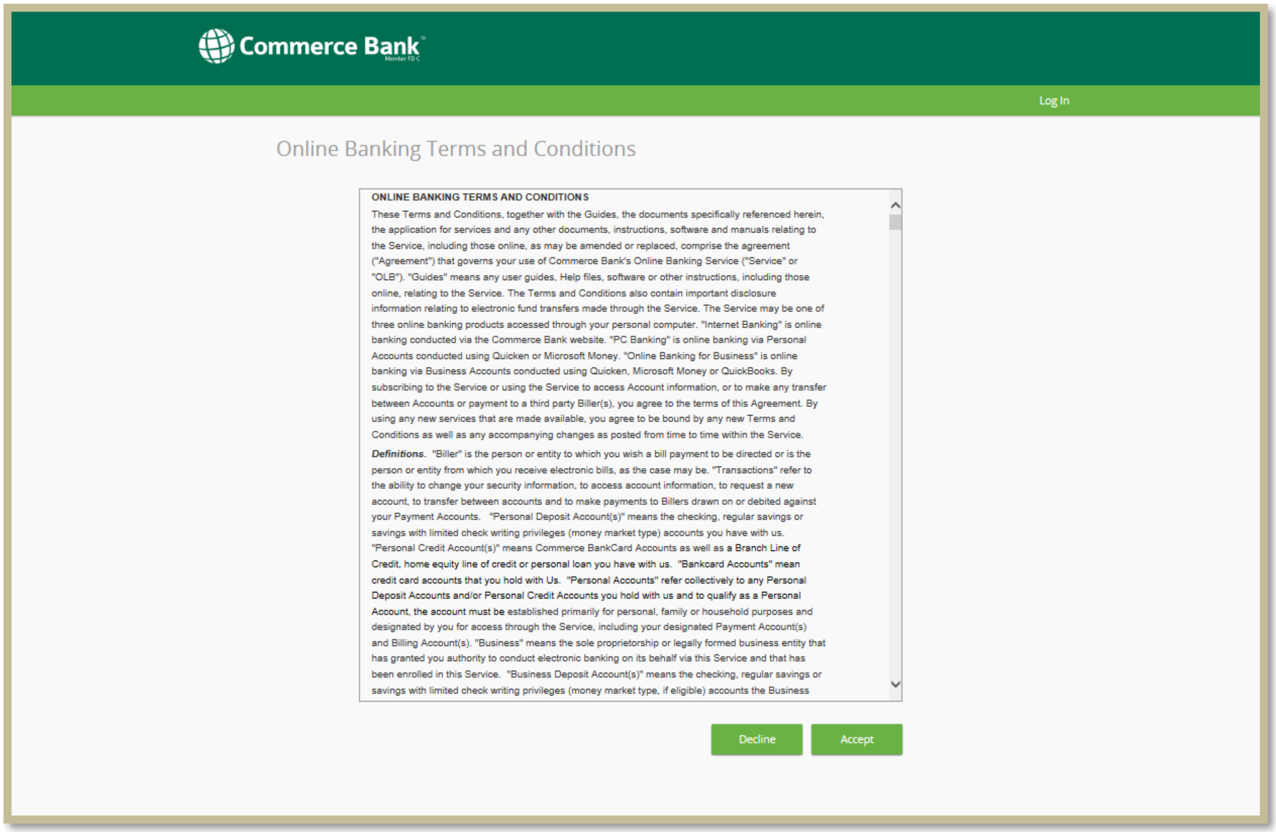
Changing your password

You are required to change your password from the temporary password we provided to you. Enter a new password. Re-Enter your new password and click the Submit button.



