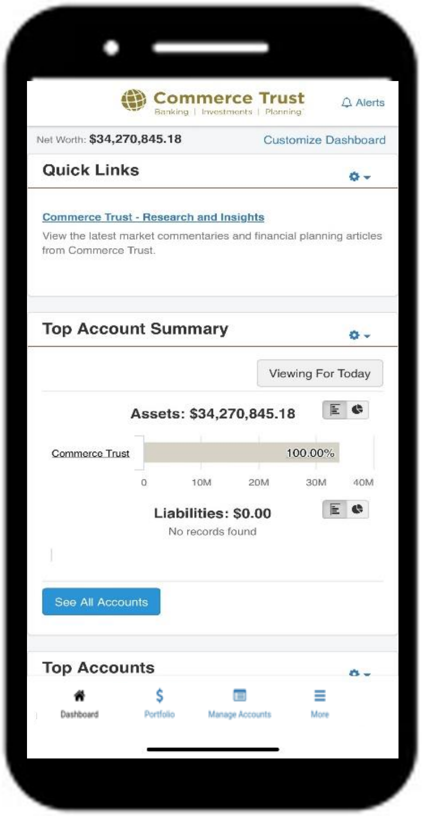
Commerce Trust Mobile App

CLIENT USER GUIDE



INTRODUCTION TO THE COMMERCE TRUST MOBILE APP

Commerce Trust's mobile app provides you access to your Commerce Trust wealth management accounts. Easily accessed from your mobile device (Apple iOS or Android), the app provides an overall view of your wealth assets. Accessible from anywhere at any time, you can view account information, balances, values, trading activity, transactions and more.

GETTING STARTED

Getting started with the Commerce Trust Mobile App is quick and easy. This guide will walk you through:

How to enroll for and set up the Commerce Trust Mobile app.
How to install the app to your iOS or Android device (mobile phone or tablet).
The initial sign-in to the mobile application.

How to use the navigation icons to access your wealth account information.

Beyond the *"getting started"* process, additional tips and user-practices are provided in this guide to help you get the most from the app to review and manage your wealth management information and assets.

For questions regarding Wealth Manager or the CT Mobile App, please contact the Wealth Access Technical Support Team at (833) 802-0503 from 8:00 am – 4:30 pm CST; Monday – Friday.

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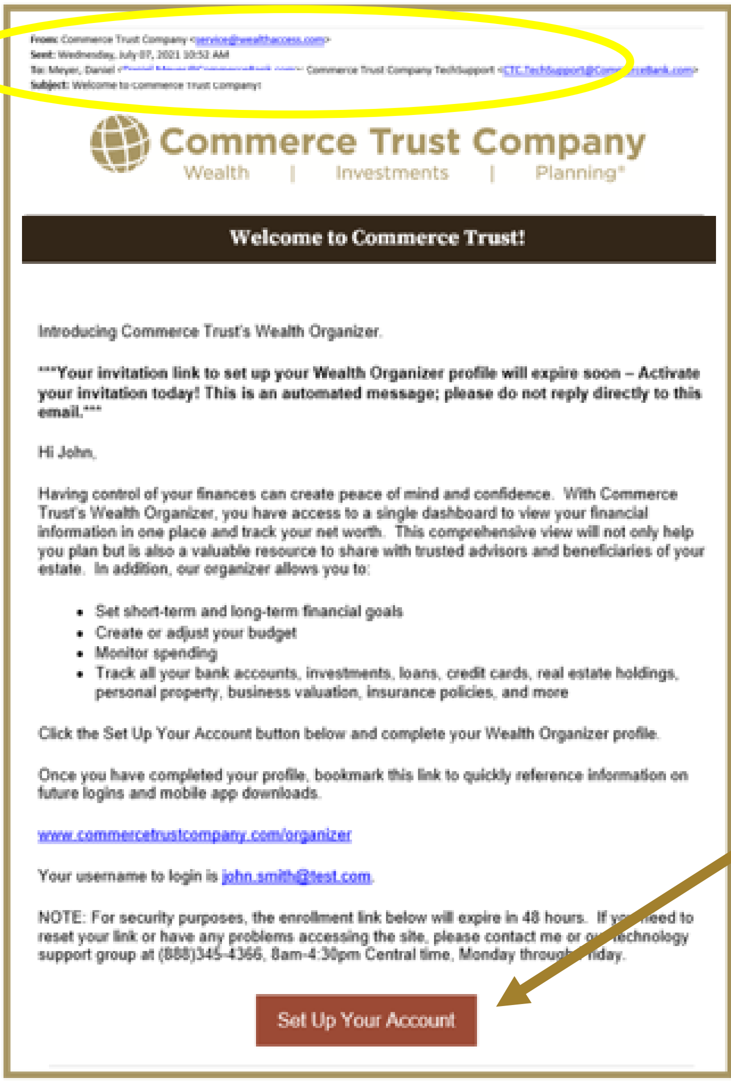
HOW TO ENROLL & SET UP THE COMMERCE TRUST MOBILE APP

