Client User Guide

INTRODUCTION TO THE COMMERCE TRUST TOTAL WEALTH APP

Commerce Trust's Total Wealth App provides you with digital access to your Commerce Trust wealth management accounts. Easily accessed from a mobile device or tablet (Apple® iOS or Android™), the app provides an overall view of your wealth assets. Accessible from anywhere at any time to view account information, balances, values, trading activity, transactions and more. Message and data usage fees apply. Check with your wireless or VoIP provider for more information.

GETTING STARTED

Navigating the Commerce Trust Total Wealth App is quick and easy. This guide will walk through:

- How to enroll and set up the Commerce Trust Total Wealth App
- How to install the app to your iOS or Android™ device (mobile phone or tablet)
- Initial sign-in to the app
- How to navigate the Commerce Trust Total Wealth App
    - Dashboard overview
    - Account settings
    - Manage accounts
    - Reviewing financial information

Additional tips and user-practices are also provided in this guide to help get the most from the Total Wealth App to review and manage wealth management account information and assets.

For questions regarding Commerce Trust Total Wealth, please contact the Total Wealth Technical Support Team at (833) 802-0503 from 7:00 am – 5:00 pm CT; Monday – Friday.

HOW TO ENROLL AND SET UP THE COMMERCE TRUST TOTAL WEALTH APP

Welcome Email

Account owners will receive an email from Commerce Trust (service@wealthaccess.com) **"Welcome to Commerce Trust"** inviting them to use the new Total Wealth App.

If you do not see the email notification, be sure to check your email Spam or Junk folders.

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!

Commerce Trust
Banking | Investments | Planning®

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.

Set Up Your Account

Tap the "Set Up Your Account" button.

Commerce Trust Total Wealth App

Revised as of June 5, 2026

Welcome Email (Continued)

IMPORTANT

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

If the setup link expires, please call Commerce Technical Support at (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 will 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:

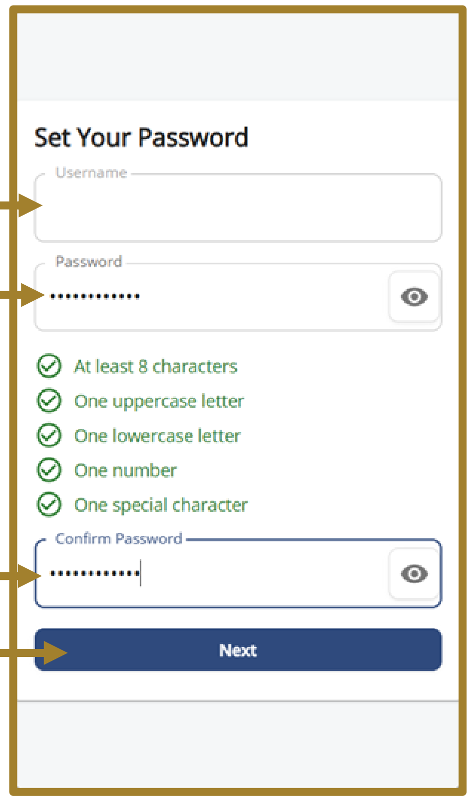
- Be at least 8 characters long
- Have at least 1 number
- Have at least 1 lowercase character
- Have at least 1 uppercase character
- Have at least 1 special character (examples #, $, %, &, *)

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

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

Confirm your password by typing it again in this field.

Tap the “Next” button.



Commerce Trust
Banking | Investments | Planning®

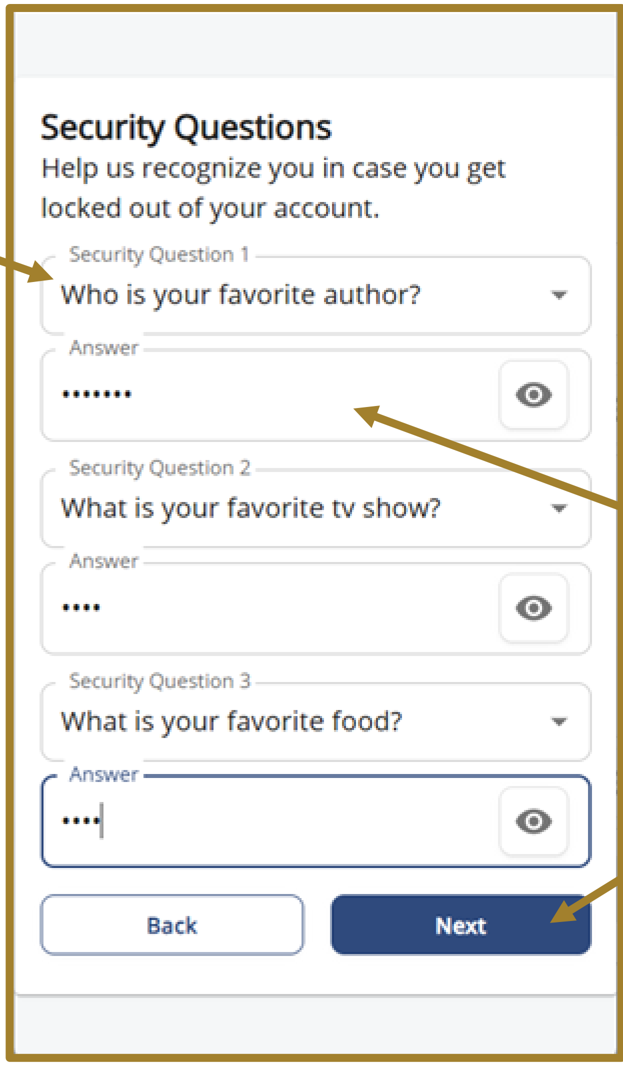
Commerce Trust Total Wealth App

Revised as of June 5, 2026

Setting Up Your Security Questions (Step 2 of 4)

To help Commerce Trust recognize you in case you get locked out of your account, you will 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 answer for each selected question.

