

## WEALTH MANAGER SIGN IN GUIDE

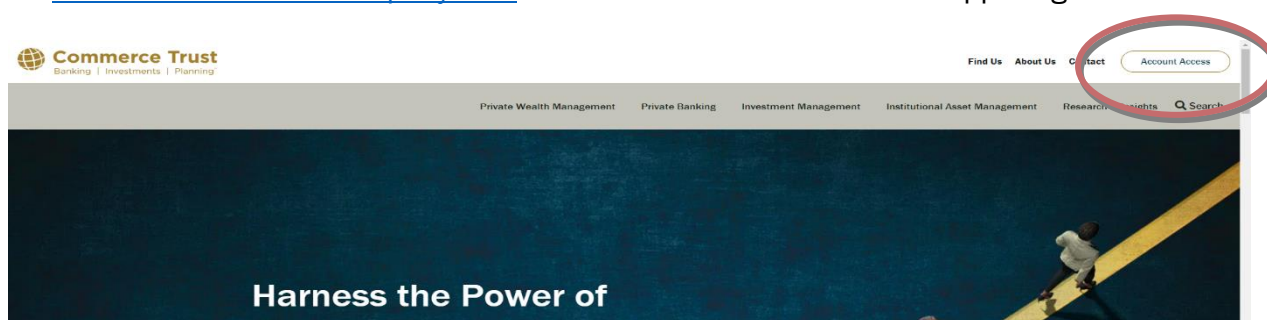
### WEALTH MANAGER

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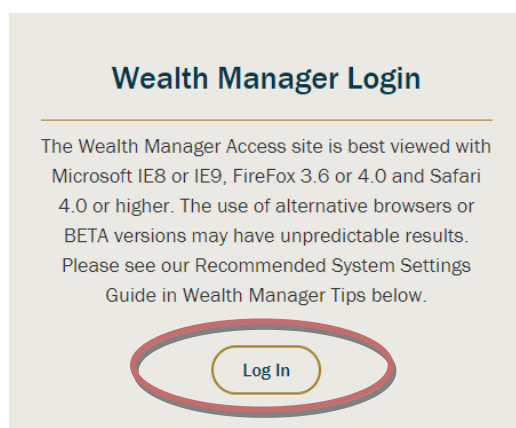
#### Logging In

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



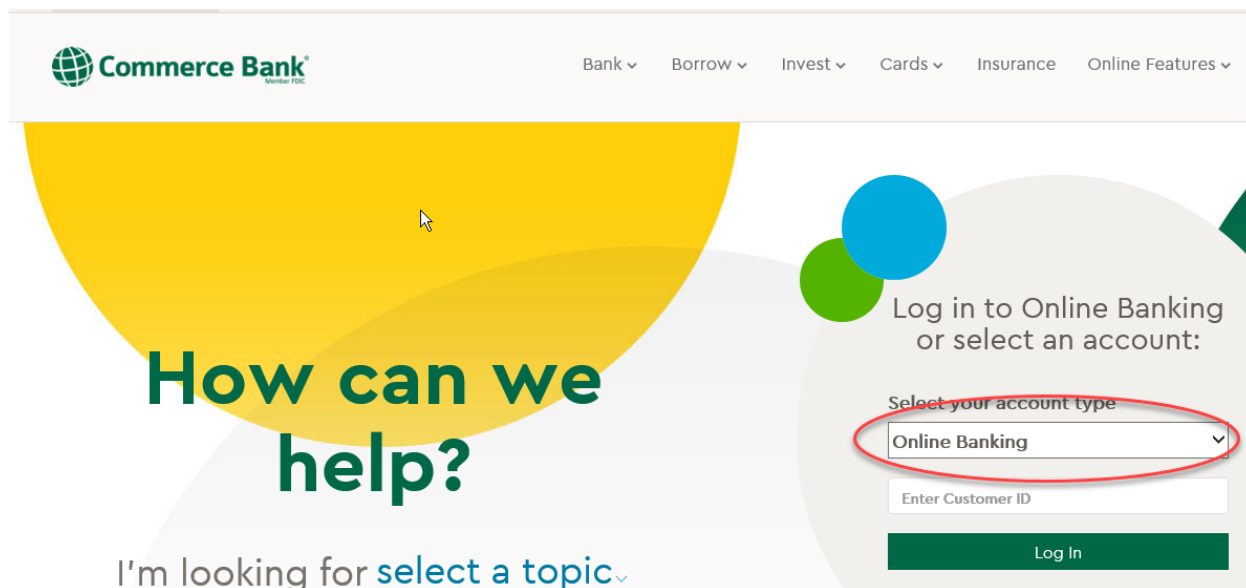
Click on the Log In button below the Wealth Manager Login