WELCOME EMAIL

You will receive an email from Commerce Trust Company (service@wealthaccess.com) ***"Welcome to Commerce Trust!"*** welcoming you to use the new mobile app.

If you do not see the notification, be sure to check your "spam" or "junk" folder.


From: Commerce Trust Company <service@wealthaccess.com>
Sent: Wednesday, July 07, 2021 10:52 AM
To: Meyer, Daniel; Commerce Trust Company TechSupport <CTC.TechSupport@CommerceBank.com>
Subject: Welcome to commerce Trust Company!

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Welcome to Commerce Trust!

Introducing Commerce Trust's Wealth Organizer.

*****Your invitation link to set up your Wealth Organizer profile will expire soon – Activate your invitation today! This is an automated message; please do not reply directly to this email.*****

Hi John,

Having control of your finances can create peace of mind and confidence. With Commerce Trust's Wealth Organizer, you have access to a single dashboard to view your financial information in one place and track your net worth. This comprehensive view will not only help you plan but is also a valuable resource to share with trusted advisors and beneficiaries of your estate. In addition, our organizer allows you to:

- Set short-term and long-term financial goals
- Create or adjust your budget
- Monitor spending
- Track all your bank accounts, investments, loans, credit cards, real estate holdings, personal property, business valuation, insurance policies, and more

Click the Set Up Your Account button below and complete your Wealth Organizer profile.

Once you have completed your profile, bookmark this link to quickly reference information on future logins and mobile app downloads.

www.commercetrustcompany.com/organizer

Your username to login is john.smith@test.com.

NOTE: For security purposes, the enrollment link below will expire in 48 hours. If you need to reset your link or have any problems accessing the site, please contact me or our technology support group at (888)345-4366, 8am-4:30pm Central time, Monday through Friday.

Set Up Your Account

Tap the *"Set Up Your Account"* button.

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WELCOME EMAIL (Continued)

<u>*IMPORTANT*</u>

The welcome email will be sent to the email address on file. You will have 48 hours to complete the steps to finalize your enrollment and then download the app to your device.

If the setup link expires, call (888) 345-4366, 8:00 AM – 4:30 PM central time, Monday through Friday to request a new link.

STEPS TO SETTING UP YOUR ACCOUNT

You'll be asked to complete a few steps to set up your account.

Creating Your Password (Step 1 of 4)

Username: Your username is the email address you provided for your account.
Password: Create and confirm your password. Make note of your password for future reference. Your password must:

- Be at least 8 characters long
- Have at least 1 number
- Have at least 1 lowercase character
- Have at least 1 uppercase character
- Have at least 1 special character (examples #, $, %, &, *)

Your username is the email address you provided. Type it here.

Type your password (according to the password requirement) here.

