

# Wealth Manager – Initial Sign In User Guide

## Logging In

Once you have been set up as a user by the Commerce Trust Technical Support staff, you are ready to log on and view your account(s). You will need the Customer ID and temporary password that was provided to you via email. Start now by going to [www.commercetrustcompany.com](http://www.commercetrustcompany.com) or [www.commercebank.com](http://www.commercebank.com).

For [www.commercetrustcompany.com](http://www.commercetrustcompany.com) click on Account Access on the upper right-hand corner



Click on the Log In button below the Wealth Manager Login

### Wealth Manager Login

The Wealth Manager Access site is best viewed with Microsoft IE8 or IE9, FireFox 3.6 or 4.0 and Safari 4.0 or higher. The use of alternative browsers or BETA versions may have unpredictable results. Please see our Recommended System Settings Guide in Wealth Manager Tips below.

[Log In](#)

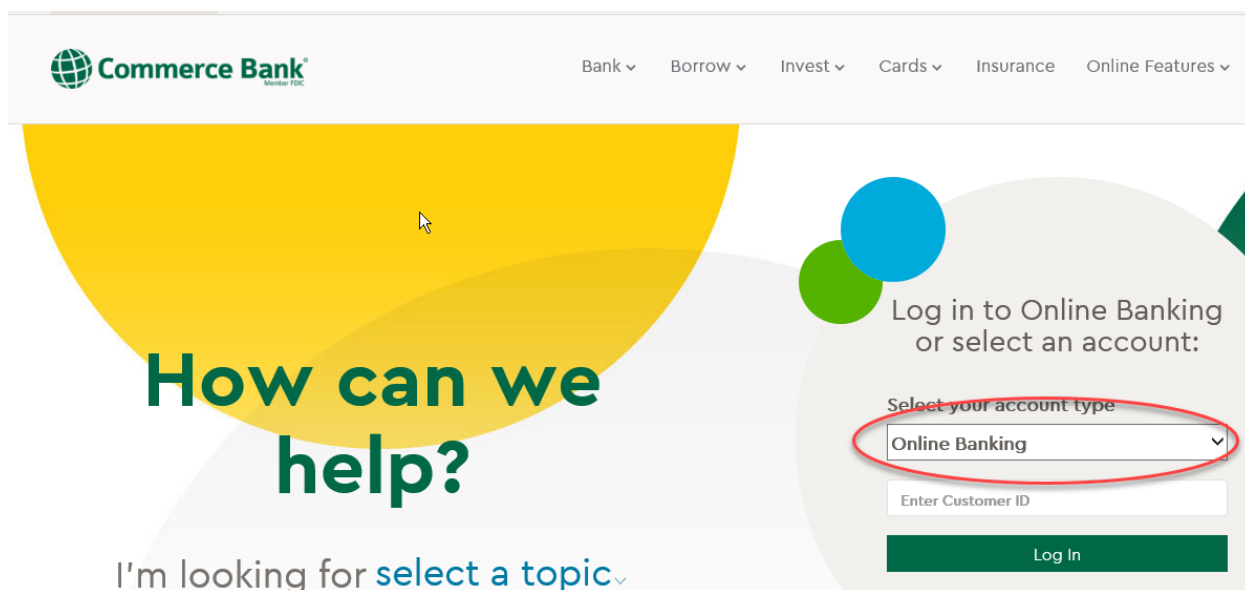


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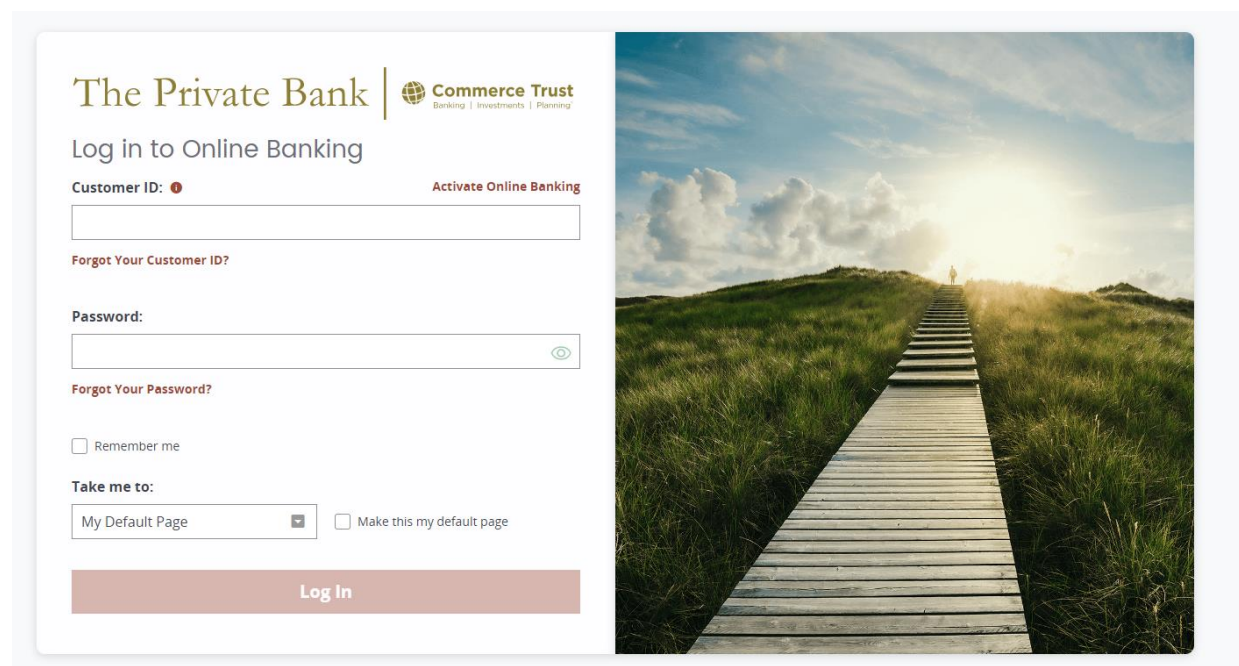
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If you are accessing from [www.commercebank.com](http://www.commercebank.com) enter your Customer ID provided to you via email in the upper left-hand box labeled Customer ID. Then click the Log In button.



The screenshot shows the Commerce Bank website header with navigation links: Bank, Borrow, Invest, Cards, Insurance, and Online Features. The main content area features a large yellow circle with the text "How can we help?" and a link "I'm looking for select a topic". To the right, there is a section titled "Log in to Online Banking or select an account:" with a dropdown menu labeled "Select your account type" showing "Online Banking" selected. Below this is a text input field for "Enter Customer ID" and a green "Log In" button.

