

MOBILE APP GUIDE

Introduction

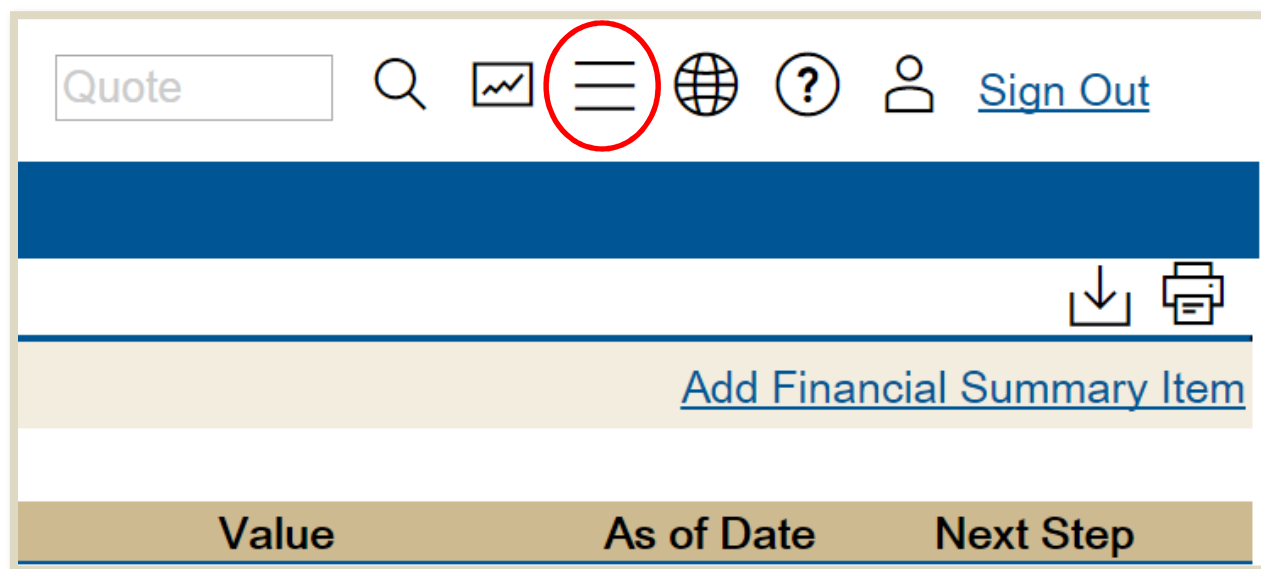
The Commerce Trust Company Mobile App is compatible with iPhones and Android devices. It will provide a blend of account information with convenience. Users can simply tap or swipe for account position and transaction activity 24-hours a day. Simple, less cluttered pages will assist in managing money real-time and Sign-in is quick and easy with Touch ID capabilities.

Setup Access to the Mobile App

Prior to signing into the Mobile App, a user must have Commerce Trust Wealth Manager online access. If you need access to Wealth Manager, please enroll at www.commercetrustcompany.com. Once on the site, click on Account Access in the upper right corner. On the page that comes up, click on the button that says Enroll and follow the instructions.

Mobile Access is activated through Wealth Manager and uses the same User ID and Password. The User ID and Password can only be changed in the Wealth Manager website. To use the Mobile App, it must be activated in Wealth Manager with the following steps.

1. Log into Commerce Trust Wealth Manager
2. Click on the Hamburger icon in the upper right corner (Three horizontal lines stacked on top of each other)