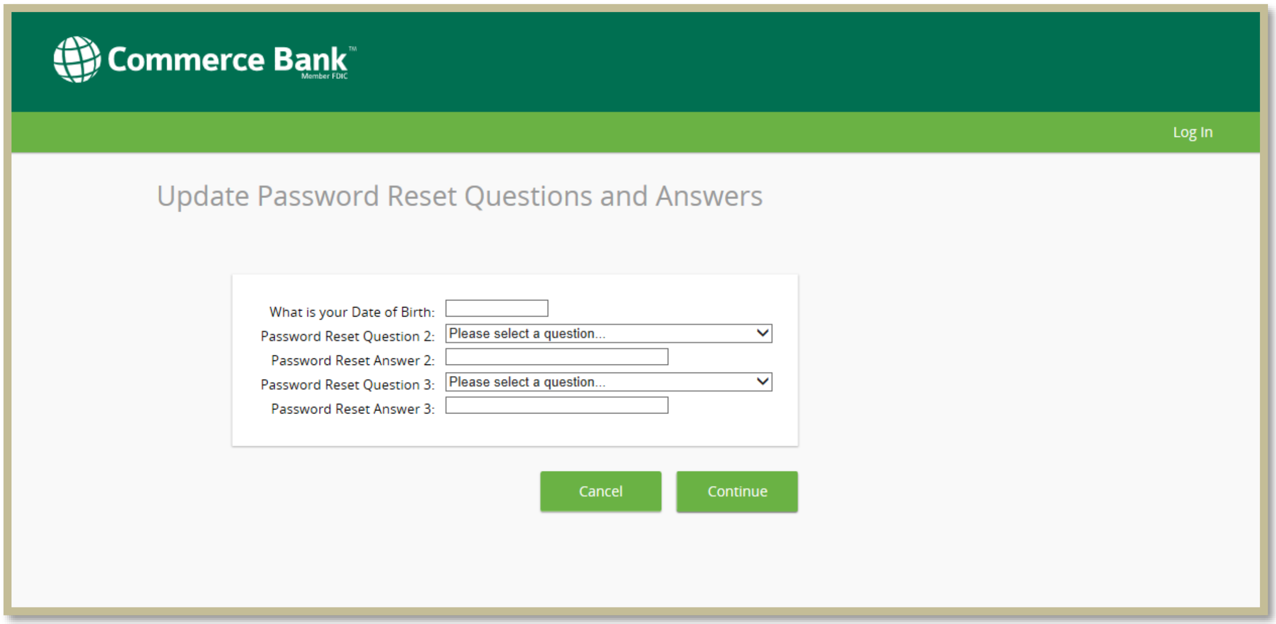
Online Banking Terms and Conditions

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.



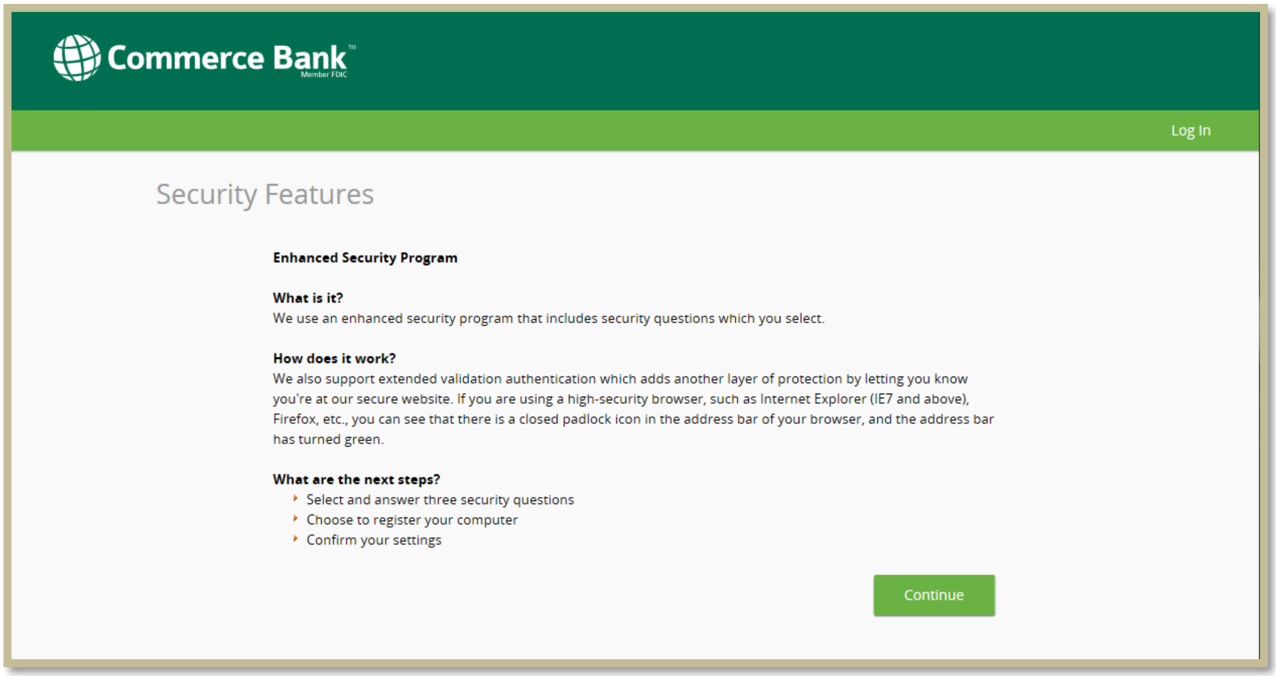
Online Banking Support Security Questions

