

ONLINE WEB ACCESS SIGN IN USER GUIDE

WEALTH MANAGER

Logging On

Once you have been set up as a user by the Commerce Trust Company 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 or www.commercebank.com.

For www.commercetrustcompany.com click on Account Access on the upper right hand corner



Click on the Login button below the Wealth Manager Login

Wealth Manager Login

The CTC Online Account 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 User Guide in Wealth Manager Tips below.

LOG IN

WEALTH MANAGER

If you are accessing from www.commercebank.com enter your Customer ID provided to you via email in the upper left hand box labeled Customer ID. Then click the LOGIN button.

The screenshot shows the Commerce Bank login interface. At the top left is the Commerce Bank logo with 'Member FDIC' below it. To the right are navigation tabs for 'Personal' and 'Business'. Further right is a search bar labeled 'Search Commerce' and a link for 'NEAREST BRANCH LOCATION Find a branch'. Below the navigation is a sidebar with 'Online Banking' (checked), 'Bank', and 'Borrow'. The main content area features a large graphic with green and yellow curved shapes. A red circle highlights the 'CUSTOMER ID' input field containing the placeholder text 'Enter Customer ID'. Below this field is a green 'Log In' button. To the right of the input field, the text reads 'How can we help?' followed by 'I'm looking for select a topic'.




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

 **Commerce Bank**
Member FDIC

Log in to Online Banking

Customer ID: [Activate Online Banking](#)

W178660

Password:

[Forgot your password?](#) (Passwords are case-sensitive)

Take me to:

My Default Page Make this my default page

Login



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Changing your password

You are required to change your password from the temporary password we provided to you. In the Current Password box enter your temporary password. Next, enter a new password following the password specifications listed on the screen. Re-Enter your new password and click the Change Password button.

The screenshot shows the 'Update Password' page on the Commerce Bank website. At the top left is the Commerce Bank logo with 'Member FDIC' below it. At the top right is a 'Log In' link. The main heading is 'Update Password'. Below this is a bold instruction: 'Please change your Password at least annually. It is not necessary to change your Customer ID.' Underneath, a section titled 'A valid Password:' lists six requirements with green checkmarks: 1) Is between 8 and 32 characters in length; 2) Must contain at least one upper-case letter and one lower-case letter; 3) Must contain at least one number; 4) Must contain at least one of the following special characters: - ' . , @ : ? ! () \$ % \ / % ^ * + | { } [] ~ ` #; 5) Does not contain the same letter or number repeated 3 or more times consecutively, for example, AAA or 111; 6) Cannot be the same as your Customer ID; 7) New Password and Current Password cannot match. Below the list is a link for 'Tips on creating stronger passwords'. The form contains three input fields: 'Current Password', 'New Password', and 'Confirm Password', each with a masked password field. At the bottom right are two buttons: 'Cancel' and 'Change Password'.

Commerce Bank™
Member FDIC

Log In

Update Password

Please change your Password at least annually. It is not necessary to change your Customer ID.

A valid Password:

- ✓ Is between 8 and 32 characters in length
- ✓ Must contain at least one upper-case letter and one lower-case letter
- ✓ Must contain at least one number
- ✓ Must contain at least one of the following special characters: - ' . , @ : ? ! () \$ % \ / % ^ * + | { } [] ~ ` #
- ✓ Does not contain the same letter or number repeated 3 or more times consecutively, for example, AAA or 111
- ✓ Cannot be the same as your Customer ID
- ✓ New Password and Current Password cannot match

[Tips on creating stronger passwords](#)

Current Password:

New Password:

Confirm Password:

Cancel Change Password

WEALTH MANAGER

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 . Click the Accept button to continue.

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Member FDIC

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 "O.L.B."). "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