# Wealth Manager Sign In Guide

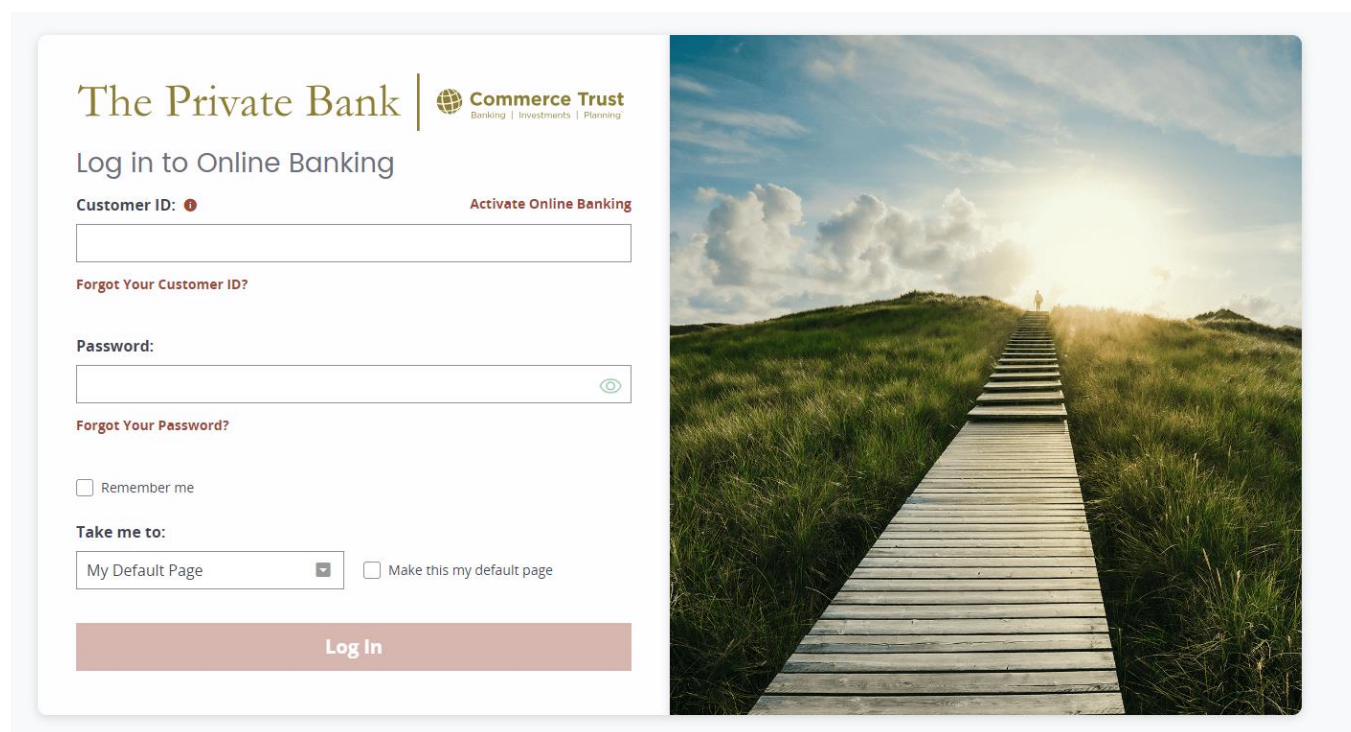
Last Revised: 2/27/24

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 image shows the top section of the Commerce Bank website. At the top is a navigation bar with the Commerce Bank logo and links for Bank, Borrow, Invest, Cards, Insurance, and Online Features. Below this is a large yellow circular graphic with the text "How can we help?" and a link "I'm looking for select a topic". To the right, there is a login section titled "Log in to Online Banking or select an account:". It includes a dropdown menu labeled "Select your account type" with "Online Banking" selected, 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.