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.



Secure Authentication Enrollment

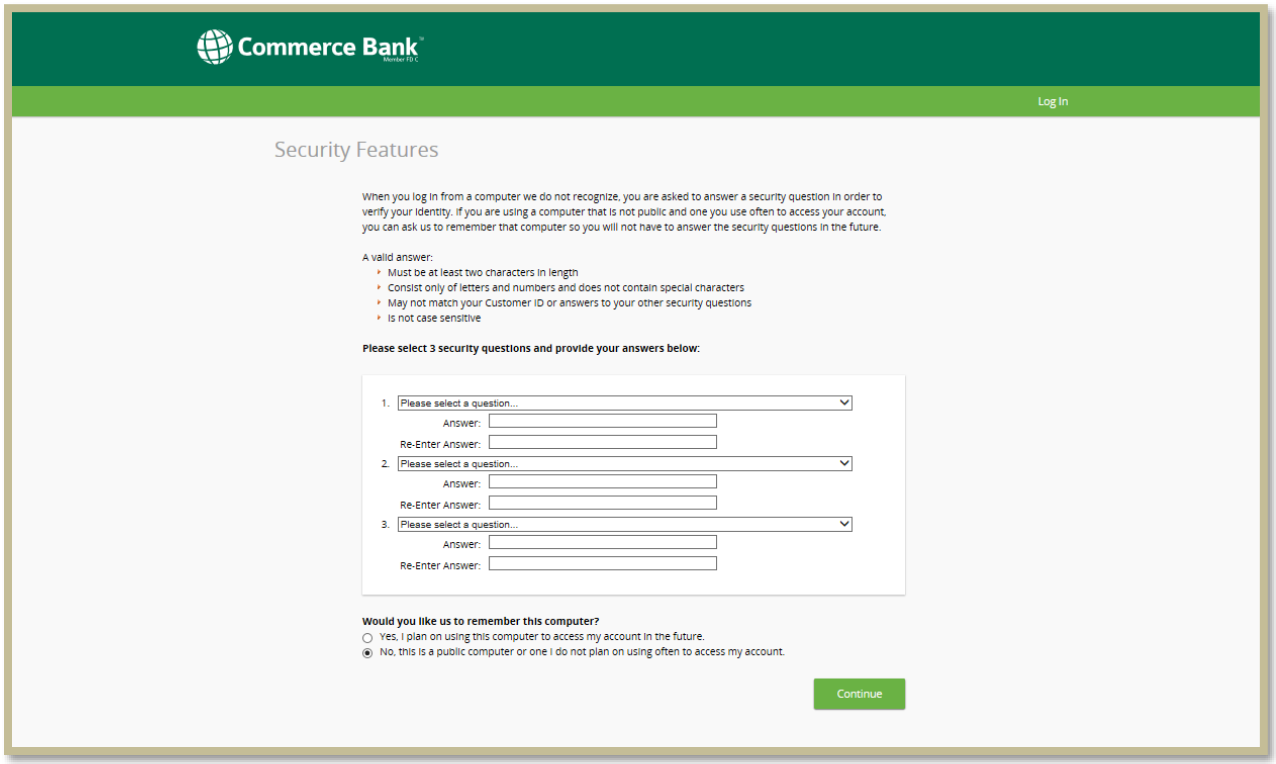
Secure Authentication Sign On is an extra layer of security the FFIEC requires financial institutions to provide for their online systems. It is a service that helps to protect you from fraudulent online activity. Click the Continue button to begin.



