

HOW TO ENROLL & SET UP THE COMMERCE TRUST MOBILE APP

WELCOME EMAIL

You will receive an email from Commerce Trust (service@wealthaccess.com) **“Welcome to Commerce Trust!”** inviting you to use the new mobile app.

If you do not see the notification, be sure to check your “spam” or “junk” folder.

From: Commerce Trust <service@wealthaccess.com>
Sent: Tuesday, November 18, 2025 8:01 AM
To: Christopher <@GMAIL.COM>; Commerce Trust TechSupport <CTC.TechSupport@CommerceBank.com>
Subject: Welcome to Commerce Trust!



Welcome to Commerce Trust!

This is an automated message; please do not reply. For questions, please contact your Private Client Advisor or Commerce Trust Technical Support at (888)345-4366.

Christopher

On behalf of Commerce Trust, we'd like to welcome you to Commerce Trust Mobile App.

You are only a few steps away from finalizing your enrollment and then you will be able to download the app to your device to view your trust accounts while on-the-go. Please click the link below to begin the 4-step enrollment process.

As a reminder, if you utilize our web product to view your trust accounts online, the username and password you select for the mobile app must be unique, for security purposes.

The link in this email will expire soon so please be sure to complete the enrollment process soon. If the link does expire, please call (888)345-4366, 8am-4:30pm Central time, Monday through Friday, to request a new link.

Sincerely,

Commerce Trust

*Investment Products: Not FDIC-insured | May lose value | No bank guarantee
Investing involves risk. There is always the potential of losing money when you invest in securities.*

*Commerce Trust is a division of Commerce Bank.
Commerce Trust does not provide legal, tax, or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.*

Asset allocation, diversification and rebalancing do not ensure a profit or protect against loss in declining markets.

*Past performance is no guarantee of future results.
Information or data from third parties is considered to be from reliable sources but is not guaranteed.*

Tap the “Set Up Your Account” button.

Set Up Your Account



WELCOME EMAIL (Continued)

IMPORTANT

The welcome email will be sent to the email address on file. You will have **48 hours to complete the steps to finalize your enrollment and then download the app to your device.**

If the setup link expires, call (888) 345-4366, 8:00 AM – 4:30 PM CT, Monday through Friday to request a new link.

STEPS TO SETTING UP YOUR ACCOUNT

You'll be asked to complete a few steps to set up your account.

Creating Your Password (Step 1 of 4)

Username: Your username is the email address you provided for your account.

Password: Create and confirm your password. Make note of your password for future reference. Your password must:

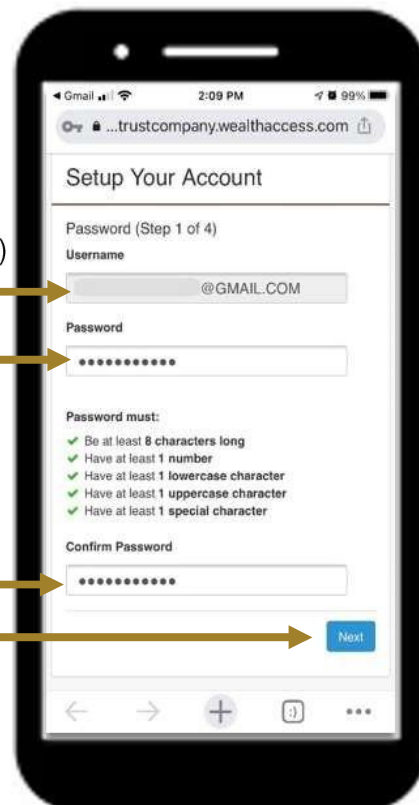
- Be at least 8 characters long
- Have at least 1 number
- Have at least 1 lowercase character
- Have at least 1 uppercase character
- Have at least 1 special character (examples #, \$, %, &, *)

Your username is the email address you provided. Type it here.

Type your password (according to the password requirement) here.