Confirm your password by typing it again in this field.

Tap the *"Next"* button.

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Security Question Setup (Step 2 of 4)

To help Commerce Trust recognize you in case you get locked out of your account, you'll be asked to create three security questions unique to you. Select a question in each of the three question field options and type in your answers that apply to your selected question.

First, use the drop-down arrow to select your three unique security questions.

Second, type in your answer to each of the security questions in this field.

Tap the *"Next"* button.

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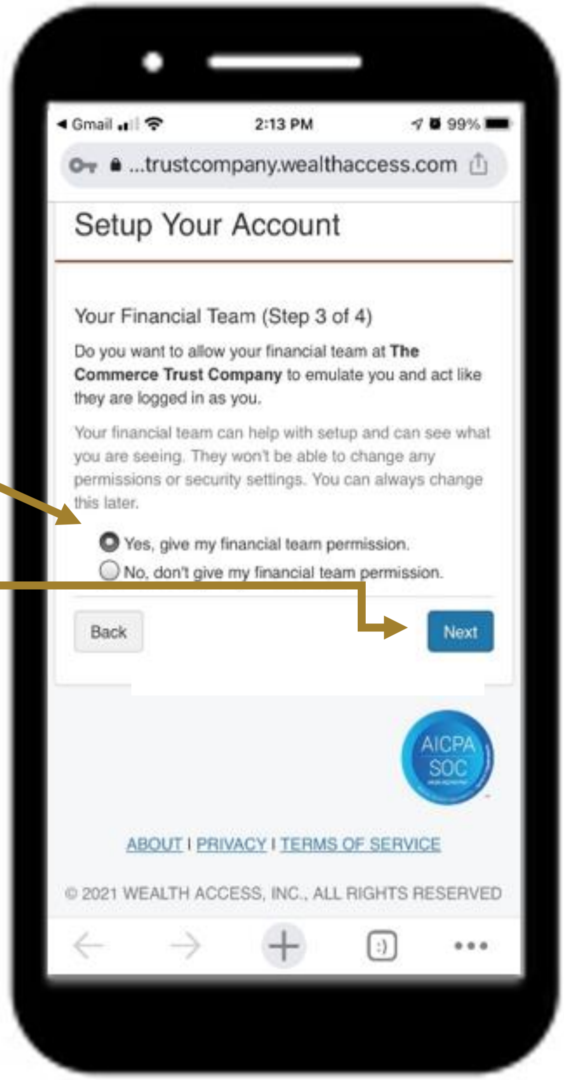
Your Financial Team (Step 3 of 4)

You will want your Commerce Trust Financial Team to have the ability to provide support to you within the app. *Providing access does not allow your Commerce Trust Financial Team the ability to change permissions or settings.*

Choose the “Yes, give my financial team permission” selection and tap “Next”.

Choose *“Yes, give my financial team permission”.*

Tap the *“Next”* button.



IMPORTANT

If you select “No, don’t give my financial team permission”, your financial team will not be able to assist you as easily with your support needs on the application.

If you select “No” and later would like to allow Commerce Trust advisor access, contact Wealth Access Technical Support at (833) 802-0503, 8:00 AM – 4:30 PM central time, Monday through Friday.