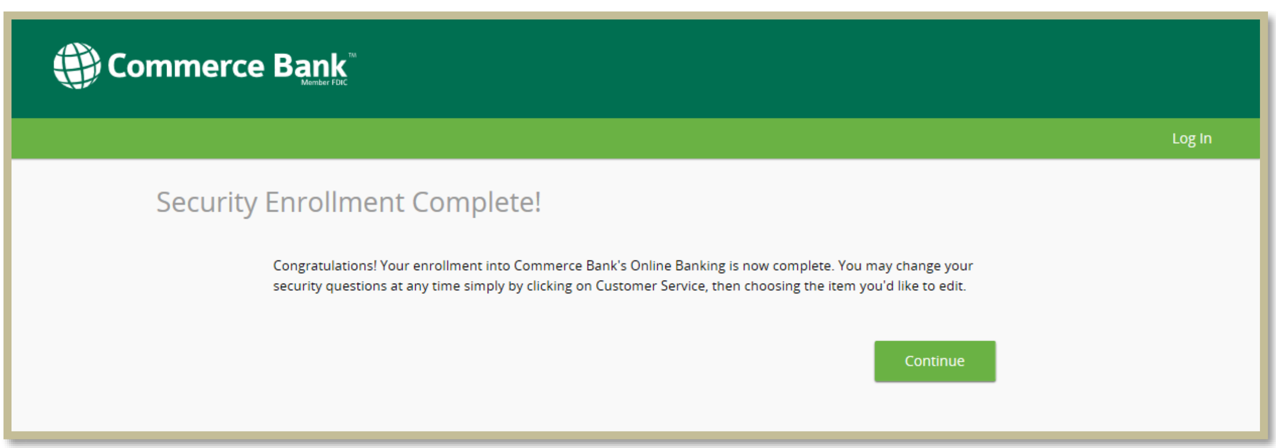
The Secure Authentication System requires its own security questions that are not accessible by employees of The Commerce Trust Company. Choose three questions by clicking on the drop down arrow at the end of each question. Place the answer to question in the box directly beneath the question.

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.