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

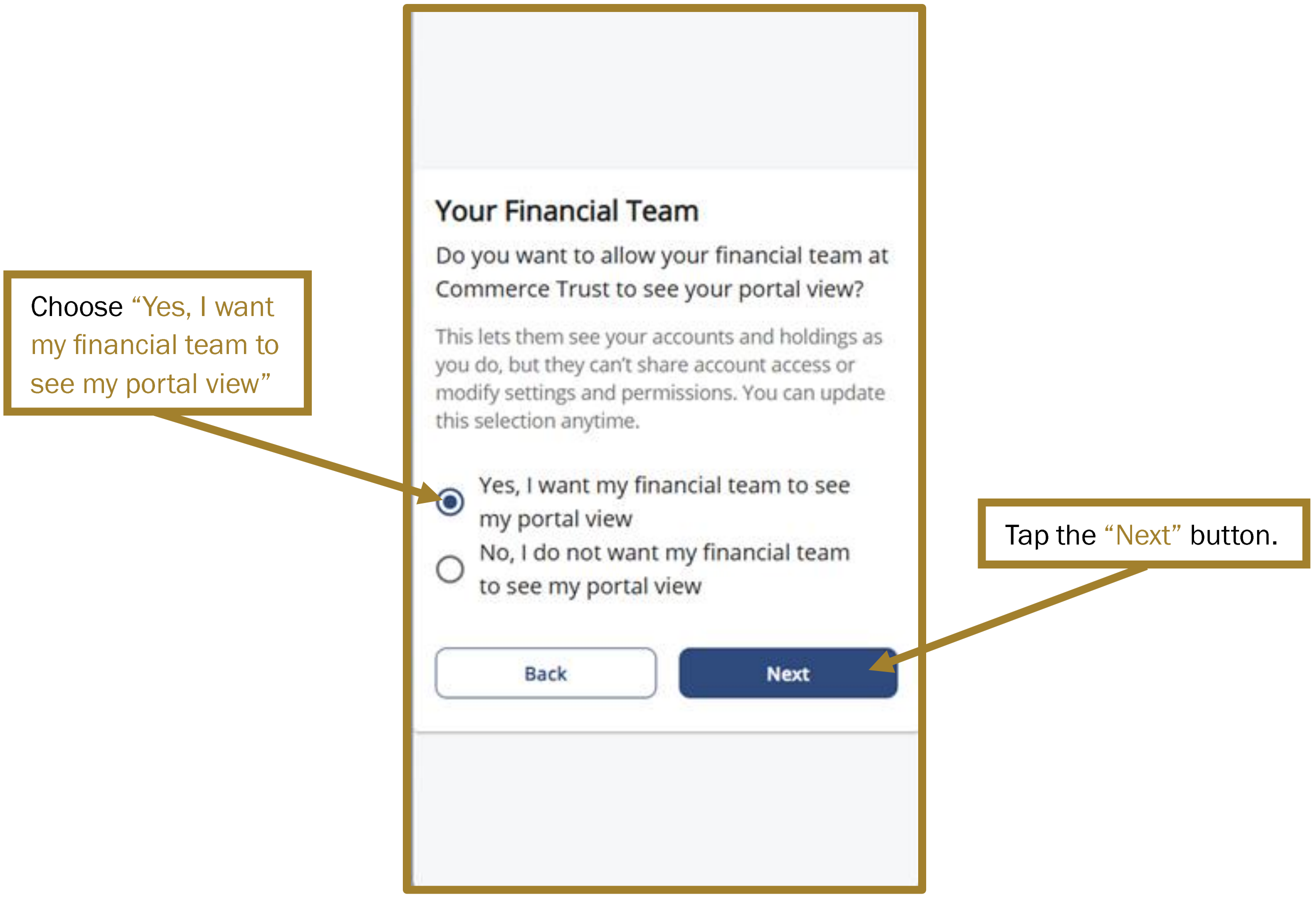


Second, type in your answer to each of the security questions in the Answer field.

Tap the "Next" button.

Your Financial Team (Step 3 of 4)

You can give your Commerce Trust Financial Team access to your account giving them 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.



IMPORTANT

If you select "No, I do not want my financial team to see my portal view", your financial team will not be able to assist you directly with your support needs within the application.

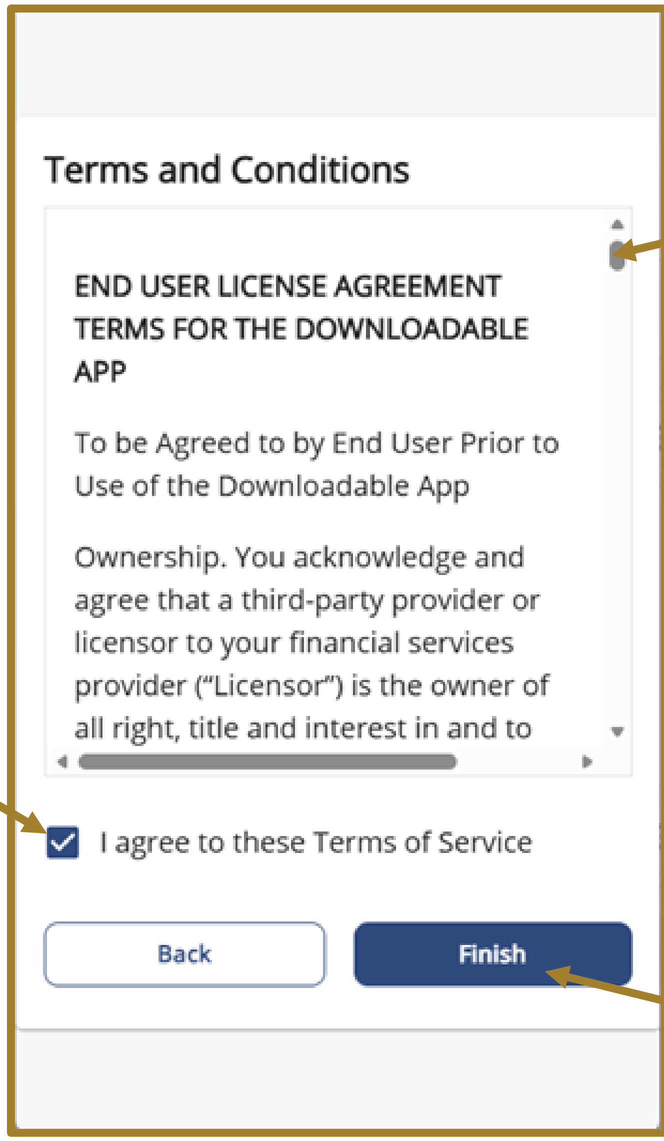
If you select "No" and later would like to allow access for your Commerce Trust team, please contact the Total Wealth Technical Support Team at (833) 802-0503, 7:00 am – 5:00 pm CT; Monday – Friday.

Terms of Service (Step 4 of 4)

Review and indicate your agreement with the End User License Agreement Terms by scrolling through the service terms language and agreeing to the Terms of Service. If you do not agree with the Terms of Service, you will not be able to complete the set-up process.

Scroll through to the end of the Terms and Conditions in order for the check box to be available to be checked.