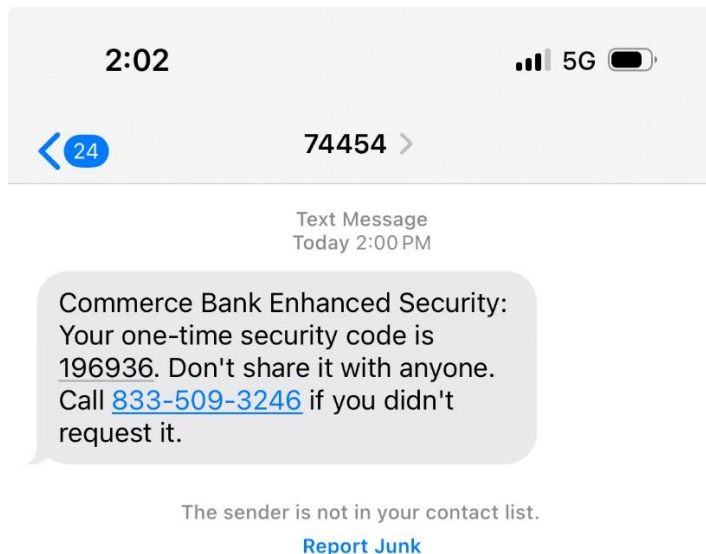


The image shows the login page for "The Private Bank | Commerce Trust". The page has a white background with a large image of a wooden boardwalk leading through grass to a sunset. The login form includes fields for "Customer ID" and "Password", both with "Forgot Your" links. There is a "Remember me" checkbox and a "Take me to:" dropdown menu with options "My Default Page" and "Make this my default page". A red "Log In" button is at the bottom of the form.

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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

A photograph of a wooden boardwalk leading through tall grass towards a bright sunset. The sun is low on the horizon, creating a strong glow and long shadows. The boardwalk is made of wooden planks and leads the eye towards the horizon.

The Commerce Trust logo, which is a stylized globe icon.

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Page 3

Investment Products: Not FDIC Insured | May Lose Value | No Bank Guarantee

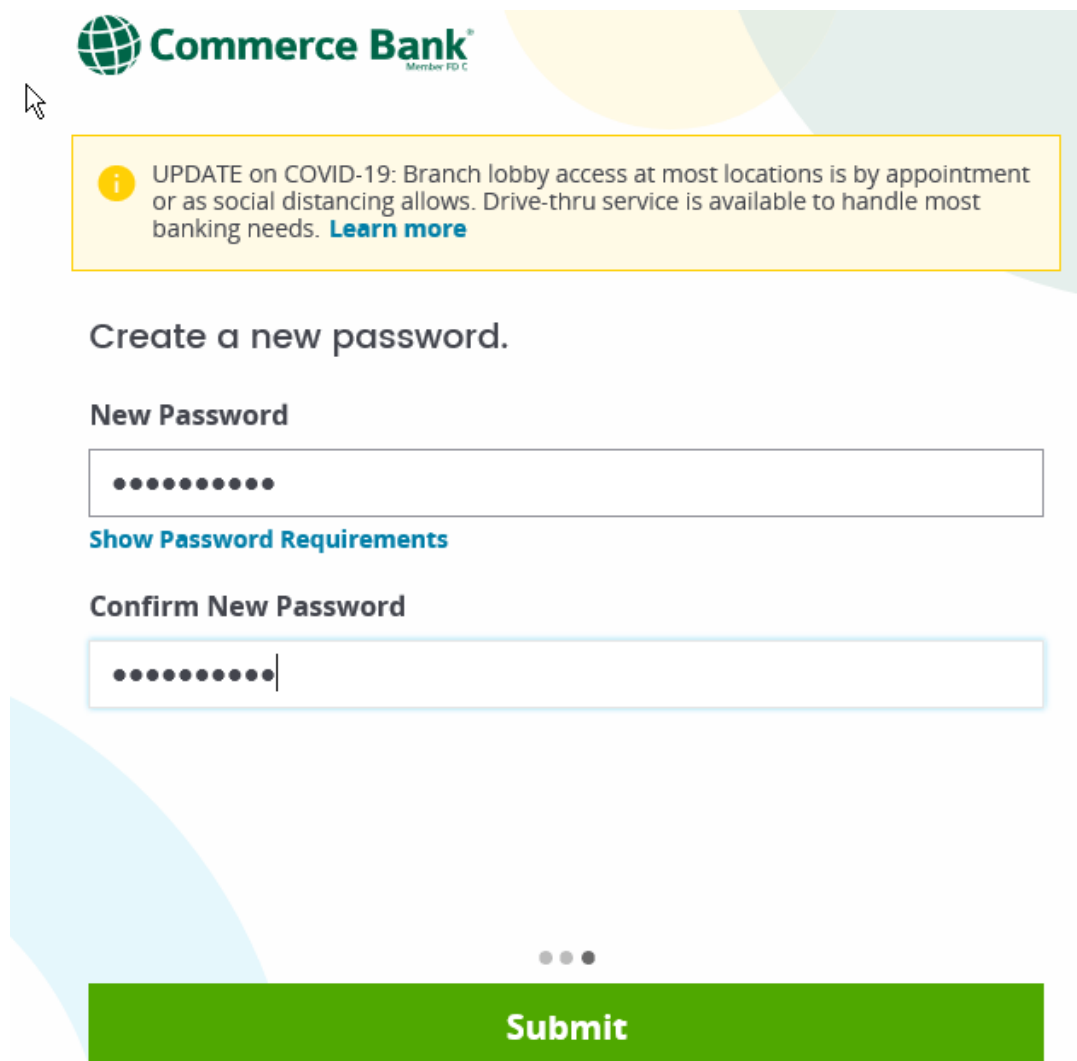
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Last Revised: 2/27/24


