

Frequently Asked Questions

# Commerce Trust Company

## Visa Infinite®

### **Will my current account number change with the upgrade to Visa Infinite?**

No, your account number will remain the same as your current Commerce Visa credit card. A new expiration date and security code will be provided.

### **Does my pricing and terms change with the upgrade to Visa Infinite?**

The two pricing changes that will occur with the Visa Infinite upgrade are an elimination of foreign transaction fees and an annual fee of \$100, with an additional \$75 charge per authorized user on the account. No additional pricing and term changes will occur with the Visa Infinite upgrade.

The elimination of foreign transaction fees will take effect during your upgrade; however, the annual fee and authorized user charges won't be charged immediately. Please check the "Important Changes to Your Account Terms" section of your first monthly Visa Infinite statement for the date your annual fee will be charged. The annual fee and authorized user charges will be refunded for the first year as part of being a Visa Infinite cardholder.

### **What will happen to my existing reward points?**

Your existing rewards point balance will be redeemed as a statement credit to the nearest \$100 redemption category with any remaining points transferring to your Visa Infinite card. Please note this process may take up to one week.

### **Do I need to cancel my old card?**

No. Simply activate your new Visa Infinite card and destroy your existing card. Your old credit card will function for approximately 40 days, or until you activate your new card.

To activate your Visa Infinite card:

- Use the Commerce Bank mobile app
- Call 1-800-858-1200
- Visit [commercebank.com/activate](https://commercebank.com/activate)

**What should I do about recurring billing?**

Your card will be issued with a new expiration date and security code, which may affect any recurring payments. In some cases, your payment information will update automatically, but we strongly advise that you check with each merchant individually to verify your payment information has been updated.

**Can I use my new Visa Infinite card in digital wallets?**

Yes, you can continue to use your new Visa Infinite card in digital wallets that Commerce supports, including Apple Pay®, Google Pay™, Samsung Pay, Garmin Pay™, and Fitbit Pay™.

**Can I continue to use the *Special Connections*<sup>SM</sup> feature when upgrading to the Visa Infinite card?**

Unfortunately, the *Special Connections*<sup>SM</sup> feature is not currently supported by our Visa Infinite contactless chip metal card. Instead, you are provided with a sophisticated card design and “tap and pay” technology to make checking out a snap. Please use your Commerce Bank debit card to get cash from your checking account at the ATM.

**Can I shred my Visa Infinite metal card when it expires?**

No, please use the return envelope included with the replacement Visa Infinite card to return the expired card back to Commerce Bank for destruction.