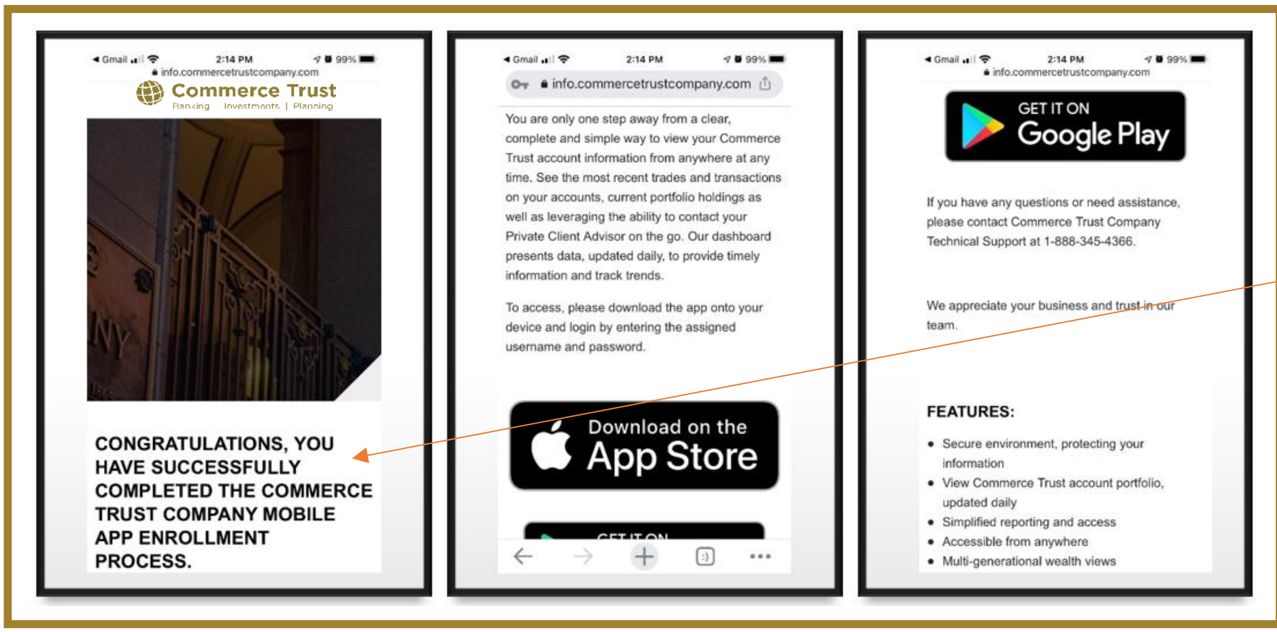
Tap the check box next to "I agree to these Terms of Service."



Tap the "Finish" button.

INSTALLING THE COMMERCE TRUST TOTAL WEALTH APP ONTO YOUR DEVICE

Congratulations, you have successfully enrolled to use the Commerce Trust Total Wealth App. You will receive the following confirmation notification on your device:



Now download the Commerce Trust Total Wealth App to your device.

Depending on your device, select the appropriate app store tool to install the Commerce Trust Total Wealth App onto your device from the confirmation email.

If you have an **Apple** device tap the "Download on the App Store" button.	If you have an **Android** device tap the "Get it on Google Play" button.
Download on the App Store	GET IT ON Google Play

Commerce Trust
Banking | Investments | Planning®

Commerce Trust Total Wealth App

Revised as of June 5, 2026

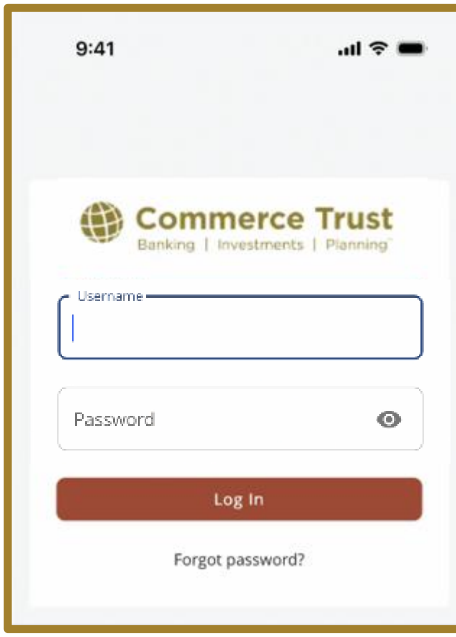
Download the app onto your device by following the prompts from the app store as you would with any other app download.

Launching the Commerce Trust Total Wealth App for the first time

After downloading the app, locate it on your device. The icon will look like this. Tap the icon to open the Commerce Trust Total Wealth App.

At the login page, enter your Email Address and Password

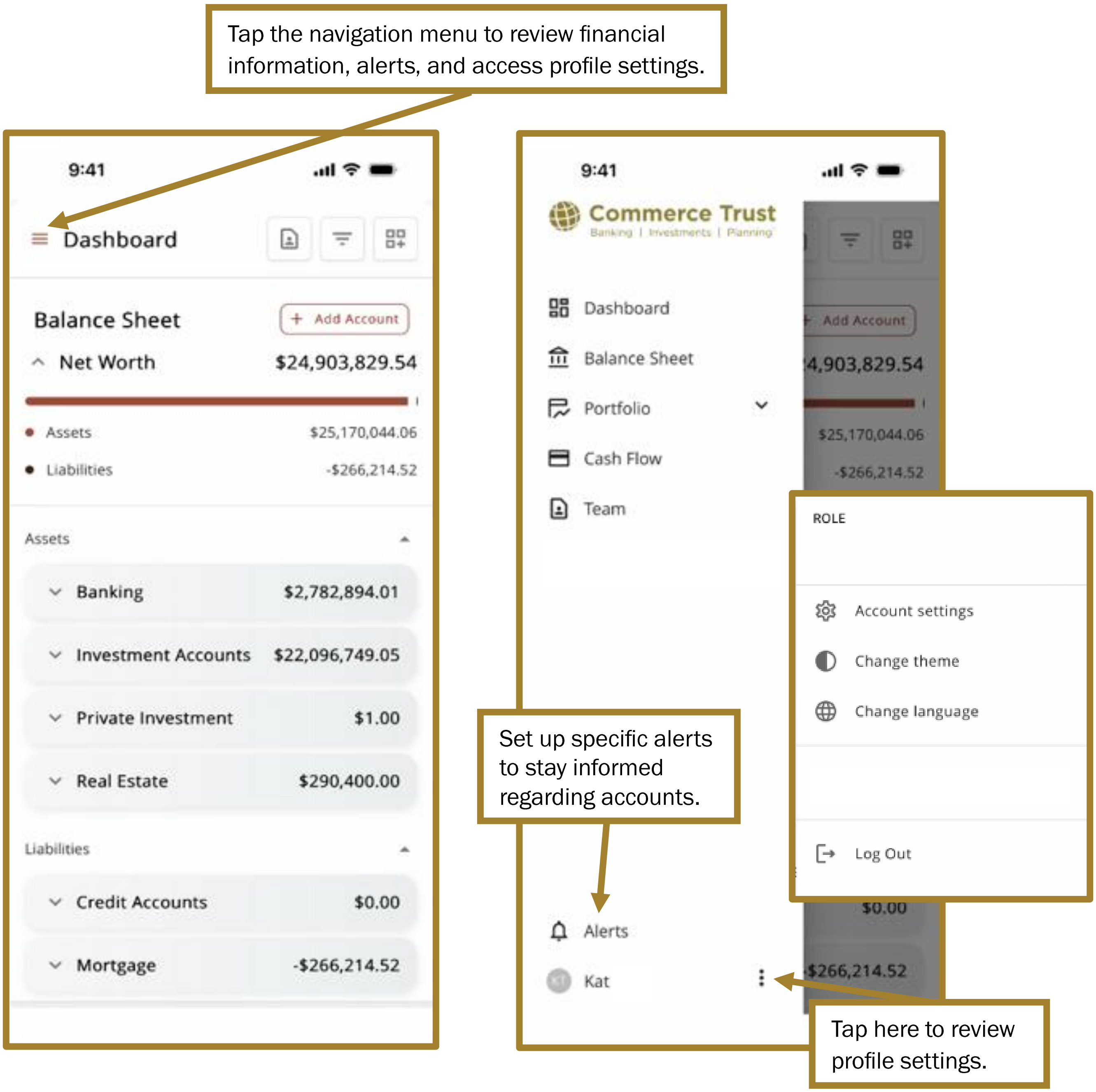
Tap the "Log In" button.