## 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 is the instruction "Create a new password." followed by two input fields. The first field is labeled "New Password" and contains ten dots. Below it is a link "Show Password Requirements". The second field is labeled "Confirm New Password" and contains ten dots and a cursor. At the bottom is a large green "Submit" 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:

[http://www.commercebank.com/onlinebanking/olb\\_tac.asp](http://www.commercebank.com/onlinebanking/olb_tac.asp) .

Click the Accept button to continue.

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Log In

### 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



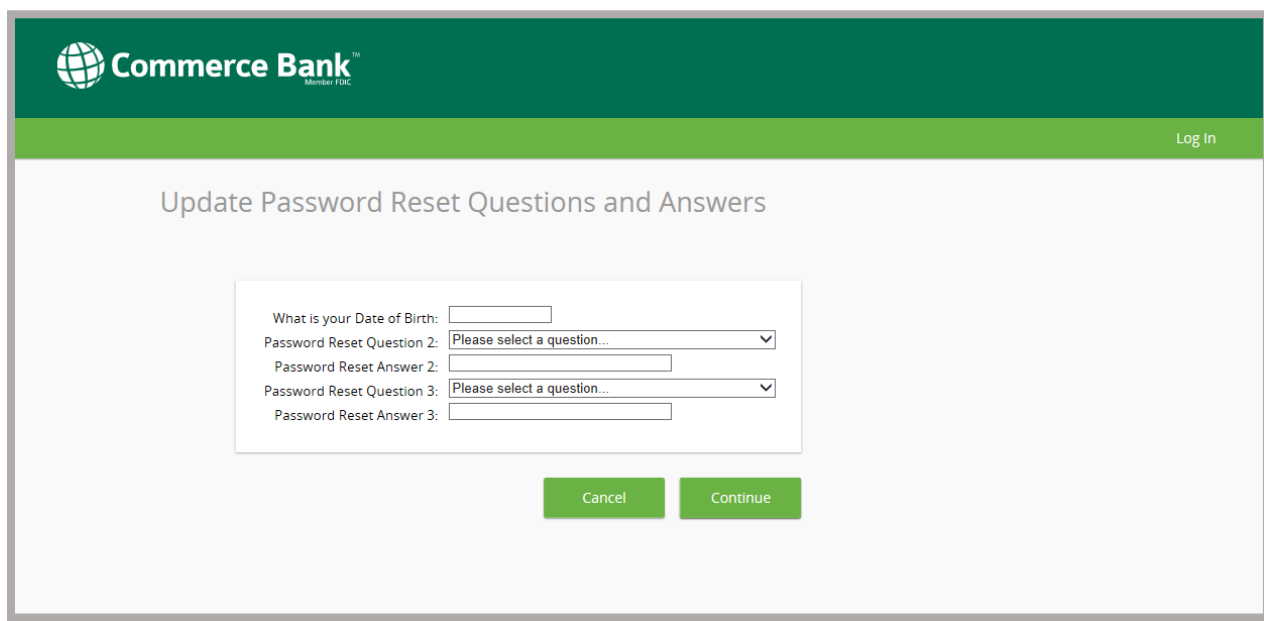
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Last Revised: 2/27/24