Next, enter your temporary password from your email and click the Log In button.



The screenshot shows the Commerce Trust login page. On the left, there is a login form with the following fields and options: "The Private Bank | Commerce Trust Banking | Investments | Planning", "Log in to Online Banking", "Customer ID:" with a red eye icon and a link "Activate Online Banking", "Forgot Your Customer ID?", "Password:" with a red eye icon and a link "Forgot Your Password?", "Remember me" checkbox, "Take me to:" dropdown menu with "My Default Page" selected and a link "Make this my default page", and a red "Log In" button. On the right, there is a large image of a wooden boardwalk leading through tall grass towards a bright sunset.

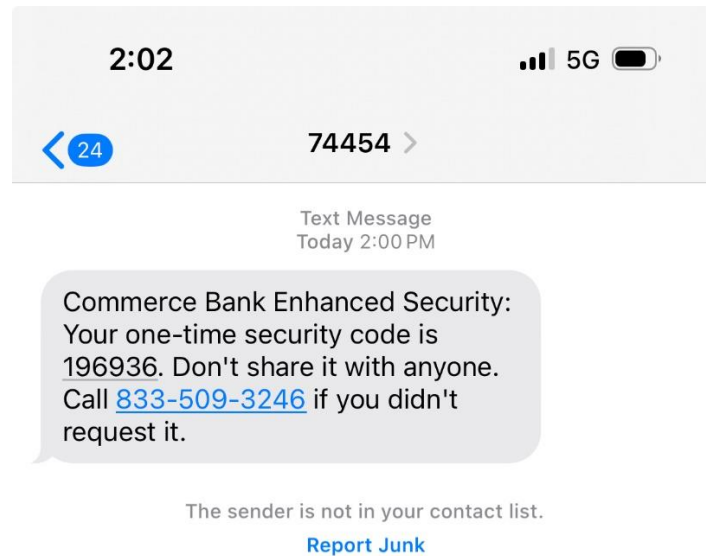


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The Enhanced Security Feature will send a one-time security code to the device that's on file.



Enter your one-time code to finish logging in. Click “Resend Code” to generate a new one-time security code. You can find Frequently Asked Questions and other helpful resources [HERE](#). If you continue to have problems, call our Customer Care Center at 833-509-3246.

The Private Bank


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Enhanced Security

Enter the one-time security code you received by text at \*\*\*-\*\*\*-1647. It may take a few minutes to receive the code.


One-Time Code

Resend Code

If you are having trouble authenticating, please call our Customer Care Center at 833-509-3246.