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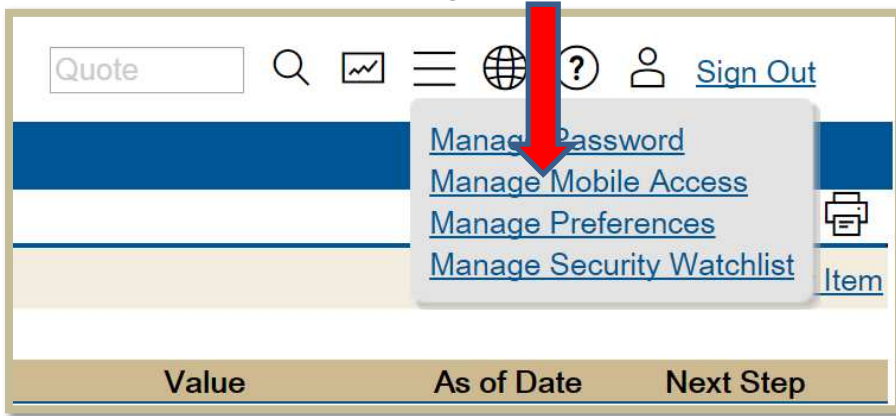
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- From the list that shows, click on Manage Mobile Access



- On the pop-up window, enter the User name, current password, and Confirm the password

A screenshot of a pop-up window titled 'Manage Mobile Access'. The window has a 'Close' link in the top right corner. Below the title, there is a message: 'To access the Mobile App, please enter the User Name and Current Password used to access the product and click Submit.' Below this message, there are three input fields: 'User Name:', 'Current Password:', and 'Confirm Password:'. Each input field is followed by a text box. At the bottom of the form, there is a 'Submit' button.

- Click Submit
- The Mobile App is activated and can be accessed.
- When a user changes their User ID or Password, they must go back to Manage Mobile Access to reenter their updated information to keep Wealth Manager and the Mobile App in sync.



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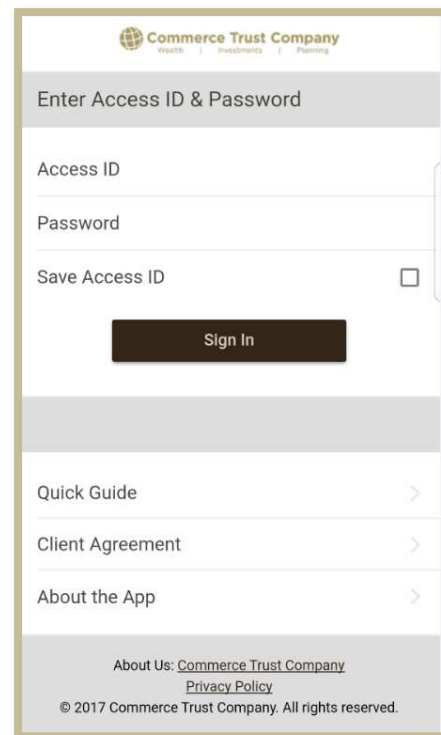
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Sign-In

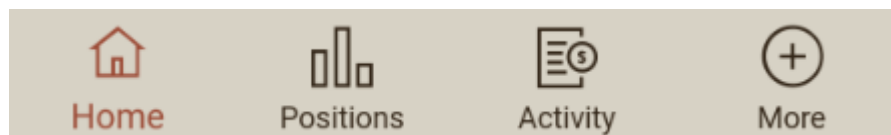
Once the Commerce Trust Company Mobile App is download and the access is activated in Wealth Manager, the user can log into the app.

1. Open the App
2. Enter your Access ID and your Password and then tap Sign In
3. At the bottom of the sign on screen, there are three links
 - a. Quick Guide
 - b. Client Agreement
 - c. About the App
4. After signing into the Mobile Application for the first time, the user will be presented with a Client Agreement.
 - a. The user may accept or decline the agreement.
 - i. If declined, they will be taken back to the sign-in page and will not gain access to the app
 - ii. If accepted, they will be presented with the Exchange Agreement or be taken to the Home page
 - b. Exchange Agreement
 - i. The Commerce Trust Company Mobile App users real-time pricing which invokes the Real-Time Quotes functionality. The quote provider requires each user to agree to an online agreement from the stock exchange. If the user has previously accepted the agreement in Wealth Manager, they will not receive the agreement when logging into the app.



