

myRewards Savings

A savings account from Commerce Bank that pays you to save for your goals.

Open up to 5 different special purpose savings accounts and watch your savings grow toward each of your goals.

Nickname each account in [Online Banking \(/personal/online-features/banking-technology\)](/personal/online-features/banking-technology) according to your goal — car, house down payment, college, travel, holiday gifts — whatever!

Make monthly savings deposits for 11 months in a row, and **Commerce will reward you by making your 12th month's deposit up to \$50 per account**, up to a maximum of \$100 per household for all eligible accounts.^{1,2} The bonus reward is calculated as an average of your deposits made to each myRewards Savings account during the previous 11 consecutive months. To be eligible for the annual matching deposit, you may not have more than 4 withdrawals per year, per myRewards Savings account.

Automatic transfers from checking make it easy, and you can track your progress using [Online Banking \(/personal/online-features/banking-technology\)](/personal/online-features/banking-technology), personalized with nicknames you choose.

To qualify for the myRewards Savings account, you must maintain one of these checking accounts: Commerce**Basic**, Commerce**Interest** or Commerce**Relationship** Checking.

Min. Opening Deposit	\$0
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Interest Paid	Compounded Daily – (https://www.commercebank.com/personal/saving/rates/savings.asp) View Rates (/personal/bank/savings/savings-rates)
Minimum Balance	\$300 daily balance OR at least one monthly electronic deposit, including Online Banking transfers, of \$25 or more ³
Monthly Service Charge	\$3.00 ⁴ (if balance not met)
Check Writing Privileges	No
Transactions	Up to 3 withdrawals or transfers per month; \$2.00 for each additional Free access to funds through any Commerce ATM, our 24-hour Account Information Line and Online Banking (/personal/online-features/banking-technology)
Online Services	Free Online Banking (/personal/online-features/banking-technology) Access electronic copies of your 1099 and certain other tax forms through Online Banking Order up to seven years of account statements and check images on (https://www.commercebank.com/personal/online-services/online-banking/account-archive-cd-rom/default.asp) CD-ROM (/personal/online-features/account-archive-cd-rom-faqs)

Statement Options (https://www.commercebank.com/personal/checking/statement-options/)	Paperless Statement – Free ⁵
	Paper Statement - \$2.00 per month for Paper Statements. ⁵ Savings statements are provided monthly when there are electronic deposits or withdrawals during the monthly statement cycle; otherwise they are provided quarterly. ³

Apply Online (/personal/bank/savings/savings-rates)

Disclosures:

1. To qualify for the annual matching deposit Reward, you must maintain a Commerce**Basic**, Commerce**Interest** or Commerce**Relationship** checking account and make 11 consecutive monthly deposits and 4 or fewer withdrawals per year, per my**Rewards** Savings account. Total matching Reward determined by adding the average monthly deposit during the previous 11 months for each my**Rewards** Savings account, per household, per year, on up to 5 my**Rewards** Savings accounts. Maximum matching Reward \$50 per account, maximum total matching Reward \$100 per year. Reward credited annually starting in the 12th month after the first deposit. Annual Percentage Yield is 0.02% as of 8/1/17 on all balances. Rate may change after account is opened. Incentive of \$10 or greater reported as interest to the IRS. Fees may reduce earnings.
2. Subject to change – can be discontinued at any time.
3. Daily balance means ending ledger balance in the account each day. You must maintain the \$300 minimum daily balance every day of a month or have at least one electronic deposit of \$25 or more during the month to avoid a service charge that month. Electronic deposits include ATM deposits, wire transfers, ACH, Online Banking transfers or automatic transfers set up from another DDA or savings account.
4. Monthly service charge waived for first 60 days after new account opening. This 60-day grace period does not apply to existing or converted accounts.
5. Must activate Online Banking and sign up for paperless statements to get free monthly paperless statement. Fee for other statement options waived for first 60 days after new account opening. This 60-day grace period does not apply to existing or converted accounts.

Deposit Agreement & Disclosures (<https://www.commercebank.com/depositagreement/>)

About Us

About Us Overview (/about-us)

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Social Responsibility (/about-us/social-responsibility)

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Media Center (</about-us/media-relations>)

Careers

Security Center

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