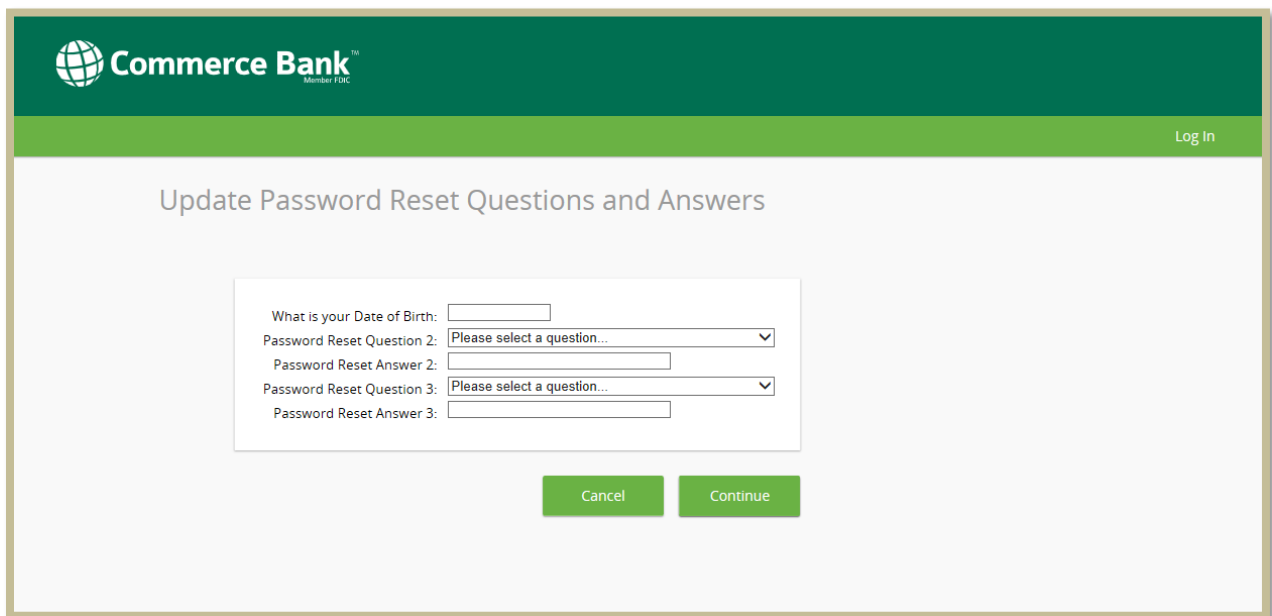
Decline Accept



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Online Banking Support Security Questions

In the event that you need help logging into our system, you can call our Technical Support. Our Technical Support 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 Commerce Bank online banking interface. At the top left is the Commerce Bank logo with the text "Member FDIC". At the top right is a "Log In" link. The main heading is "Update Password Reset Questions and Answers". Below this heading is 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:

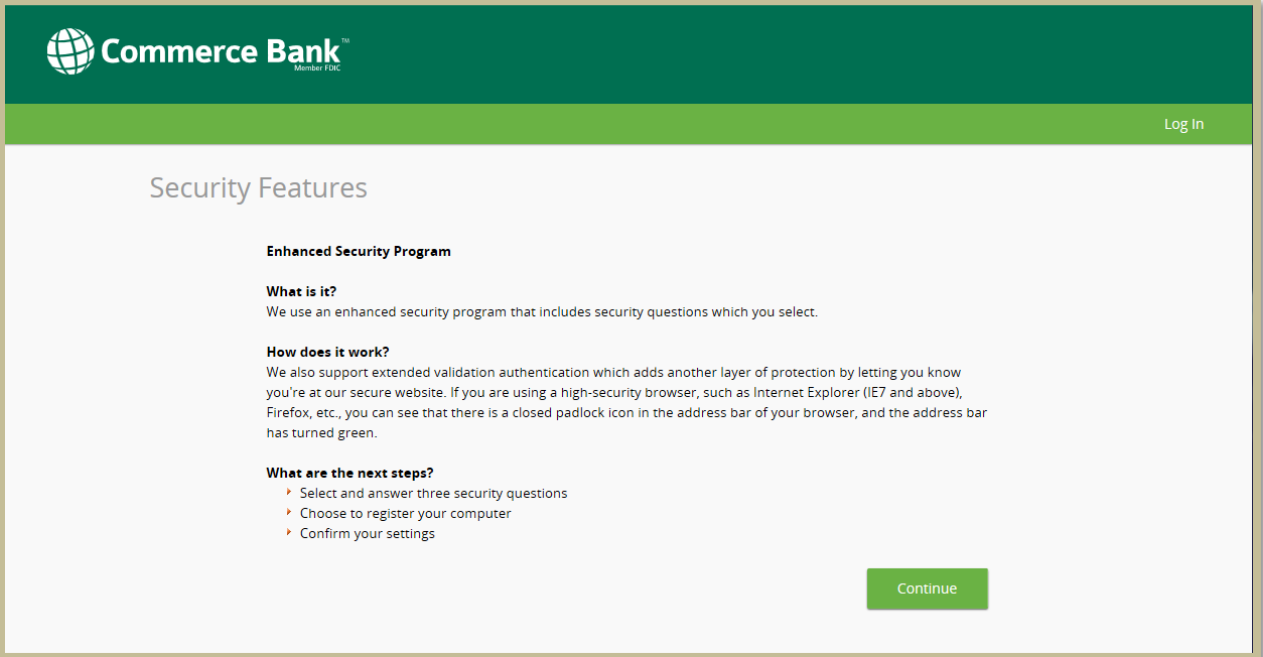
At the bottom of the form are two buttons: "Cancel" and "Continue".



WEALTH MANAGER

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 is a service that helps to protect you from fraudulent online activity. Click the Continue button to begin.



The screenshot shows the Commerce Bank website's Security Features page. At the top left is the Commerce Bank logo with the tagline "Member FDIC". At the top right is a "Log In" link. The main heading is "Security Features". Below this is the "Enhanced Security Program" section, which includes three sub-sections: "What is it?", "How does it work?", and "What are the next steps?". The "What are the next steps?" section contains a bulleted list of three items. A green "Continue" button is located at the bottom right of the page.