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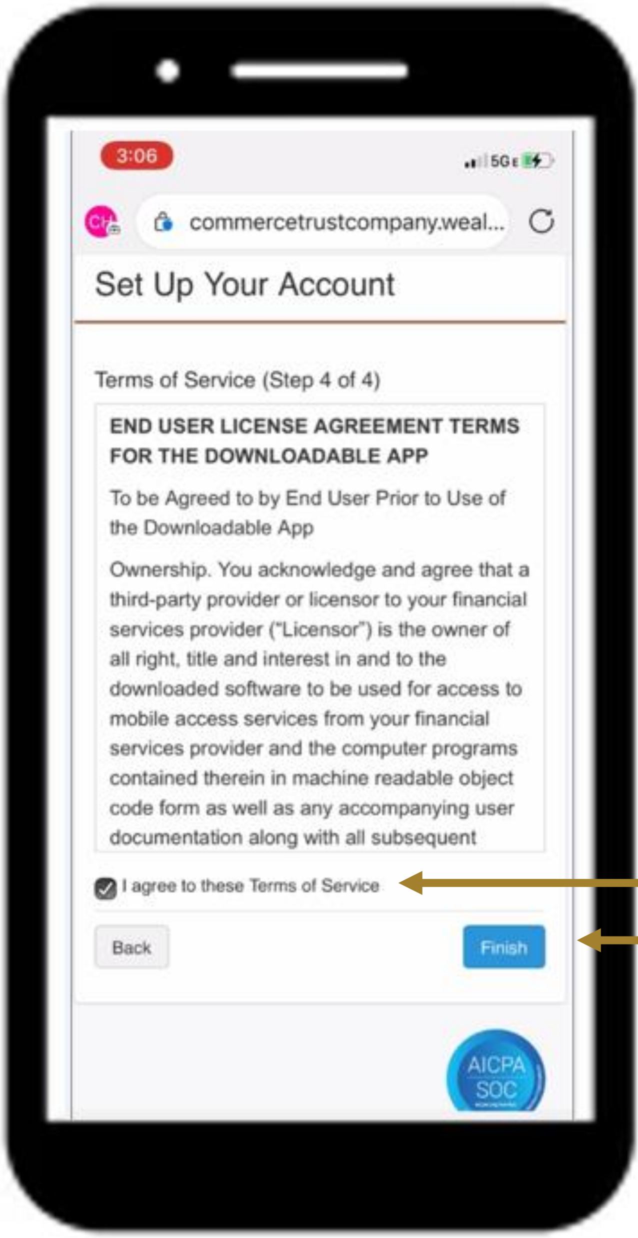
Terms of Service (Step 4 of 4)
Review and agree to the End User Terms of Service by scrolling through the service terms language.



Tap the check box next to *"I agree to these Terms of Service".*

Tap the *"Finish"* button.

TWO-FACTOR AUTHENTICATION

What is it?

Two-Factor Authentication is an ***extra layer of security*** used to make sure that people trying to gain access to an online account are who they say they are.

An additional login credential—beyond just the username and password—is required to gain account access.

It's an electronic authentication method in which a *user is granted access to a website or application only after successfully presenting* ***two pieces of unique user information*** that is only known and can only be supplied by the user.

How does it work?

Getting that second credential requires access to something that belongs to you—such as a registered mobile device.

The security step requires two separate, distinct forms of identification to access your Commerce Trust mobile app.

The first piece of security information is your ***username and password****. The second is a* ***one-use, numerical code sent via text message*** *to your smart phone or tablet.*