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

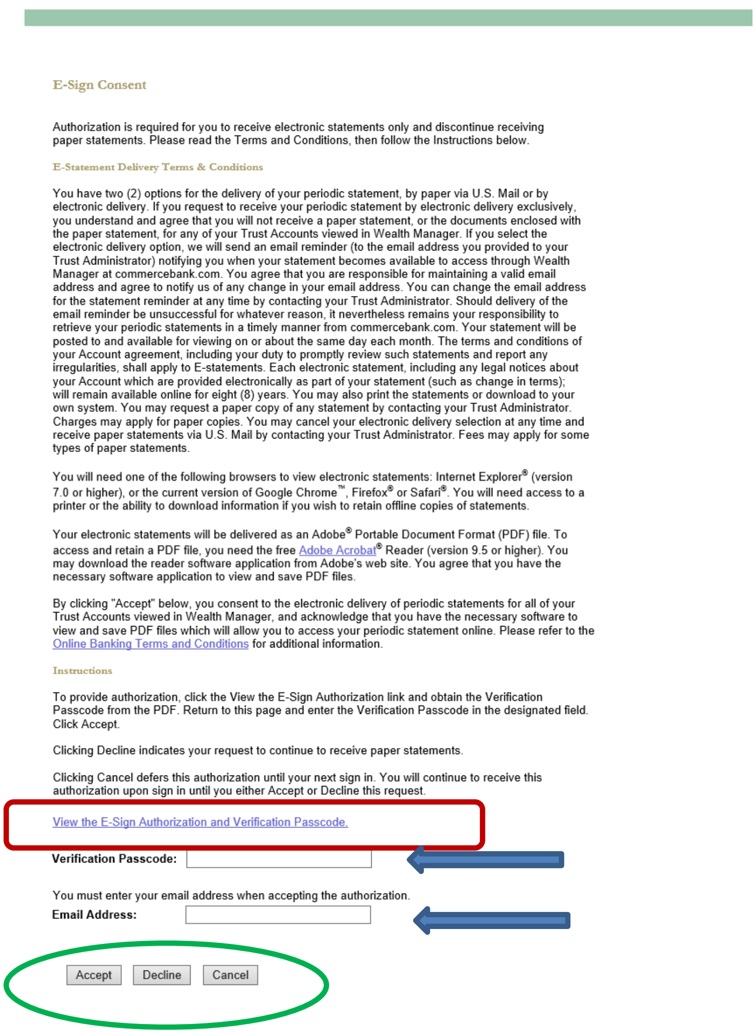


E-Sign Consent

This screen gives one the ability to Opt-in to receiving only electronic statements.

To receive only electronic statements, click the link that is titled 'View the E-Sign Authorization and Verification Passcode.' This link will open up a PDF file that will include a Verification Passcode. Enter this passcode in the box next to 'Verification Passcode.' Once the code has been entered, and provided a valid current email address, click the button that says Accept.

To not Opt-in to electronic statements just click on the Decline button. If you are unsure which to choose, click on the Cancel button and this screen will show the next time you log into Wealth Manager. Once Accept or Decline has been chosen, the screen will not show when logging into Wealth Manager.


E-Sign Consent

Authorization is required for you to receive electronic statements only and discontinue receiving paper statements. Please read the Terms and Conditions, then follow the Instructions below.

E-Statement Delivery Terms & Conditions

You have two (2) options for the delivery of your periodic statement, by paper via U.S. Mail or by electronic delivery. If you request to receive your periodic statement by electronic delivery exclusively, you understand and agree that you will not receive a paper statement, or the documents enclosed with the paper statement, for any of your Trust Accounts viewed in Wealth Manager. If you select the electronic delivery option, we will send an email reminder (to the email address you provided to your Trust Administrator) notifying you when your statement becomes available to access through Wealth Manager at commercebank.com. You agree that you are responsible for maintaining a valid email address and agree to notify us of any change in your email address. You can change the email address for the statement reminder at any time by contacting your Trust Administrator. Should delivery of the email reminder be unsuccessful for whatever reason, it nevertheless remains your responsibility to retrieve your periodic statements in a timely manner from commercebank.com. Your statement will be posted to and available for viewing on or about the same day each month. The terms and conditions of your Account agreement, including your duty to promptly review such statements and report any irregularities, shall apply to E-statements. Each electronic statement, including any legal notices about your Account which are provided electronically as part of your statement (such as change in terms); will remain available online for eight (8) years. You may also print the statements or download to your own system. You may request a paper copy of any statement by contacting your Trust Administrator. Charges may apply for paper copies. You may cancel your electronic delivery selection at any time and receive paper statements via U.S. Mail by contacting your Trust Administrator. Fees may apply for some types of paper statements.

You will need one of the following browsers to view electronic statements: Internet Explorer® (version 7.0 or higher), or the current version of Google Chrome™, Firefox® or Safari®. You will need access to a printer or the ability to download information if you wish to retain offline copies of statements.