Continue

Cancel



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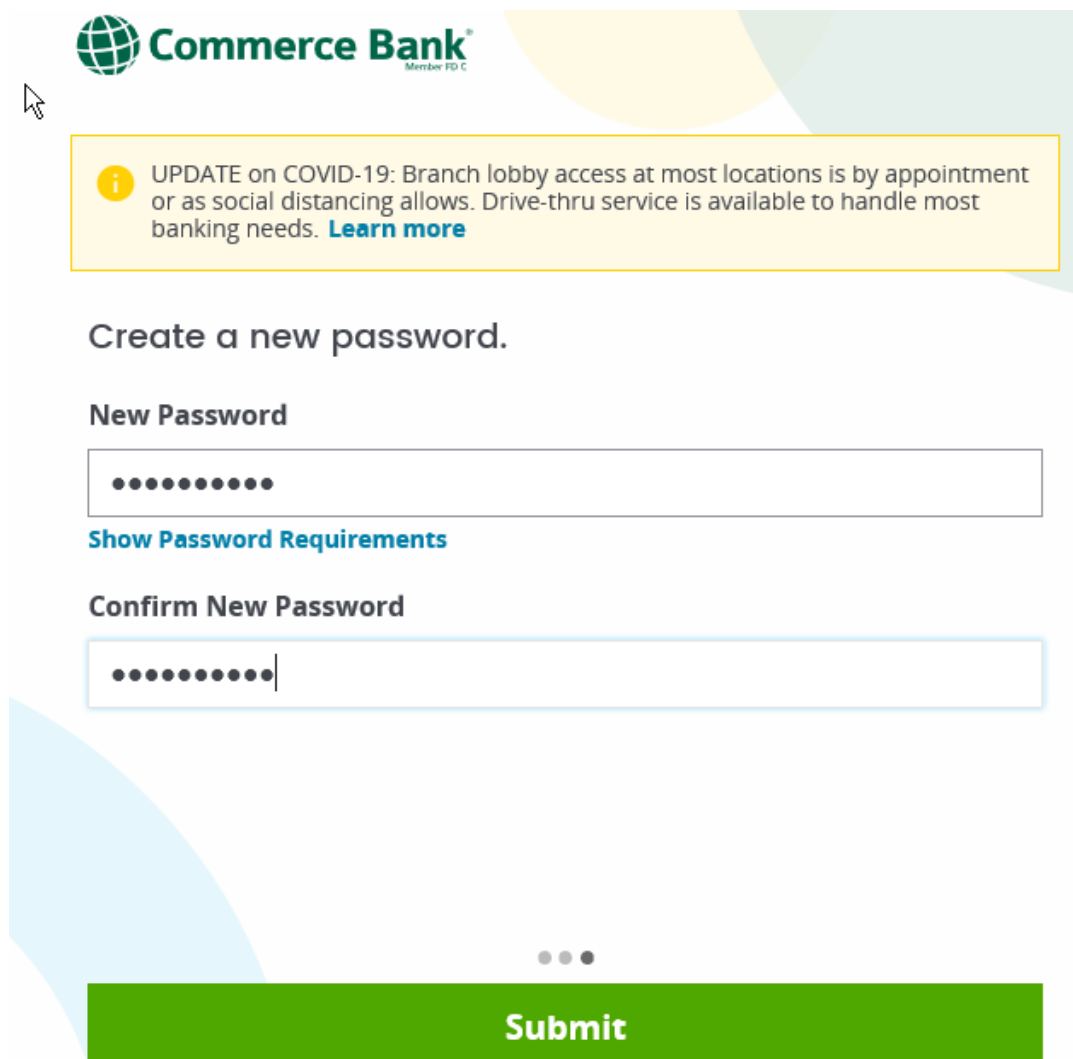
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## Changing Your Password

If you are required to change your password from the temporary password we provided to you. Enter a new password. Re-Enter your new password and click the Submit button.



The screenshot shows the Commerce Bank logo at the top left. Below it is a yellow information box with a globe icon and text: "UPDATE on COVID-19: Branch lobby access at most locations is by appointment or as social distancing allows. Drive-thru service is available to handle most banking needs. [Learn more](#)". Below the box, the text "Create a new password." is displayed. Underneath is the "New Password" label followed by a password input field containing ten dots. Below the field is a blue link "Show Password Requirements". Then, the "Confirm New Password" label is followed by another password input field containing ten dots. At the bottom, there is a green "Submit" button. Three small grey dots are visible above the button.

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UPDATE on COVID-19: Branch lobby access at most locations is by appointment or as social distancing allows. Drive-thru service is available to handle most banking needs. [Learn more](#)

Create a new password.