## 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'.



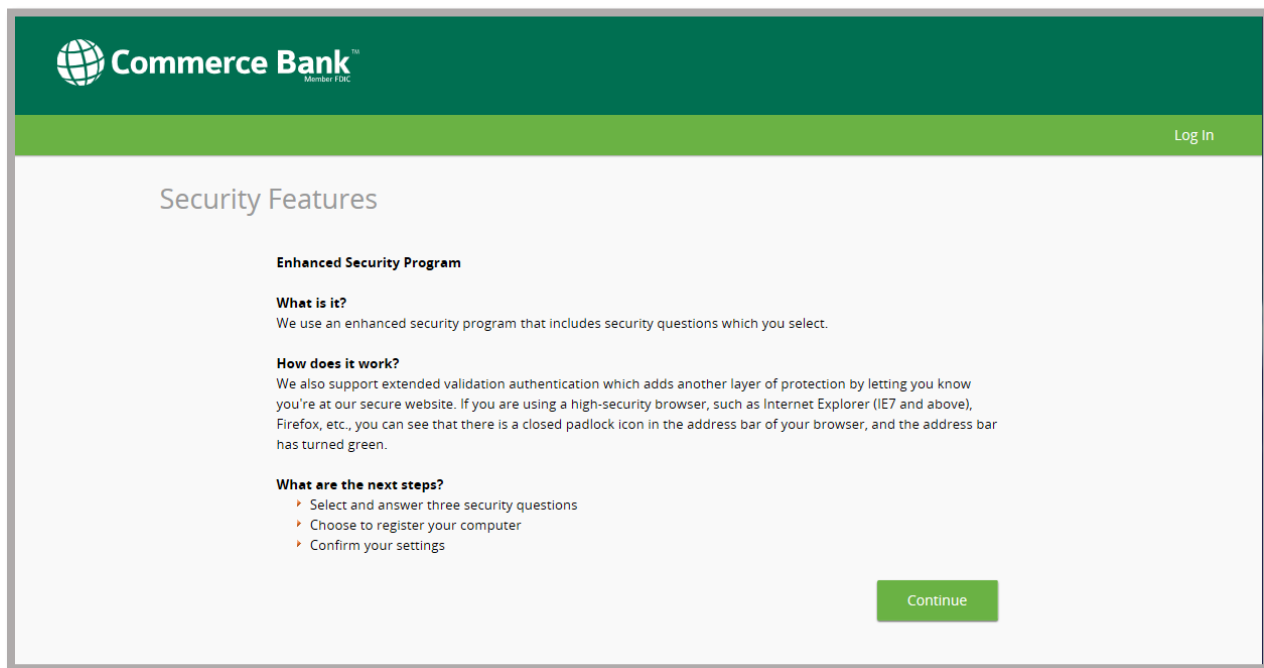
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Last Revised: 2/27/24

## 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 The Commerce Trust Company. 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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The screenshot shows the 'Security Features' page of the Commerce Bank Wealth Manager. At the top is the Commerce Bank logo and a 'Log In' link. The main heading is 'Security Features'. Below it, a paragraph explains that users are asked to answer a security question when logging in from an unrecognized computer. A list of rules for a valid answer is provided: it must be at least two characters long, contain only letters and numbers, not match the Customer ID or other security questions, and not be case sensitive. Users are instructed to select 3 security questions and provide answers. The form contains three numbered questions, each with a dropdown menu for the question and two text boxes for the answer and re-enter answer. At the bottom, there is a question 'Would you like us to remember this computer?' with two radio button options: 'Yes, I plan on using this computer to access my account in the future.' and 'No, this is a public computer or one I do not plan on using often to access my account.' A green 'Continue' button is located at the bottom right.

