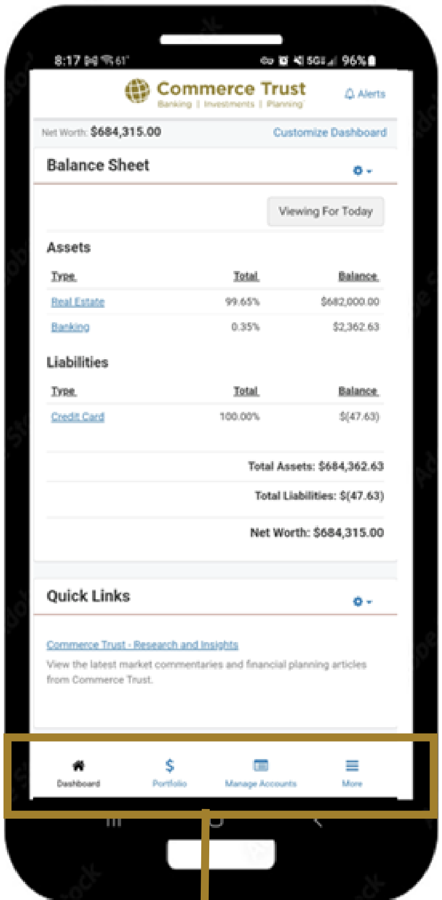
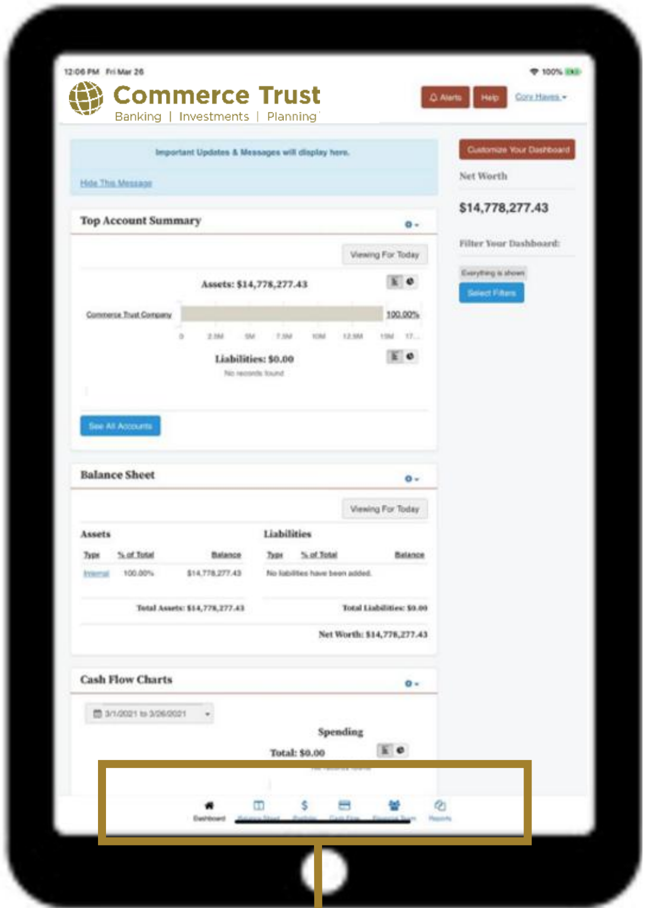
YOUR COMMERCE TRUST MOBILE APP





Phone Navigation Icons

Tablet Navigation Icons

At the bottom of the device screen, you'll see a variety of icons that navigate you to view, monitor and manage your account information.

NAVIGATING THE COMMERCE TRUST MOBILE APP

NOTE: The navigation icon options differ slightly between the phone and tablet. The Commerce Trust Mobile App offers the same features and functions regardless of your device. However, you'll see a slightly consolidated version of the navigation icon ribbon on the mobile device. You will find the *"Balance Sheet"*, *"Financial Team"* and *"Reports"* icons in the *"More"* icon on your phone's app.

Using the Navigation Icons

Using the navigation icons to view account information in the mobile app is intuitive. Within each icon, there is additional functionality.