**New Password**

••••••••••

[Show Password Requirements](#)

**Confirm New Password**

••••••••••

**Submit**



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## Online Banking Terms and Conditions

The Online Banking Terms and Conditions must be accepted before you are allowed to use our online products. In the event that you do not wish to read the document in full, it is available for you to revisit at any time at the following link: <https://www.commercebank.com/personal/digital-banking/online-banking-terms-and-conditions>.

Click the Accept button to continue.

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### Online Banking Terms and Conditions

**ONLINE BANKING TERMS AND CONDITIONS**

These Terms and Conditions, together with the Guides, the documents specifically referenced herein, the application for services and any other documents, instructions, software and manuals relating to the Service, including those online, as may be amended or replaced, comprise the agreement ("Agreement") that governs your use of Commerce Bank's Online Banking Service ("Service" or "OLB"). "Guides" means any user guides, Help files, software or other instructions, including those online, relating to the Service. The Terms and Conditions also contain important disclosure information relating to electronic fund transfers made through the Service. The Service may be one of three online banking products accessed through your personal computer. "Internet Banking" is online banking conducted via the Commerce Bank website. "PC Banking" is online banking via Personal Accounts conducted using Quicken or Microsoft Money. "Online Banking for Business" is online banking via Business Accounts conducted using Quicken, Microsoft Money or QuickBooks. By subscribing to the Service or using the Service to access Account information, or to make any transfer between Accounts or payment to a third party Biller(s), you agree to the terms of this Agreement. By using any new services that are made available, you agree to be bound by any new Terms and Conditions as well as any accompanying changes as posted from time to time within the Service.

**Definitions.** "Biller" is the person or entity to which you wish a bill payment to be directed or is the person or entity from which you receive electronic bills, as the case may be. "Transactions" refer to the ability to change your security information, to access account information, to request a new account, to transfer between accounts and to make payments to Billers drawn on or debited against your Payment Accounts. "Personal Deposit Account(s)" means the checking, regular savings or savings with limited check writing privileges (money market type) accounts you have with us. "Personal Credit Account(s)" means Commerce BankCard Accounts as well as a Branch Line of Credit, home equity line of credit or personal loan you have with us. "Bankcard Accounts" mean credit card accounts that you hold with Us. "Personal Accounts" refer collectively to any Personal Deposit Accounts and/or Personal Credit Accounts you hold with us and to qualify as a Personal Account, the account must be established primarily for personal, family or household purposes and designated by you for access through the Service, including your designated Payment Account(s) and Billing Account(s). "Business" means the sole proprietorship or legally formed business entity that has granted you authority to conduct electronic banking on its behalf via this Service and that has been enrolled in this Service. "Business Deposit Account(s)" means the checking, regular savings or savings with limited check writing privileges (money market type, if eligible) accounts the Business

Decline Accept



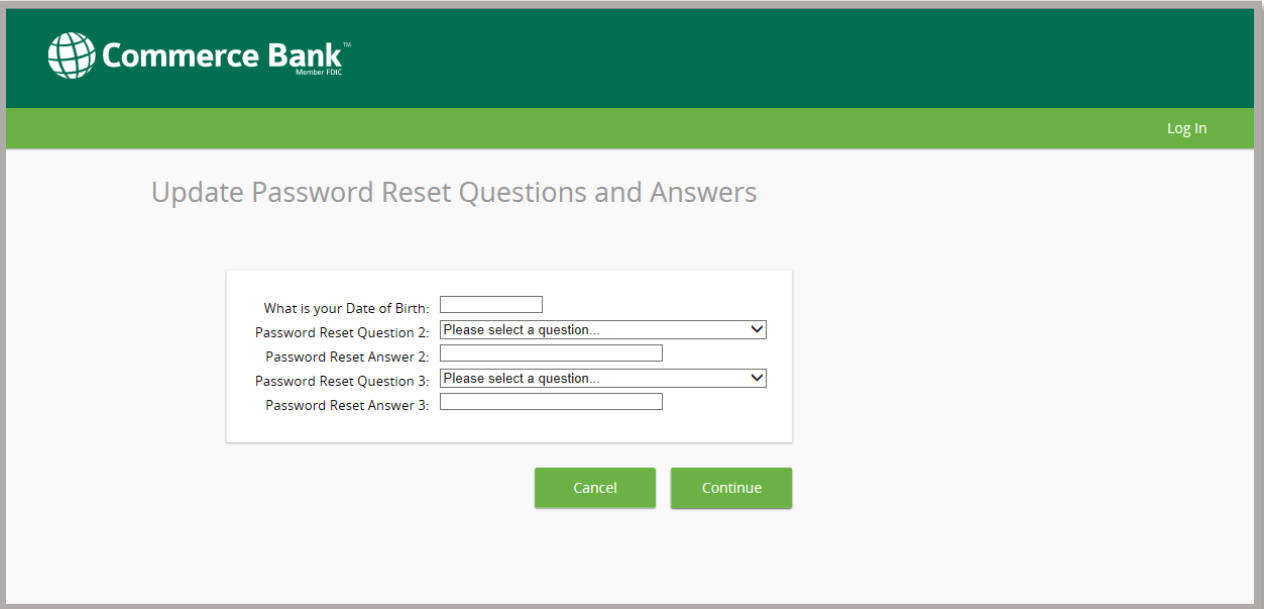
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## Online Banking Support Security Questions