HOW TO NAVIGATE THE COMMERCE TRUST TOTAL WEALTH APP

Dashboard Overview

The Dashboard is the home page for Commerce Trust Total Wealth. This page serves to give a customizable overview of your financial information by reviewing various Widgets.



Commerce Trust Total Wealth App

Revised as of June 5, 2026

Icon Overview

Date Range
Located in the top right corner of the page, click this icon to change the date range of information you are viewing.

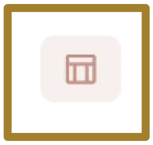
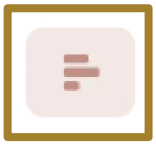
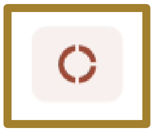


Table View
Displays data in rows and columns, similar to a spreadsheet.

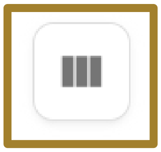


Bar Graph View
Displays data as a bar graph, making it easy to compare categories side by side and identify patterns.



Pie Chart View
Displays a circular chart. Quickly displays percentages, proportions, and how individual categories contribute to the total.

Historical Table
Displays data points to show trends over time.



Columns
Show or hide displayed columns within a page.

Filters
Set specific parameters within a page to display a result, for example, numbers greater than a certain amount.

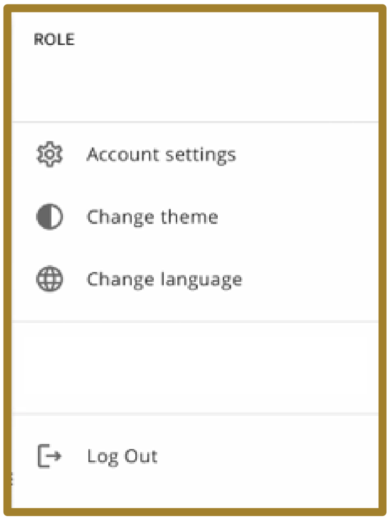
Export
Download a page as a CSV or Excel file.

Search
Search for a key term within the page.

Commerce Trust
Banking | Investments | Planning®

Commerce Trust Total Wealth App

Revised as of June 5, 2026



Account Settings

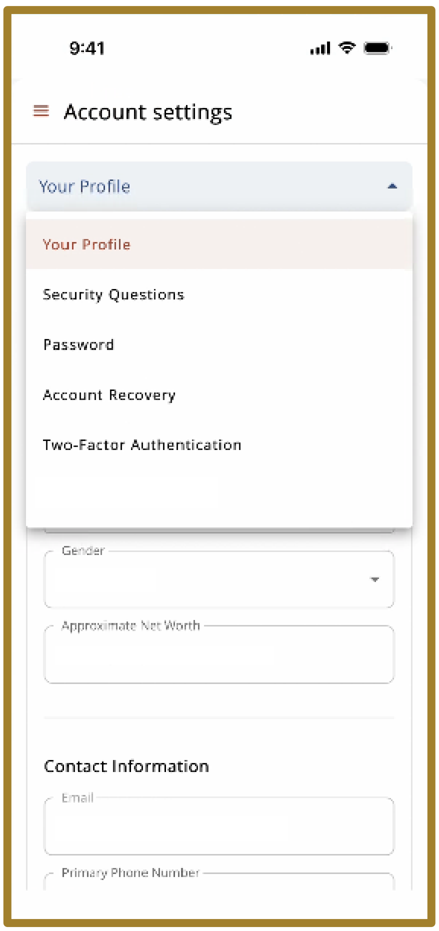
Account settings allow the account owner to review and update profile information, security questions, passwords, and the opportunity to add additional security measures to their Commerce Trust accounts.

Change Theme

Change the display settings of the application to a light or dark mode display.

Change Language

Change the language settings of the application to English or Spanish.



Your Profile

View and update personal details such as name, address, and contact information.

Security Questions

Set or update security questions for identity verification, adding an extra layer of protection for account access and recovery.

Password

Allows the account owner to update their password securely. If updating, verify the new password meets the designated requirements.

Account Recovery

Provides options to recover account access if credentials are lost or forgotten.

1. Tap “Add Phone Number” (Note: If a number is already listed, there will be a “Use Different Phone” button.
2. Enter a mobile phone number.
3. Tap “Send Code.”
4. Enter the 6-digit verification code that was sent to the mobile phone.
5. Tap “Verify.” (Note: There are additional menu options if updating the existing mobile phone number or the option to “Resend Code” if there is a delay in entering the Verification Code).

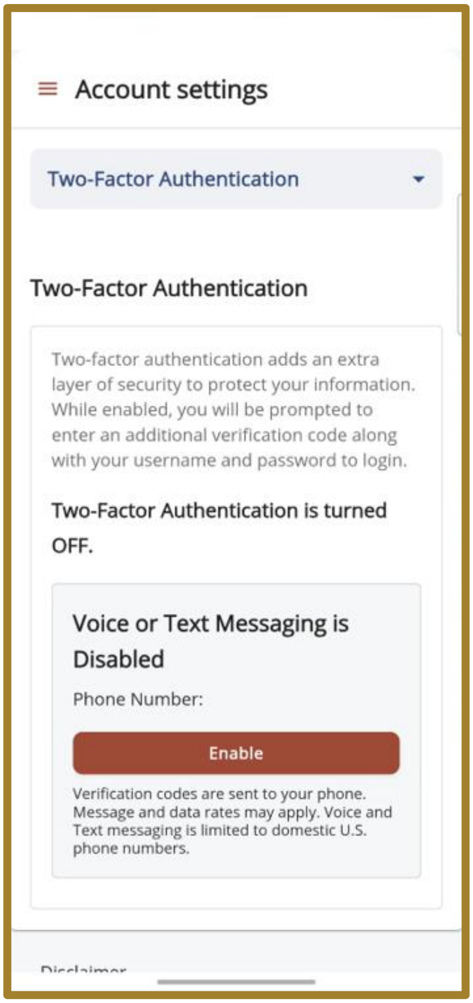
Commerce Trust
Banking | Investments | Planning®