Your electronic statements will be delivered as an Adobe® Portable Document Format (PDF) file. To access and retain a PDF file, you need the free Adobe Acrobat® Reader (version 9.5 or higher). You may download the reader software application from Adobe's web site. You agree that you have the necessary software application to view and save PDF files.

By clicking "Accept" below, you consent to the electronic delivery of periodic statements for all of your Trust Accounts viewed in Wealth Manager, and acknowledge that you have the necessary software to view and save PDF files which will allow you to access your periodic statement online. Please refer to the Online Banking Terms and Conditions for additional information.

Instructions

To provide authorization, click the View the E-Sign Authorization link and obtain the Verification Passcode from the PDF. Return to this page and enter the Verification Passcode in the designated field. Click Accept.

Clicking Decline indicates your request to continue to receive paper statements.

Clicking Cancel defers this authorization until your next sign in. You will continue to receive this authorization upon sign in until you either Accept or Decline this request.

View the E-Sign Authorization and Verification Passcode.

Verification Passcode:

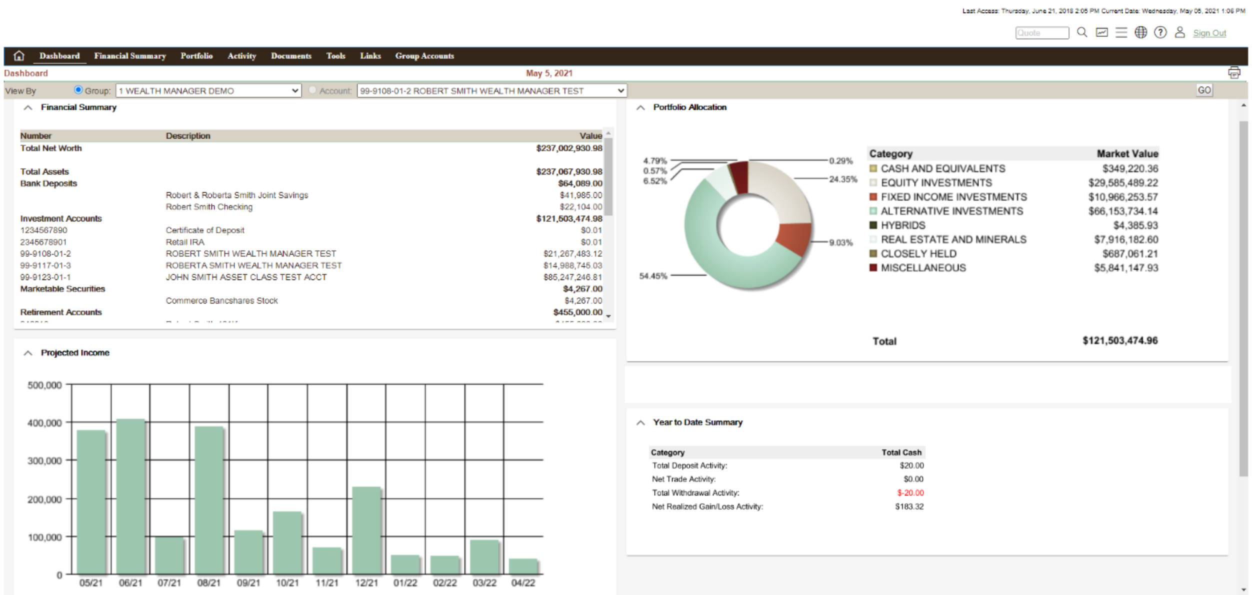
You must enter your email address when accepting the authorization.

Email Address:

Accept Decline Cancel

Welcome to Wealth Manager!

You are now at your Dashboard Homepage screen. Here you will have access to several previews that provide information on your Trust accounts. Click on any of the previews to be linked directly to those sections in Wealth Manager where you can see detailed information.



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.