Commerce Bank

Log In

## 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.

The screenshot shows the 'Security Enrollment Complete' page of the Commerce Bank Wealth Manager. At the top is the Commerce Bank logo and a 'Log In' link. The main heading is 'Security Enrollment Complete!'. Below it, a paragraph congratulates the user and states that their enrollment into Commerce Bank's Online Banking is now complete. It also mentions that they can change their security questions at any time by clicking on Customer Service and choosing the item they'd like to edit. A green 'Continue' button is located at the bottom right.

Commerce Bank

Log In

## 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



# Wealth Manager Sign In Guide

Last Revised: 2/27/24

## 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.

The screenshot shows the 'E-Sign Consent' screen. At the top, there is a green header bar. Below it, the title 'E-Sign Consent' is displayed. The main content area contains several sections of text: '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...', 'You will need one of the following browsers to view electronic statements...', 'Your electronic statements will be delivered as an Adobe® Portable Document Format (PDF) file.', 'By clicking "Accept" below, you consent to the electronic delivery of periodic statements for all of your Trust Accounts viewed in Wealth Manager...', '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.', and a link 'View the E-Sign Authorization and Verification Passcode.' Below the link are two input fields: 'Verification Passcode:' and 'Email Address:'. At the bottom are three buttons: 'Accept', 'Decline', and 'Cancel'. Annotations include a red box around the link, blue arrows pointing to the input fields, and a green oval around the buttons.

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. 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. 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®](#) 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:



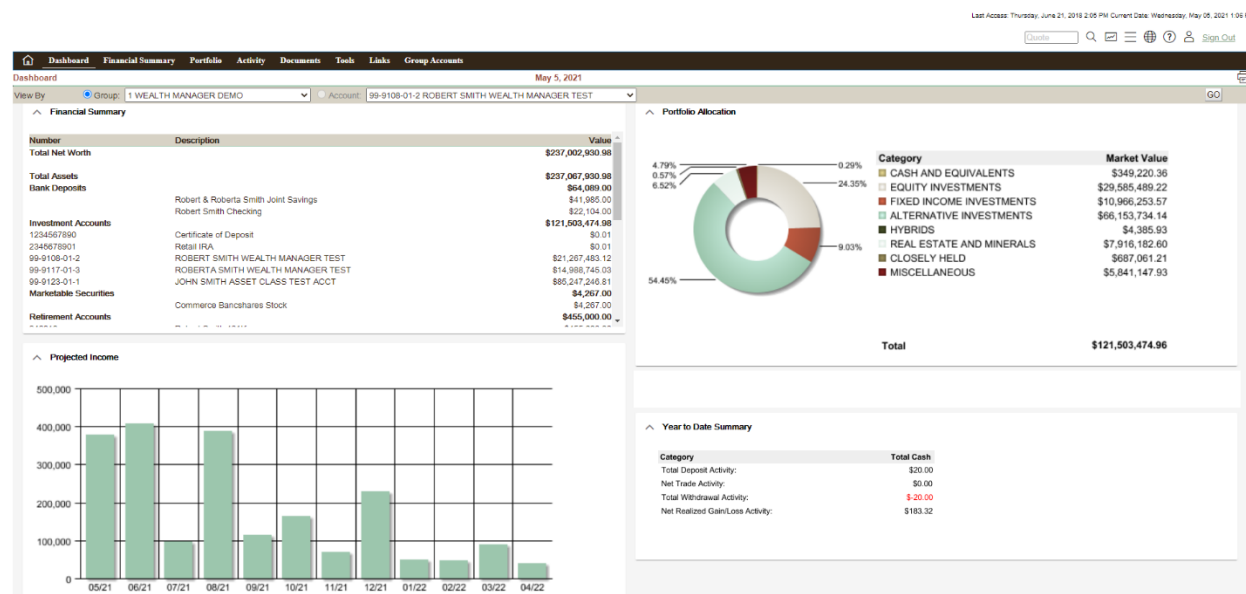
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Last Revised: 2/27/24

## 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.



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