If you need help logging into our system, you can call our Technical Support team. Our Technical Support team is required to validate your identity by asking security questions. This is to protect you from unauthorized persons making changes to your online access. On this page, fill in your birth date. Select two questions by clicking the down arrow next to the question. Fill in the answer to each question in the answer box below the question. Click on Update Answers to submit your security questions.



The screenshot shows the 'Update Password Reset Questions and Answers' page of the Commerce Bank website. The page has a green header with the Commerce Bank logo and a 'Log In' link. The main content area is white and contains a form with the following fields:

- What is your Date of Birth:
- Password Reset Question 2:
- Password Reset Answer 2:
- Password Reset Question 3:
- Password Reset Answer 3:

At the bottom of the form are two green buttons: 'Cancel' and 'Continue'.



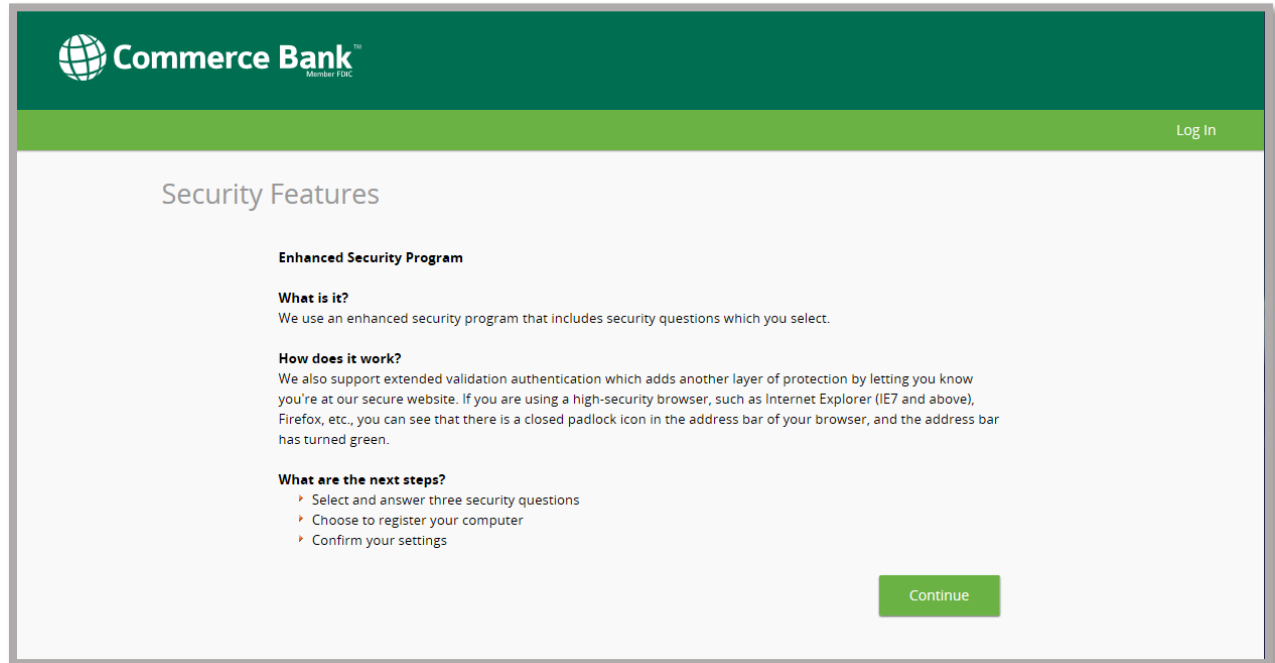
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## Secure Authentication Enrollment

Secure Authentication Sign On is an extra layer of security the FFIEC requires financial institutions to provide for their online systems. It's a service that helps to protect you from fraudulent online activity. Click the Continue button to begin.