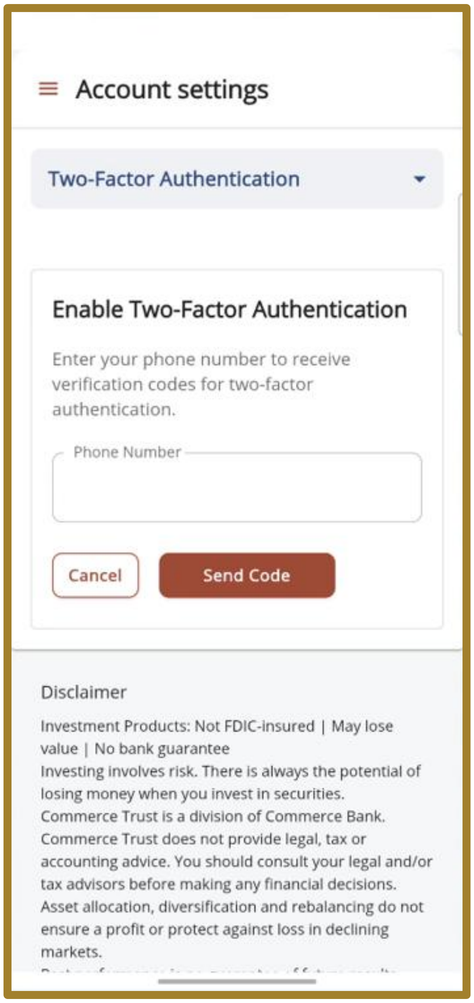
Commerce Trust Total Wealth App

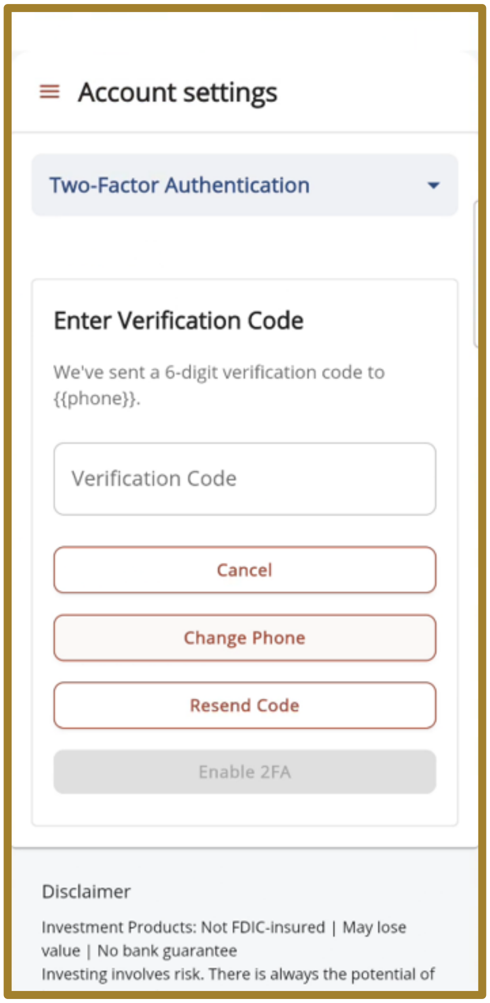
Revised as of June 5, 2026

Two-Factor Authentication

This provides an extra layer of security used to make sure that those trying to gain access to an online account are authorized. The security step requires two separate, distinct forms of identification. The first piece of security information is the username and password. The second is a one-time use, numerical code sent via phone call or text message to a mobile phone or tablet.







1. Tap the "Enable" button.

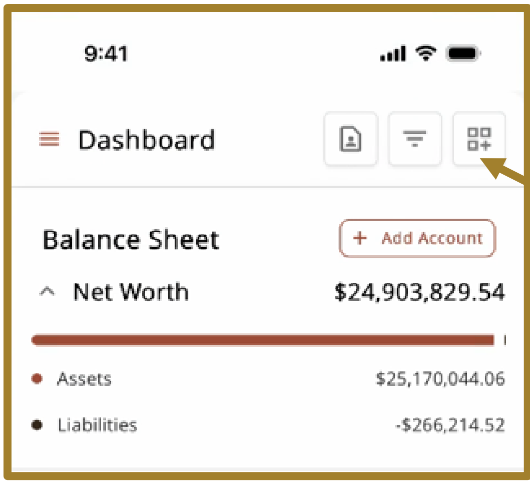
2. Enter a phone number to receive a text message that will contain a one-time-use, numeric access code. Tap "Send Code" when complete.

3. Locate the text message or answer the phone call on the device. Remember the six-digit numeric code to enter in the authentication field. Tap "Enable 2FA."

Commerce Trust
Banking | Investments | Planning®

Commerce Trust Total Wealth App

Revised as of June 5, 2026



Customize

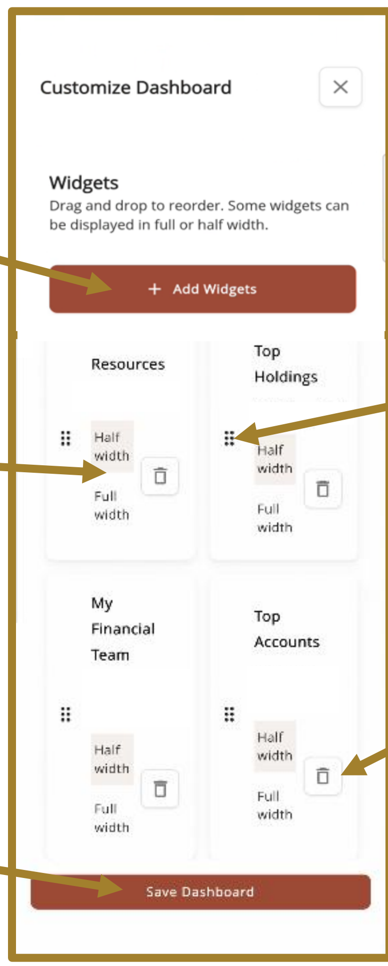
Personalize the Dashboard layout, Widgets, and display preferences. Widgets can be added, removed, and resized. Customizing is highly recommended to improve the user experience by tailoring the interface to individual needs.

Tap the Customize icon on the dashboard to begin the process.

Tap "Add Widgets." Tap the checkboxes for any Widgets to be displayed on the Dashboard.

Tap either "Half width" or "Full width" to change the display size of the Widget on the Dashboard.

Tap "Save Changes" once all updates are complete. Tap the Customize icon again at any point to change the Widget and Dashboard layout.



Tap this icon to drag and rearrange the order the Widgets will be displayed on the Dashboard. Balance Sheet is a stationary Widget and cannot be moved.

Tap the Trash icon to remove a Widget from the Dashboard.