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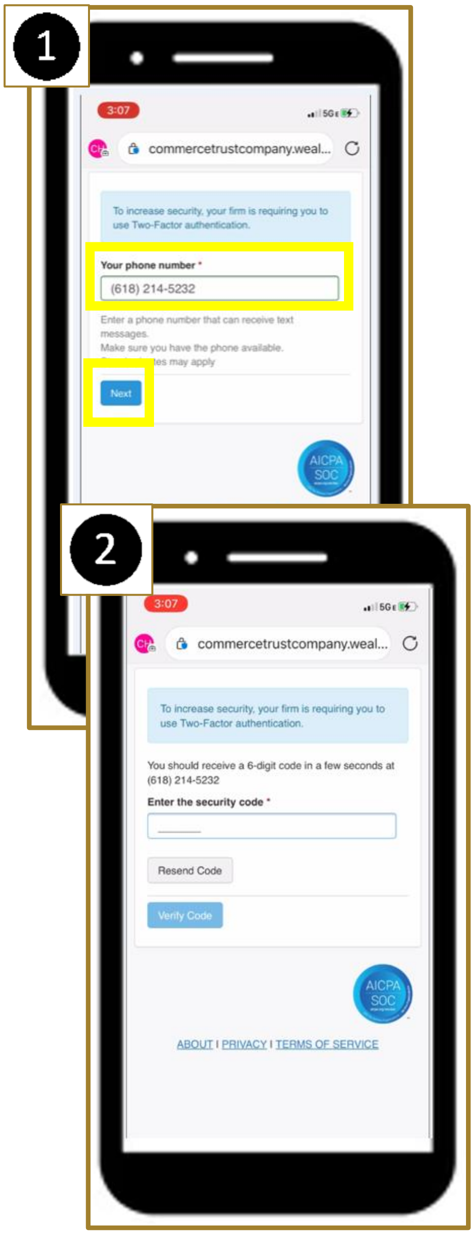
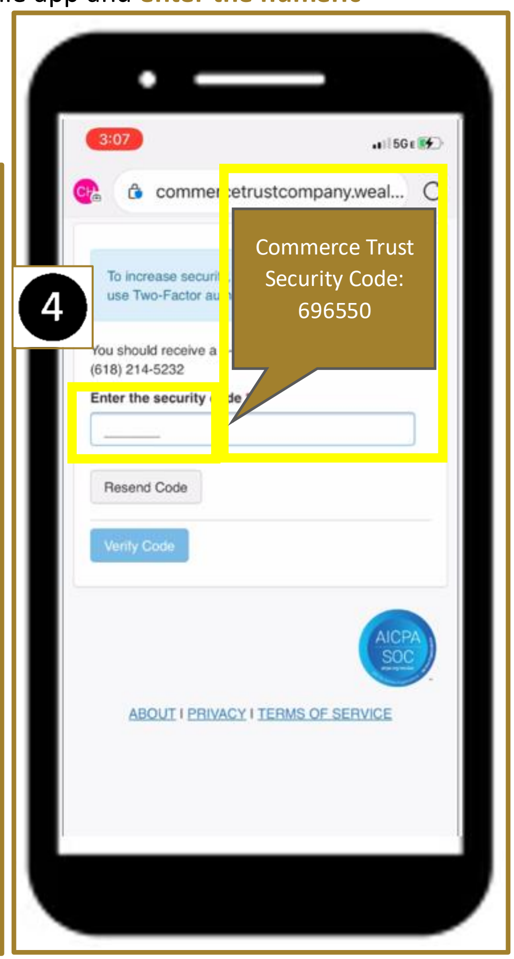


1 First, **enter your phone number** to receive a text message that will contain your one-use, numeric access code. Then tap the "Next" button.

2 You'll be notified that you'll receive your code in a few seconds at the number you provided.

3 **Locate the text message** on your device's texting app. Remember the **six-digit numeric code** to enter in the authentication field in your Commerce Trust mobile app.