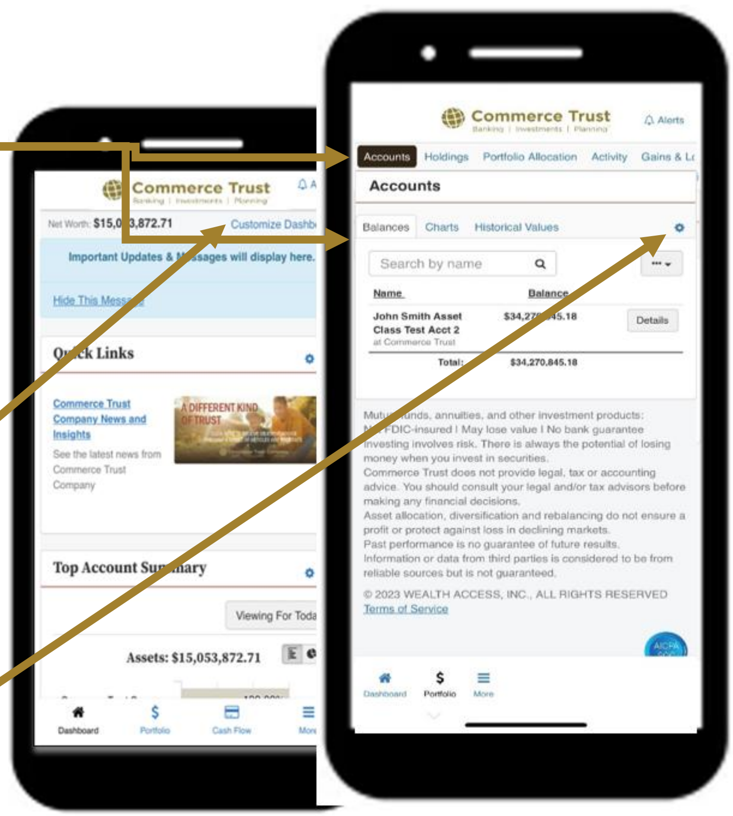
Dashboard

Once you log into the app, the default landing page is the Dashboard navigation tab. This view provides at-a-glance information on a variety of account items including: *Net Worth, Top Account Summary, Balance Sheet information, Cash Flow Charts, Account Balance Changes Over Time, Top Holdings, Portfolio Diversification and Trading Activity.*

Function Tabs in the upper left corner of each navigation icon allow you to access more detailed account information. Features include the ability to view balance, account and holding information in various chart formats, adjustable historical data, as well as detailed trading and transactional information.

The Dashboard view is customizable by tapping on the "*Customize Dashboard*" link. Add or remove categories. Change the sequence order by dragging and dropping the item category box.

Use the Gear Button to filter content or use the search functionality to easily locate items.



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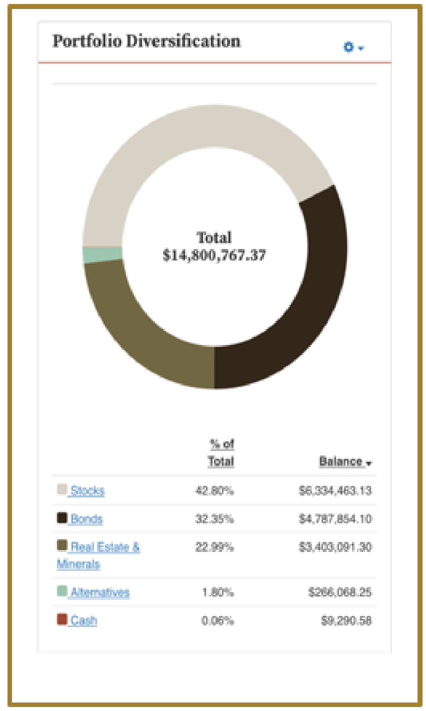
Revised as of December 2, 2025

Market Pricing

Located within the Function Tabs, market pricing empowers you with immediate access to current market rates, allowing for more precise and timely investment decisions. This dynamic pricing model enhances transparency and responsiveness, aligning closely with clients' financial goals and market opportunities.

Portfolio

View your portfolio holdings by name and balance in this navigation icon, along with diversification charts and trading activity.



Cash Flow

Understanding your cash flow position is as easy as adding a few pieces of account information so we can pull all your transactions together and summarize your cash flow. Helping you:

- See how your income and spending fluctuates from month to month
- Better understand your spending habits.
- Track how your cash flow changes over time

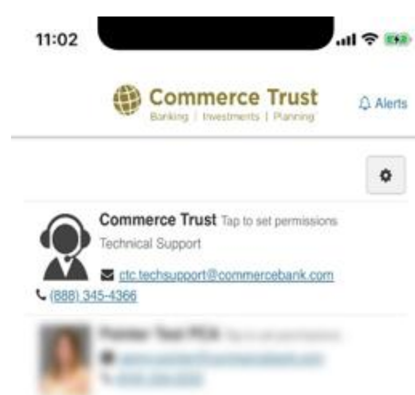
Balance Sheet

Understanding your net worth starts with your personal balance sheet. The functionality in the tab allows for you to view your assets, liabilities, and net worth.

Financial Team

Access to your Commerce Trust team is important. Here you'll find contact information for Commerce Trust Technical Support when you have unanswered questions or need help with the app.

You'll also see contact information for those on the Commerce Trust Wealth Management team dedicated to supporting your financial goals.