General Navigation

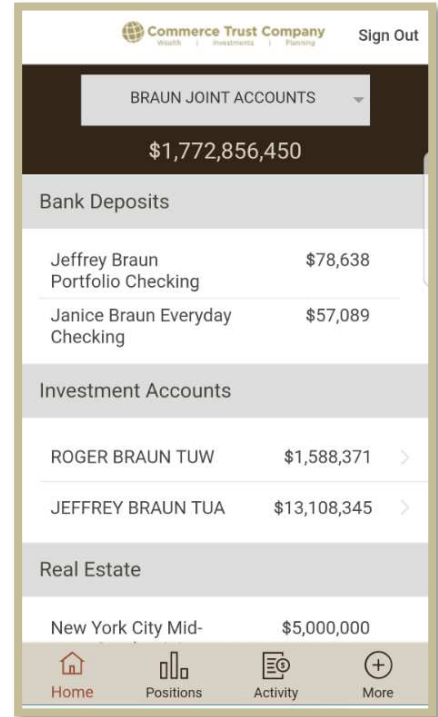
The Mobile App uses navigation that includes primarily tapping and swiping. General Navigation includes both the pages and the group or account selected for viewing. The Commerce Mobile App will open on its Home Screen. The pages available at the bottom of the page are Home, Positions, Activity, and More. See below for more information for each of these screens.



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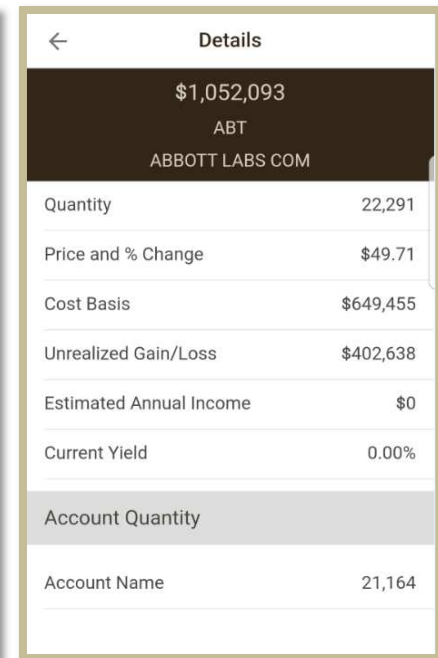
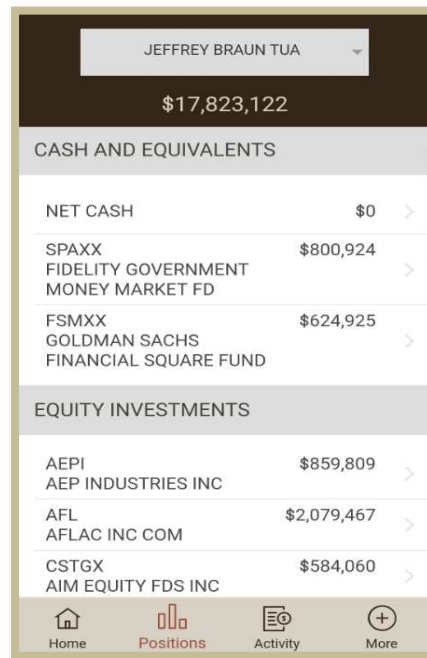
Home – This page displays a Financial Summary for the user. The Financial Summary is a simplified version of the Financial Summary page in Wealth Manager.

- The page represents the total value of the user’s accounts.
- The grand total of all accounts and assets listed is displayed in the Heading area.
- A drop-down selection list is present and when the user has multiple Financial Summary.
- Tap a trust account to see the positions in that account.



Positions – Displays the list of the assets held in an account or group of accounts with the current market value. The market value is updated in real-time.