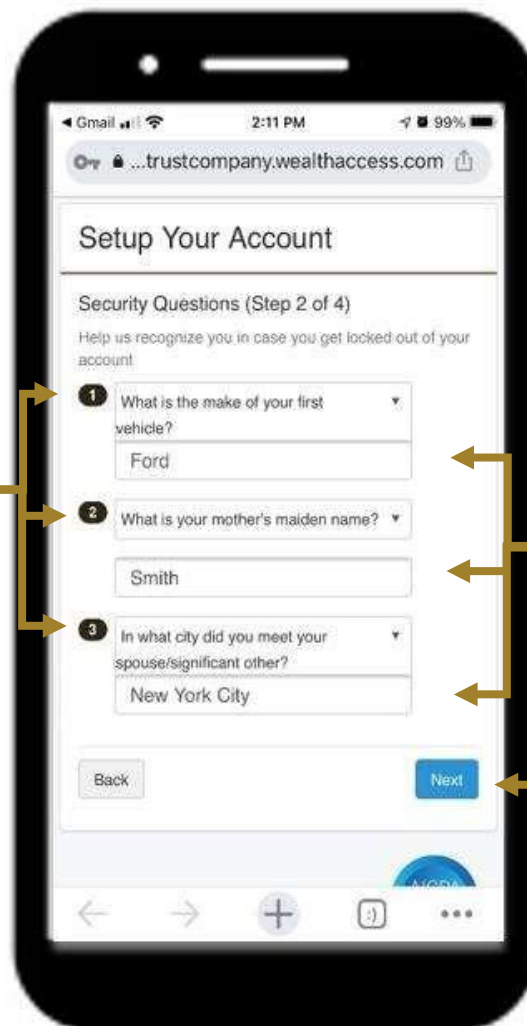
Confirm your password by typing it again in this field.

Tap the "Next" button.



Security Question Setup (Step 2 of 4)

To help Commerce Trust recognize you in case you get locked out of your account, you'll be asked to create three security questions unique to you. Select a question in each of the three question field options and type in your answers that apply to your selected question.



First, use the drop-down arrow to select your three unique security questions.

Second, type in your answer to each of the security questions in this field.

Tap the "Next" button.

Commerce Trust Mobile App

Revised as of March 31, 2026

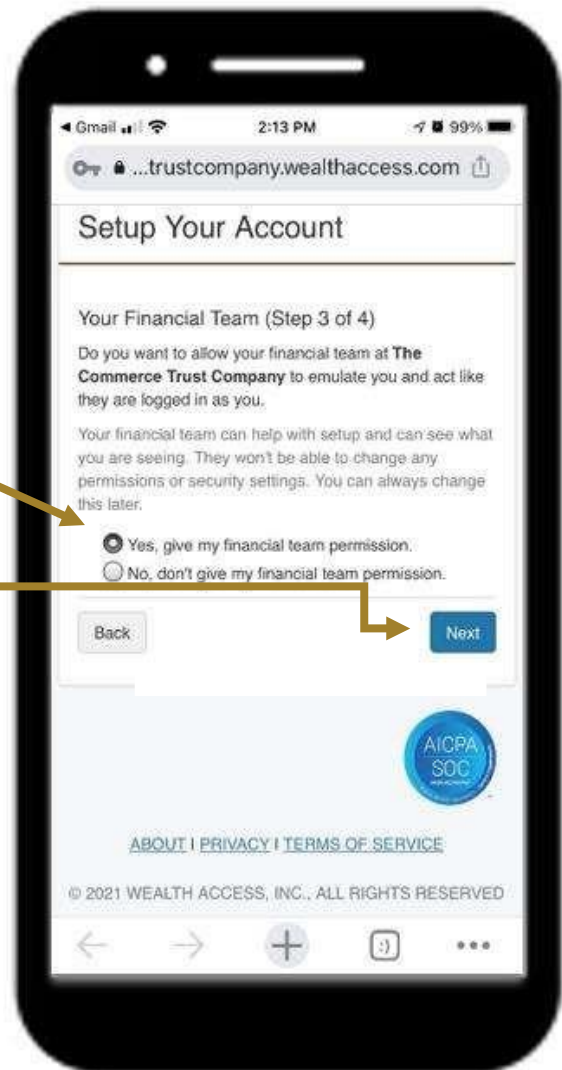
Your Financial Team (Step 3 of 4)