Commerce Bank
Member FDIC

Log In

Security Features

Enhanced Security Program

What is it?
We use an enhanced security program that includes security questions which you select.

How does it work?
We also support extended validation authentication which adds another layer of protection by letting you know you're at our secure website. If you are using a high-security browser, such as Internet Explorer (IE7 and above), Firefox, etc., you can see that there is a closed padlock icon in the address bar of your browser, and the address bar has turned green.

What are the next steps?

- ▶ Select and answer three security questions
- ▶ Choose to register your computer
- ▶ Confirm your settings

Continue



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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 question in the box directly beneath the question.

These questions authenticate you and your computer as you log into 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.

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.

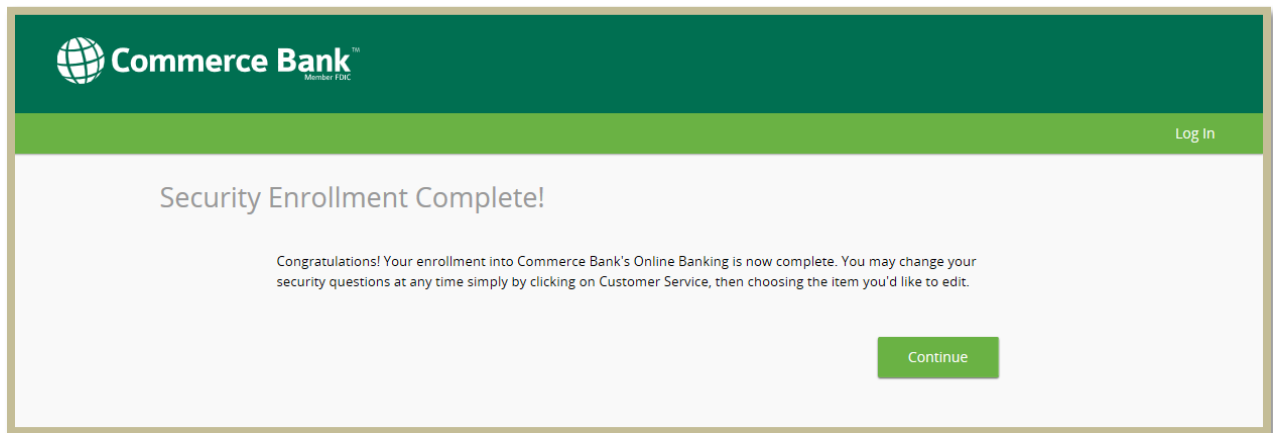
No, this is a public computer or one I do not plan on using often to access my account.

Continue



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



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 up 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.



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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:



WEALTH MANAGER

Welcome to Wealth Manager!

You are now at your Financial Summary screen. Click on the underlined account number to see the detail for your trust and retail accounts.

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Last Access: Thursday, June 21, 2018 2:05 PM Current Date: Monday, August 13, 2018 11:32 AM

Quote 🔍 📧 🌐 ? 👤 Sign Out

Financial Summary | Portfolio | Activity | Documents | Tools | Links | Group Accounts

Financial Summary August 13, 2018

Customer: 1 Wealth Manager Demo Sort By: Number/Description Add Financial Summary Item

Click on a link to view detail.

Number	Description	Type	Value	As of Date	Next Step
Total Net Worth			\$205,426,990.18		
Total Assets			\$205,491,990.18		
Bank Deposits			\$64,089.00		
Link	Robert & Roberta Smith Joint Savings	Savings	\$41,985.00	10/10/2014	📄
Link	Robert Smith Checking	Private Options	\$22,104.00	10/10/2014	📄
Investment Accounts			\$89,927,534.18		
1234567890	Certificate of Deposit	1-2 Year Fixed Rate CD	\$0.01	08/10/2018	
2345678901	Retail IRA	1-2 Year Fixed Rate IRA	\$0.01	08/10/2018	
61-4377-01-8	HELD AWAY TEST ACCOUNT #1	HELD AT TEST INSTITUTION	\$3,322,921.43		
99-9108-01-2	ROBERT SMITH WEALTH MANAGER TEST	Trust	\$9,286,760.82	08/13/2018	
99-9117-01-3	ROBERTA SMITH WEALTH MANAGER TEST	Trust	\$11,316,902.52	08/13/2018	
99-9123-01-1	JOHN SMITH ASSET CLASS TEST ACCT	Trust	\$66,000,949.39	08/13/2018	
Marketable Securities			\$4,267.00		
	Commerce Bancshares Stock	Employee Stock	\$4,267.00	03/18/2015	📄

On subsequent logins, start at www.commercebank.com and enter your Customer Id. Click on the LOGIN button. Next, enter your password and click on the Login button. You will automatically be routed to your Financial Summary screen.