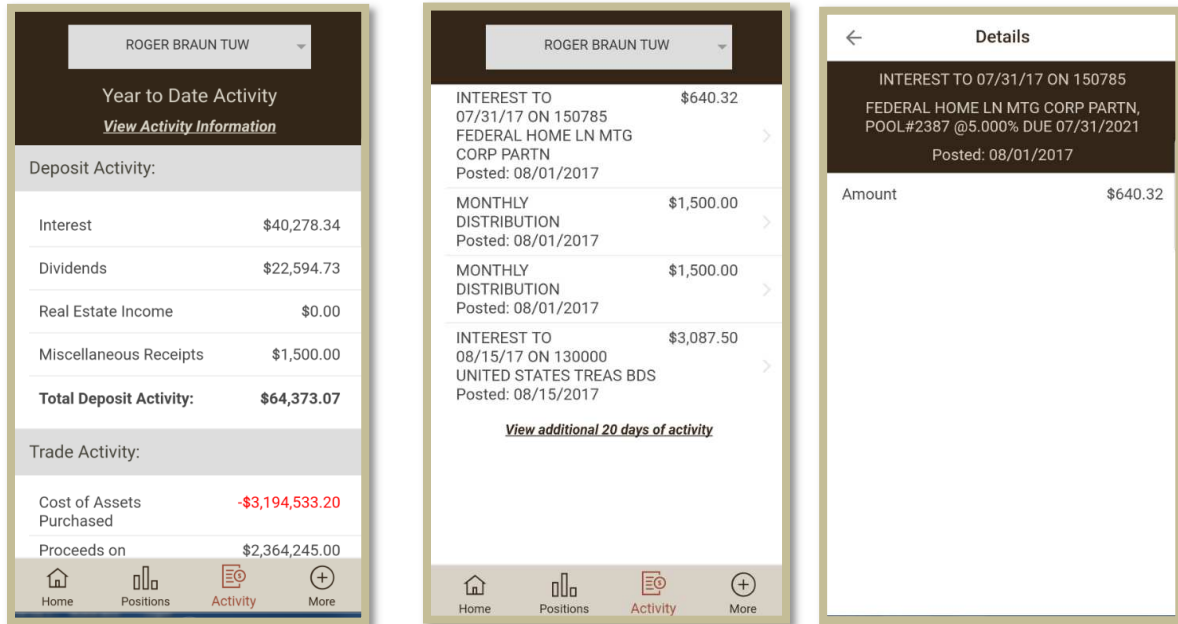
- A drop-down list allows the user to view position by Group or individual account. (Groups are setup in the Wealth Manager online access)
- If viewing by group, the holdings are aggregated. It will display a holding once with the accumulated holdings and market values for multiple accounts within the group.
- To Understand which account holds the position, the user can tap the line item to view the detail.
- Tap the position to get a detailed breakdown of the asset.



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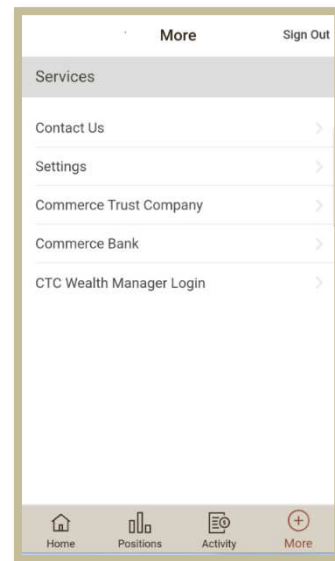
Activity – A summary of the Year to Date Activity is displayed.

- The information displayed is for an account or a group of accounts.
- The user can view up to 30 days of transactions listed in chronological date order with the most current date listed first when tapping on the View Activity Information. The first 10 days display with a link to view the additional 20 days of activity.
- Tap on a transaction to show detailed information on that transaction.



More – Provides the user with contact information and the option to establish fingerprint authentication.

- Contact Us – Will display your Administrative Officer and Portfolio Manager
- Settings – Allow you to activate fingerprint authentication if your phone has the capability. (Touch ID)
- Commerce Trust Company – Tap to open the Commerce Trust Company website
- Commerce Bank – Tap to open the Commerce Bank website
- CTC Wealth Manager Login – Tap to go to the login screen for Wealth Manager



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