The Secure Authentication System requires its own security questions that are not accessible by employees of Commerce Trust. Choose three questions by clicking on the drop-down arrow at the end of each question. Place the answer to each question in the box directly beneath the question.

These questions authenticate you and your computer as you log in to the system each time. If you check the “Yes” radio button under “Would you like us to remember this computer?”, you will only be prompted with a security question the first time you log into the system. If you check “No”, you will be prompted with one of the three questions each time you log in. Remember, if you delete the cookies in your browser, you will be prompted with a security question until you “remember” your computer again.

Click the Continue button to submit your security questions.

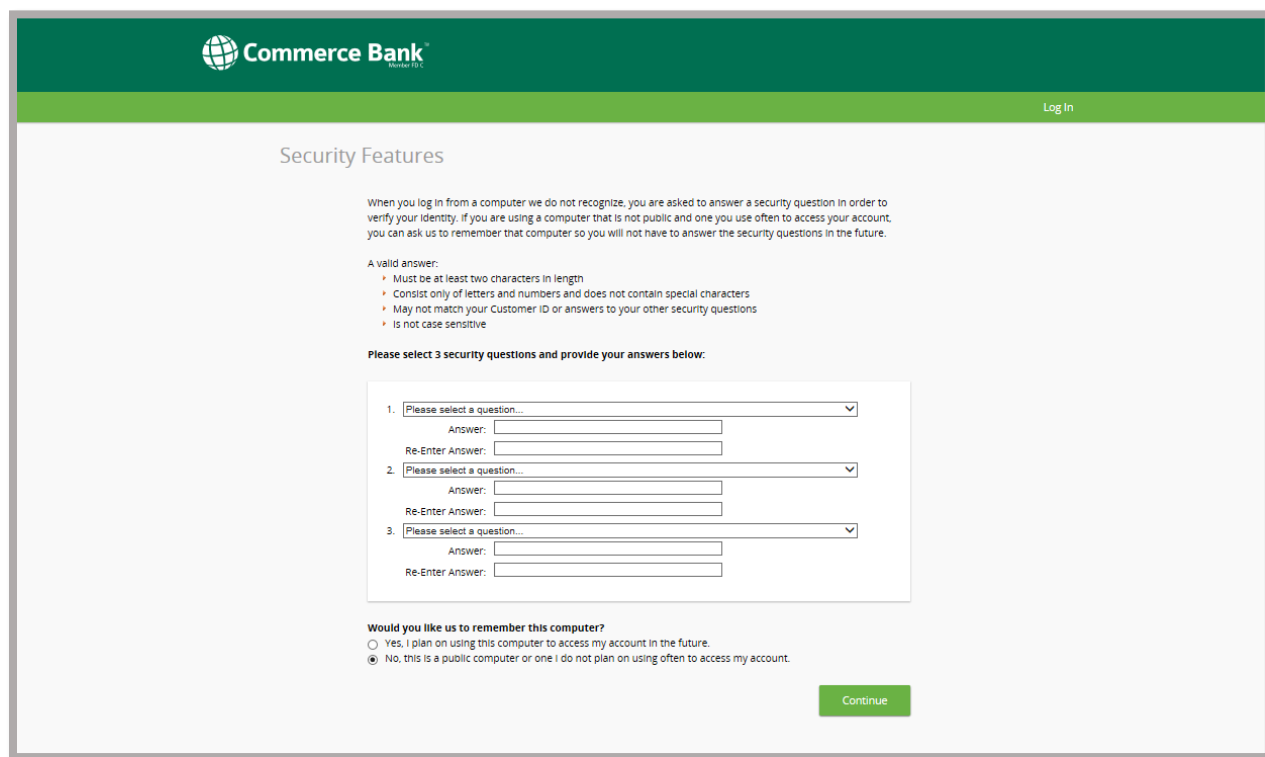


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## Security Features

When you log in from a computer we do not recognize, you are asked to answer a security question in order to verify your identity. If you are using a computer that is not public and one you use often to access your account, you can ask us to remember that computer so you will not have to answer the security questions in the future.