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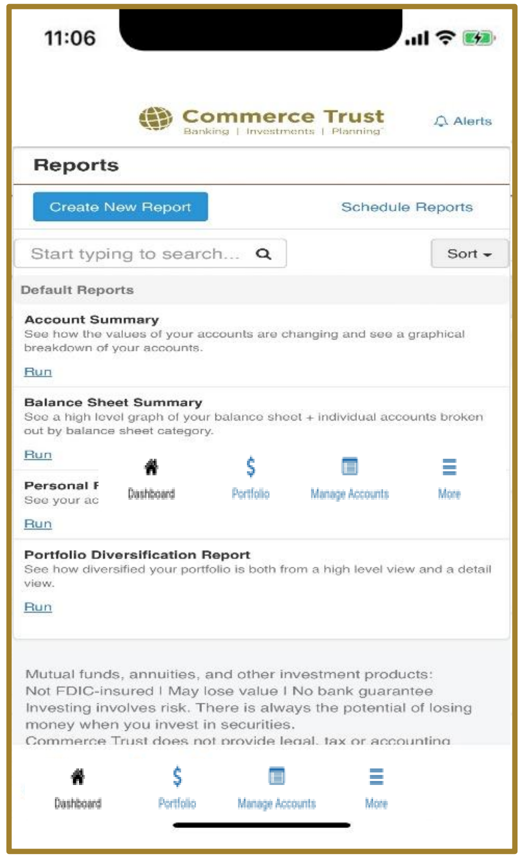
Reports

Need yet a deeper dive into account information and wish to view and receive the information in report form? This navigation icon allows you to run a report summarizing your accounts, see your accounts listed in groups by balance sheet category and more. Run a one-time report or schedule reports you wish to see more frequently.



User Settings & Alert Settings

IMPORTANT

In the **tablet version** of the app, you'll access the *"User Settings"* and *"Alert Settings"* by tapping on your name link in the upper right corner of the app.

In the **phone version** of the app, you'll access the *"User Settings"* and *"Alert Settings"* by tapping the **"More"** navigation icon button.

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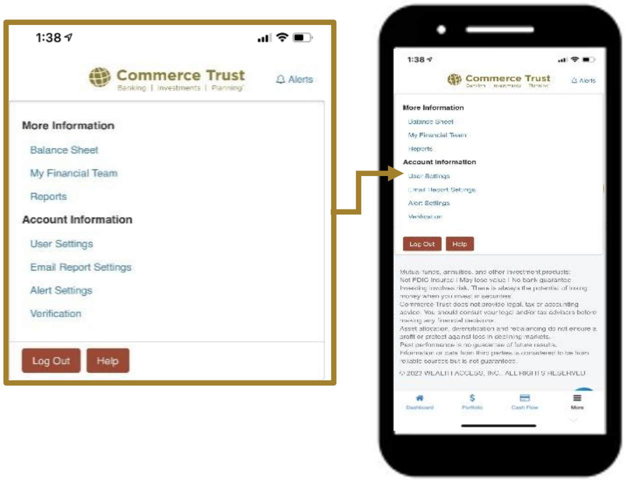
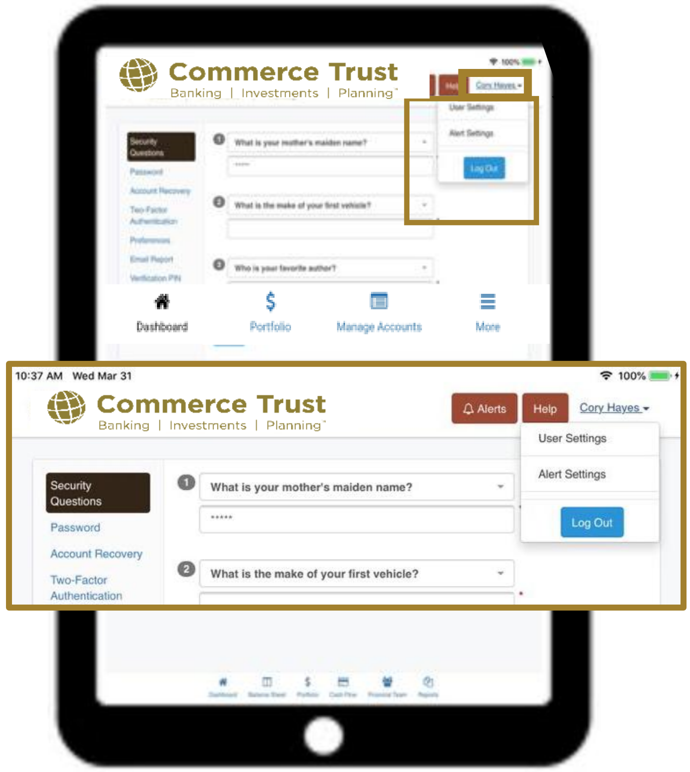


Phone View



Tablet View

User Settings

Do you need to update your security questions or password? Maybe you need to request a new password? Find these resources in User Settings.

Account Alerts

Would you like to receive alerts? You can set up alerts for items important to you. When you log in, you'll see those alerts at the top of your dashboard or receive the alert by email. You choose the frequency of the alert. Doing so will keep you informed of certain changes to your overall portfolio, balance updates, transactions, and more.