You will want your Commerce Trust Financial Team to have the ability to provide support to you within the app. **Providing access does not allow your Commerce Trust Financial Team the ability to change permissions or settings.**

Choose the “Yes, give my financial team permission” selection and tap “Next”.

Choose “Yes, give my financial team permission”.

Tap the “Next” button.



IMPORTANT

If you select “No, don’t give my financial team permission”, your financial team will not be able to assist you as easily with your support needs on the application.

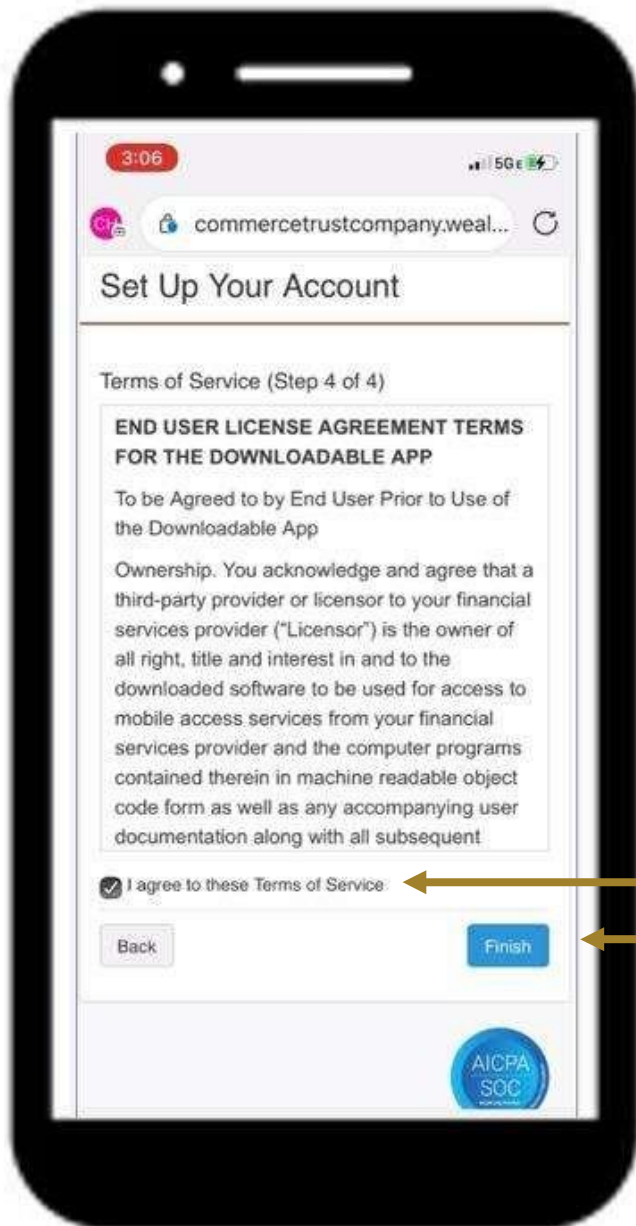
If you select “No” and later would like to allow Commerce Trust advisor access, contact Wealth Access Technical Support at (833) 802-0503, 8:00 AM – 4:30 PM CT, Monday through Friday.



Investment Products: Not FDIC Insured | May Lose Value | No Bank Guarantee
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Terms of Service (Step 4 of 4)

Review and agree to the End User Terms of Service by scrolling through the service terms language.



Tap the check box next to *"I agree to these Terms of Service"*.

Tap the *"Finish"* button.