A valid answer:

- Must be at least two characters in length
- Consist only of letters and numbers and does not contain special characters
- May not match your Customer ID or answers to your other security questions
- Is not case sensitive

Please select 3 security questions and provide your answers below:

1. Please select a question...  
 Answer:   
 Re-Enter Answer:
2. Please select a question...  
 Answer:   
 Re-Enter Answer:
3. Please select a question...  
 Answer:   
 Re-Enter Answer:

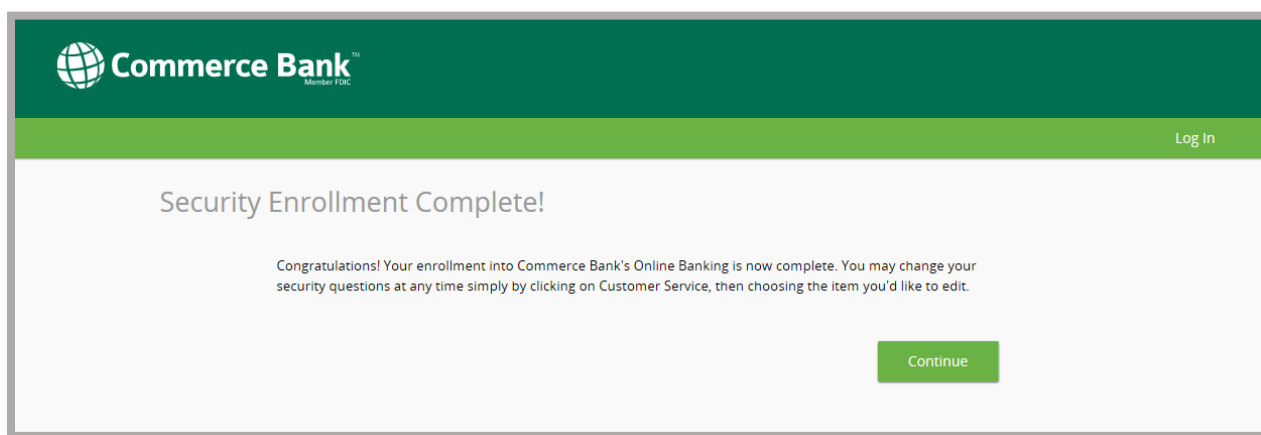
Would you like us to remember this computer?

☐ Yes, I plan on using this computer to access my account in the future.

☒ No, this is a public computer or one I do not plan on using often to access my account.

Continue

Your Secure Authentication Enrollment is complete. Click the Continue button to view your Wealth Manager Financial Summary screen.



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## Security Enrollment Complete!

Congratulations! Your enrollment into Commerce Bank's Online Banking is now complete. You may change your security questions at any time simply by clicking on Customer Service, then choosing the item you'd like to edit.

Continue



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## E-Sign Consent

This screen gives one the ability to Opt-in to receiving only electronic statements.

To receive only electronic statements, click the link that is titled 'View the E-Sign Authorization and Verification Passcode.' This link will open a PDF file that will include a Verification Passcode. Enter this passcode in the box next to 'Verification Passcode.' Once the code has been entered, and provided a valid current email address, click the button that says Accept.

To not Opt-in to electronic statements just click on the Decline button. If you are unsure which to choose, click on the Cancel button and this screen will show the next time you log into Wealth Manager. Once Accept or Decline has been chosen, the screen will not show when logging into Wealth Manager.

**E-Sign Consent**

Authorization is required for you to receive electronic statements only and discontinue receiving paper statements. Please read the Terms and Conditions, then follow the instructions below.

**E-Statement Delivery Terms & Conditions**

You have two (2) options for the delivery of your periodic statement, by paper via U.S. Mail or by electronic delivery. If you request to receive your periodic statement by electronic delivery exclusively, you understand and agree that you will not receive a paper statement, or the documents enclosed with the paper statement, for any of your Trust Accounts viewed in Wealth Manager. If you select the electronic delivery option, we will send an email reminder (to the email address you provided to your Trust Administrator) notifying you when your statement becomes available to access through Wealth Manager at [commercebank.com](http://commercebank.com). You agree that you are responsible for maintaining a valid email address and agree to notify us of any change in your email address. You can change the email address for the statement reminder at any time by contacting your Trust Administrator. Should delivery of the email reminder be unsuccessful for whatever reason, it nevertheless remains your responsibility to retrieve your periodic statements in a timely manner from [commercebank.com](http://commercebank.com). Your statement will be posted to and available for viewing on or about the same day each month. The terms and conditions of your Account agreement, including your duty to promptly review such statements and report any irregularities, shall apply to E-statements. Each electronic statement, including any legal notices about your Account which are provided electronically as part of your statement (such as change in terms); will remain available online for eight (8) years. You may also print the statements or download to your own system. You may request a paper copy of any statement by contacting your Trust Administrator. Charges may apply for paper copies. You may cancel your electronic delivery selection at any time and receive paper statements via U.S. Mail by contacting your Trust Administrator. Fees may apply for some types of paper statements.