Commerce Trust Total Wealth App

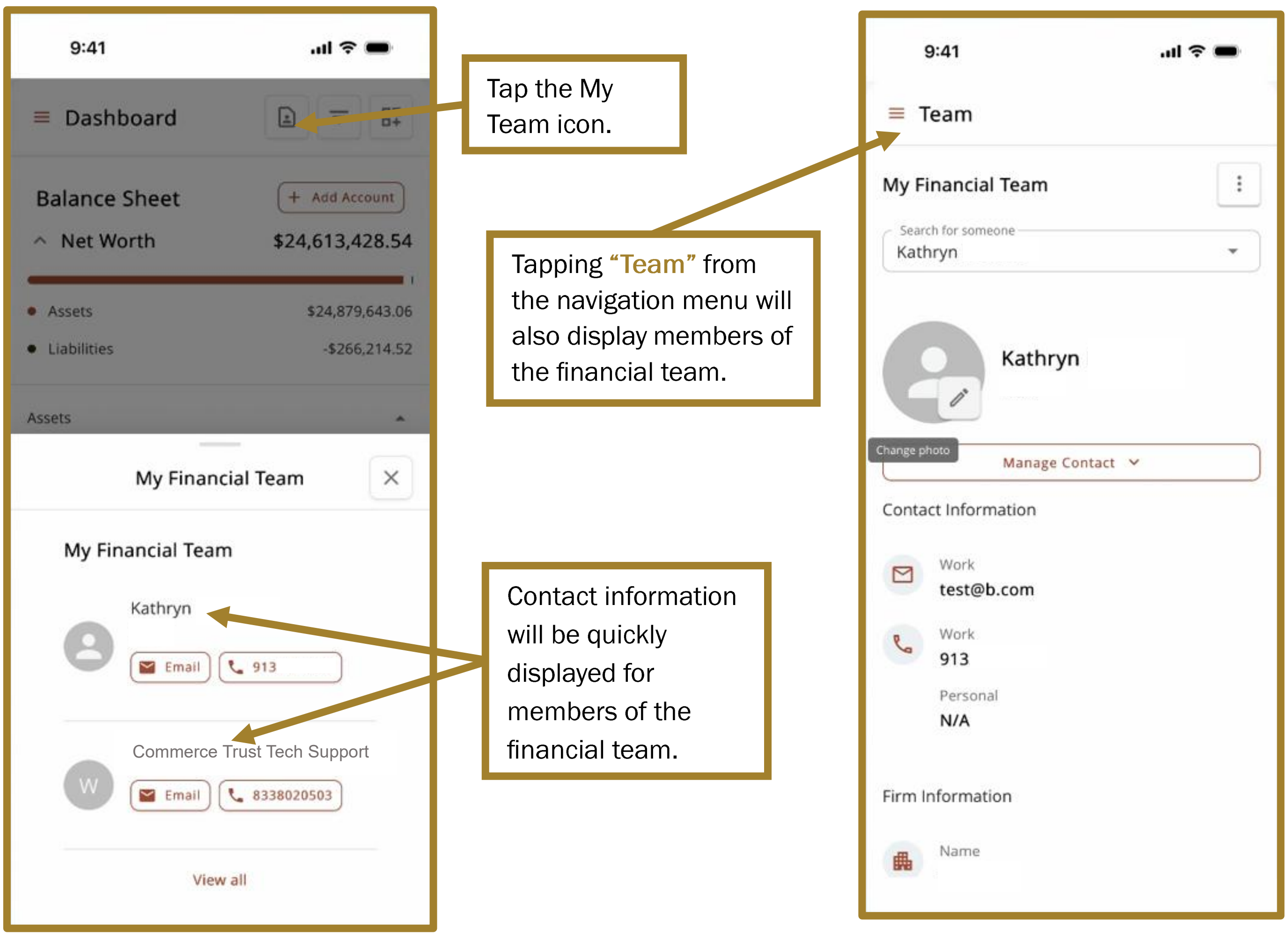
Revised as of June 5, 2026

Available Widgets

- Historical Net Worth
- Top Holdings
- Historical Portfolio Allocation
- Personal Financial Statement
- Resources
- My Financial Team
- Quick Links
- Top Accounts

My Team (same as My Financial Team)

Provides quick access to the team of financial professionals directly from the dashboard. This displays the primary relationship manager and, where applicable, additional team members involved in managing accounts. View contact details, send emails, and access team-related resources.



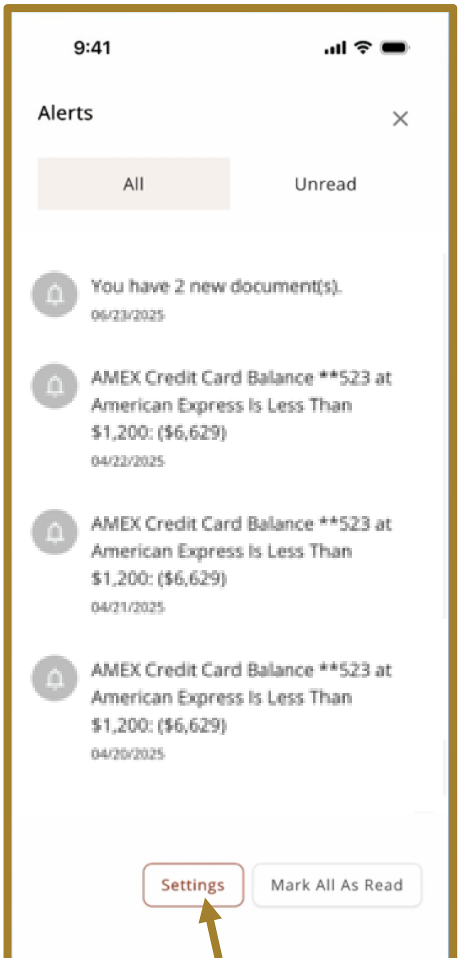
Commerce Trust
Banking | Investments | Planning®

Commerce Trust Total Wealth App

Revised as of June 5, 2026

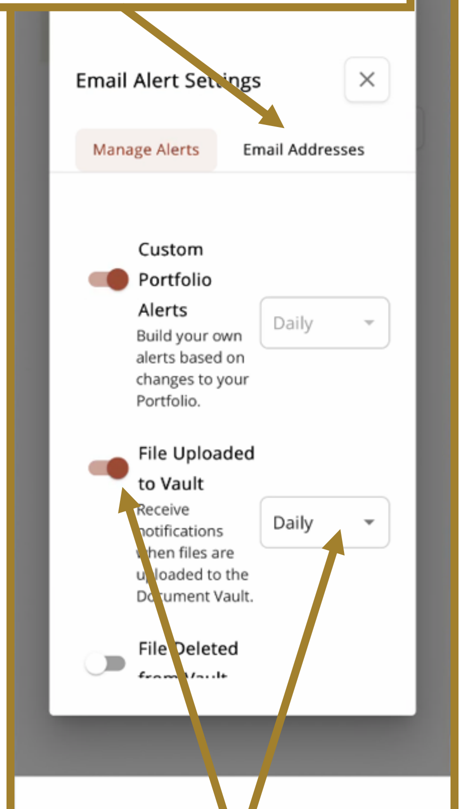
Alerts

Configure notifications for account activity, market changes, or portfolio updates. When logging in, alerts will appear next to the profile icon or alerts can be received via email. The frequency of the alert can be adjusted to be sent in real time, enabling proactive decision-making of certain changes to the overall portfolio, balance updates, transactions, and more.



