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Limited time – Earn \$300!

Open a new CommerceRelationship Checking account with 10 debit card purchases and earn \$300.¹

Plus, get tools to make your banking life better:

Interest on your CommerceRelationship Checking account balances

Great digital tools like Mobile Banking³, Online Banking with Online Bill Pay, and Alerts

Preferred rate on Premium Money Market Accounts²

Free Platinum debit card with no Commerce fee for ATM transactions nationwide.
Plus, other banks' ATM fees refunded up to \$10 per month⁴

CommerceRelationship Checking Details



Minimum deposit to open:
Commerce Bank
 \$100
Member FDIC



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Monthly service fee:

\$20 if below requirement is not met⁶

Bank without the monthly fee!

\$5,000 average daily balance in this account OR \$15,000 in combined deposit balances (checking, savings, money market, CD, and IRA)^{5,6}

Hurry! This offer expires April 23, 2019.

Apply now (<https://www.commercebank.com/personal/bank/checking/relationship-checking>)

Disclosures:

1. Limited time offer. To qualify for the \$300 incentive complete at least 10 PIN Point of Sale or signature-based purchases using your associated debit card within 60 days of account opening. ATM withdrawals, pending transactions and withdrawals at a branch using your debit card are not qualifying transactions. Transaction must post to the account within the 60 day period. *Additional requirements to qualify for the incentive:* 1) Your CommerceRelationship Checking account must be opened by April 23, 2019; 2) The account must have a minimum balance of \$100 on June 22, 2019; 3) You must provide the promo code from this letter at the time of account opening. Offer only valid for resident at the address on mailed offer, not transferrable, one offer per household; and 4) You must be a new customer (one who has not owned a Commerce Bank deposit account in the 60 days prior to account opening.) We will determine whether all requirements for the incentive have been met as of June 22, 2019, and any incentive earned will be paid July 22, 2019, by crediting your CommerceRelationship Checking account. Maximum total incentive \$300. The incentive will be reported as interest to the IRS. Commerce Bank reserves the right to determine eligibility for offer, and offer may be revoked, restricted, or changed at any time at Commerce Bank's sole discretion. To avoid a \$20 monthly service fee on the CommerceRelationship Checking account, the primary account holder must maintain a \$5,000 average daily balance in that account OR \$15,000 in combined Commerce deposit account balances (checking, savings, money market, CDs, and IRAs). The annual percentage yield for CommerceRelationship Checking is 0.05%, as of February 22, 2019. There is no minimum balance requirement to earn the APY. Minimum opening deposit \$100. Rate may change after account is opened. Fees could reduce earnings on the account.

2. Commerce reserves the right to restrict or change. Preferred rate on PMMA balances greater than \$25,000. Highest preferred rate on balances greater than \$50,000.

3. There is no fee to use Mobile Banking. Message and data usage fees may apply; check with your wireless or VoIP provider for more information.

4. Transactions must be from CommerceRelationship Checking account.

5. Average daily balance means the ending ledger balance in the account each day, divided by the number of days in the month. You must maintain the minimum average daily balance for the monthly cycle.

6. The person listed first on the account must maintain the combined balances shown. Qualifying deposit accounts include personal checking, savings, money market, CD, and retail IRAs. Business accounts do not qualify. Combined balances are determined by using the actual balance on the day prior to the checking account statement cycle date each month.

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