You will need one of the following browsers to view electronic statements: Internet Explorer® (version 7.0 or higher), or the current version of Google Chrome™, Firefox® or Safari®. You will need access to a printer or the ability to download information if you wish to retain offline copies of statements.

Your electronic statements will be delivered as an Adobe® Portable Document Format (PDF) file. To access and retain a PDF file, you need the free [Adobe Acrobat®](http://adobe.com) Reader (version 9.5 or higher). You may download the reader software application from Adobe's web site. You agree that you have the necessary software application to view and save PDF files.

By clicking "Accept" below, you consent to the electronic delivery of periodic statements for all of your Trust Accounts viewed in Wealth Manager, and acknowledge that you have the necessary software to view and save PDF files which will allow you to access your periodic statement online. Please refer to the [Online Banking Terms and Conditions](#) for additional information.

**Instructions**

To provide authorization, click the View the E-Sign Authorization link and obtain the Verification Passcode from the PDF. Return to this page and enter the Verification Passcode in the designated field. Click Accept.

Clicking Decline indicates your request to continue to receive paper statements.

Clicking Cancel defers this authorization until your next sign in. You will continue to receive this authorization upon sign in until you either Accept or Decline this request.

[View the E-Sign Authorization and Verification Passcode.](#)

Verification Passcode:

You must enter your email address when accepting the authorization.

Email Address:



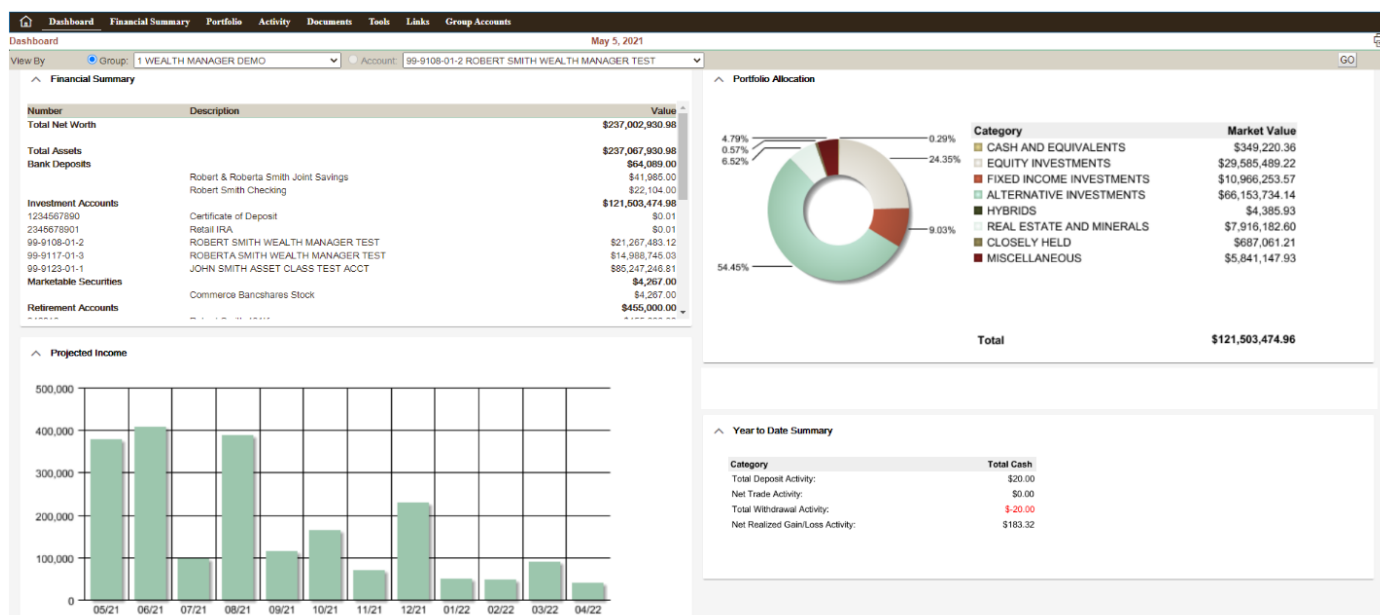
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## Welcome to Wealth Manager!

You are now at your Dashboard Homepage screen. Here you will have access to several previews that provide information on your Trust accounts. Click on any of the previews to be linked directly to those sections in Wealth Manager where you can see detailed information.



On subsequent logins, start at [www.commercebank.com](http://www.commercebank.com) and enter your Customer ID. Click on the Log In button. Next, enter your password and click on the Log In button. You will automatically be routed to your Financial Summary screen.

## Need to Contact Commerce Trust Tech Support?

Call 888-345-4366 Monday through Friday 8 a.m. - 4:30 p.m.



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