Tap “Settings” to set the frequency of alerts, and update email notifications.

Email alerts will automatically be sent to the email linked to the account owner. Navigate to “Email Addresses” to add additional email addresses.

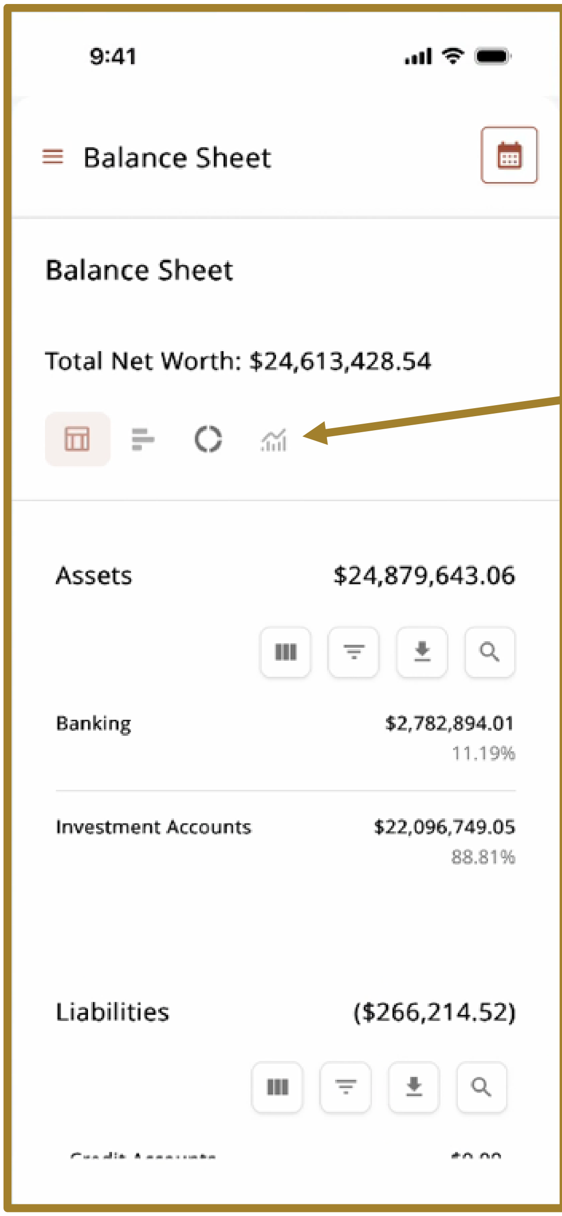


Tapping the toggle button next to “Manage Alerts” will allow specific alert frequencies (Daily, Weekly, Monthly).

Commerce Trust
Banking | Investments | Planning®

Balance Sheet

Provides a consolidated view of the financial position of the accounts, including assets, liabilities, and net worth. It is a static, required Widget on the Dashboard, designed for convenient access to the overall financial health of the account owner. By centralizing all accounts and holdings into one comprehensive view, this page helps eliminate complexity and provide financial transparency.



Tap the icons to switch between different views.

Commerce Trust Total Wealth App

Revised as of June 5, 2026

Manage Accounts

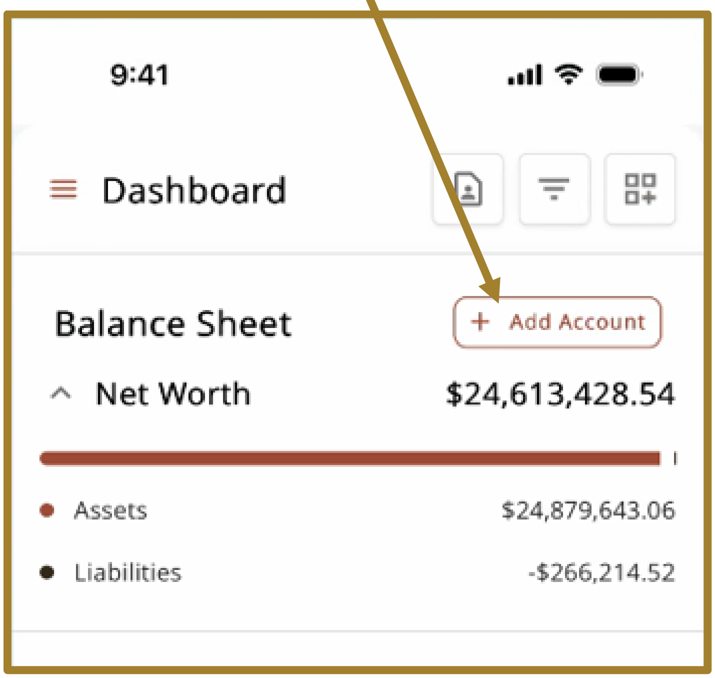
Allows for accounts that are held outside of Commerce to be added so you can view your larger wealth picture within the Commerce Trust Total Wealth App. This offers more accurate reporting and gives the financial team the ability to recommend goals based on your larger wealth picture. Without these accounts, the team is limited to assist with goals based only on Commerce accounts.

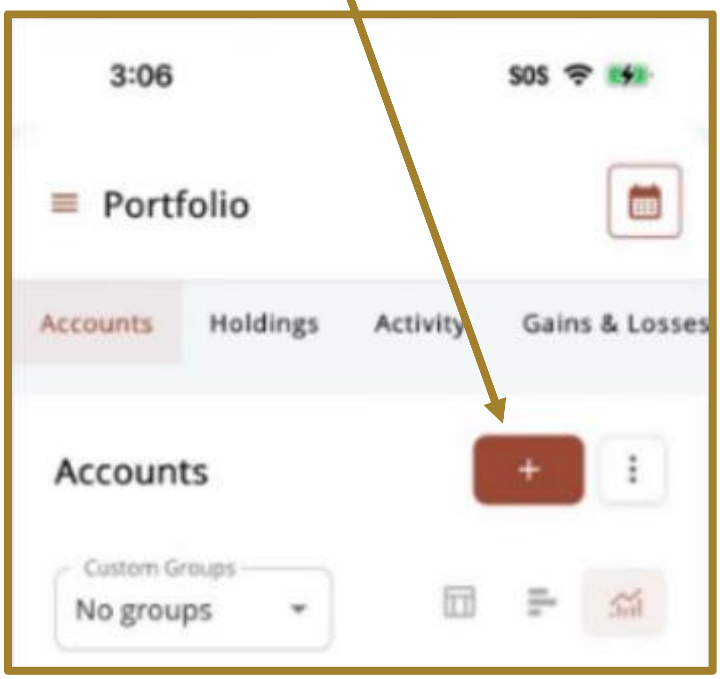
IMPORTANT

Commerce Trust Total Wealth offers connections to more than 14,000 external companies through the Add Account feature. Since these websites are owned and maintained by third parties, broken or incorrect links may occur from time to time. While Commerce Trust Total Wealth cannot control updates made by those companies, we will work to try to resolve issues whenever possible.

Tap “Add Account” to add accounts that are held outside of Commerce.

This can also be done from Accounts under the Portfolio tab on the navigation menu.



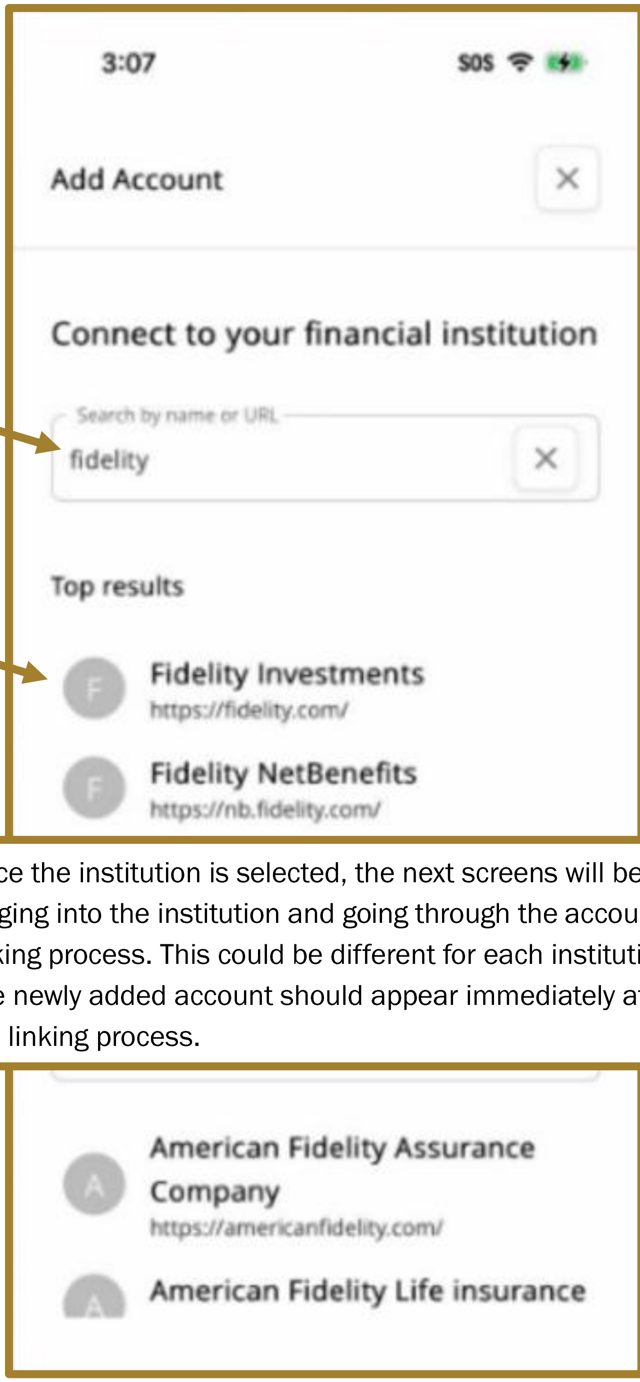


Commerce Trust
Banking | Investments | Planning®

Manage Accounts (Continued)

Type in the name of the institution to add. This example shows adding a Fidelity account.

Select the institution.

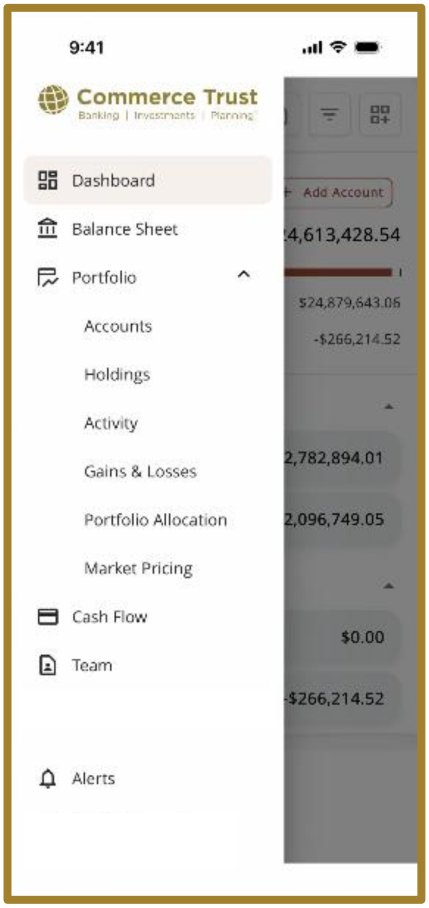


Once the institution is selected, the next screens will be logging into the institution and going through the account linking process. This could be different for each institution. The newly added account should appear immediately after the linking process.

Commerce Trust Total Wealth App

Revised as of June 5, 2026

PORTFOLIO FEATURES



Holdings

Breaks down individual securities or assets held within the portfolio, including quantity, current price, and market value.

Activity

Shows recent banking and investment transactions, including deposits, withdrawals, trades, and other account movements.

Gains & Losses

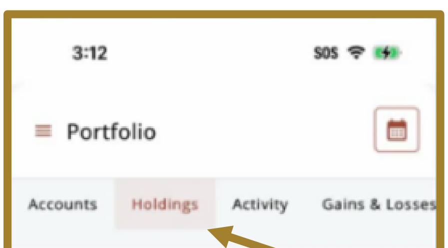
Summarizes realized and unrealized gains or losses across the portfolio. Utilize this page to evaluate investment performance and align goals to make informed decisions regarding accounts.

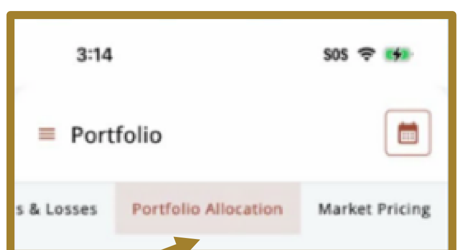
Portfolio Allocation

This is a visual representation of asset allocation by category. This page offers interactive charts for deeper insights into portfolio composition and trends. View specific individual accounts, review allocation strategies, and monitor changes over time, all within a secure and intuitive interface.

Market Pricing

Displays real-time or near real-time market prices for assets within the portfolio. This dynamic pricing model enhances transparency and responsiveness to align more closely with financial goals and market opportunities.





Swipe through the various portfolio features.

Commerce Trust
Banking | Investments | Planning®

Commerce Trust Total Wealth App

Revised as of June 5, 2026

Cash Flow

Provides a dynamic view of income and expenses across linked accounts. This allows tracking of transactions, the ability to categorize spending and visualize cash flow trends through interactive charts and grids. There is the option to manually add transactions, upload data from spreadsheets, and apply custom rules for categorization. Additional features include filtering, exporting reports, and transaction enrichment for improved accuracy.