4 Return to the Commerce Trust mobile app and **enter the numeric code**. Tap "Verify Code".



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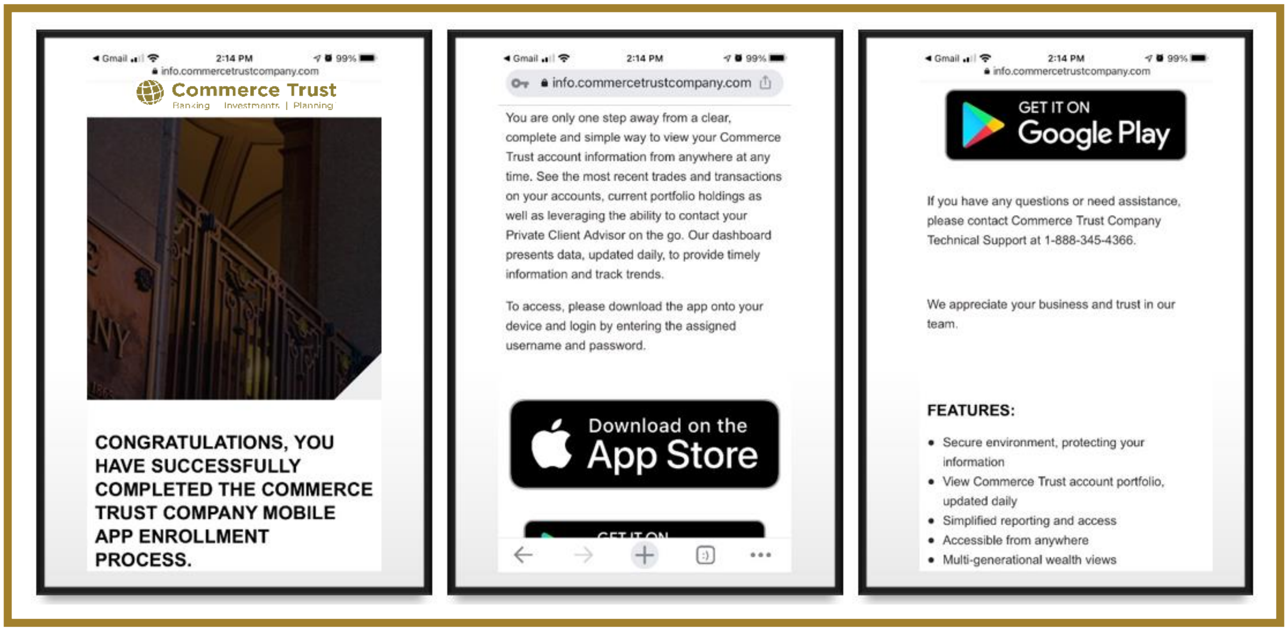
INSTALLING THE COMMERCE TRUST MOBILE APP TO YOUR DEVICE

Congratulations, you have successfully enrolled to use the Commerce Trust Mobile App. You'll receive the following confirmation notification on your device.



You'll now download the Commerce Trust mobile app to your device.

Depending on your device, select appropriate app store tool to install the Commerce Trust Mobile App to your device from the confirmation email.

If you have an Apple device tap the "Download on the App Store" button.	If you have an Android device tap the "Get it on Google Play" button.
Download on the App Store	GET IT ON Google Play

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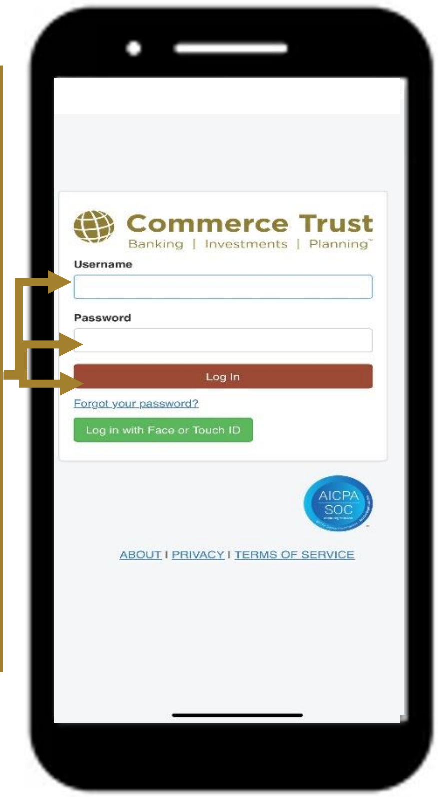
Download the app to your device by following the prompts from the app store as you would with any other app download.

<u>Launching the Commerce Trust Mobile App for the First Time</u>

After downloading the app, locate it on your device. The icon will look like this. Tap the icon to open the Commerce Trust Mobile App.

At the login page, enter your username (email address) and the password you set up in the previous steps.

Tap the *"Log In"* button.



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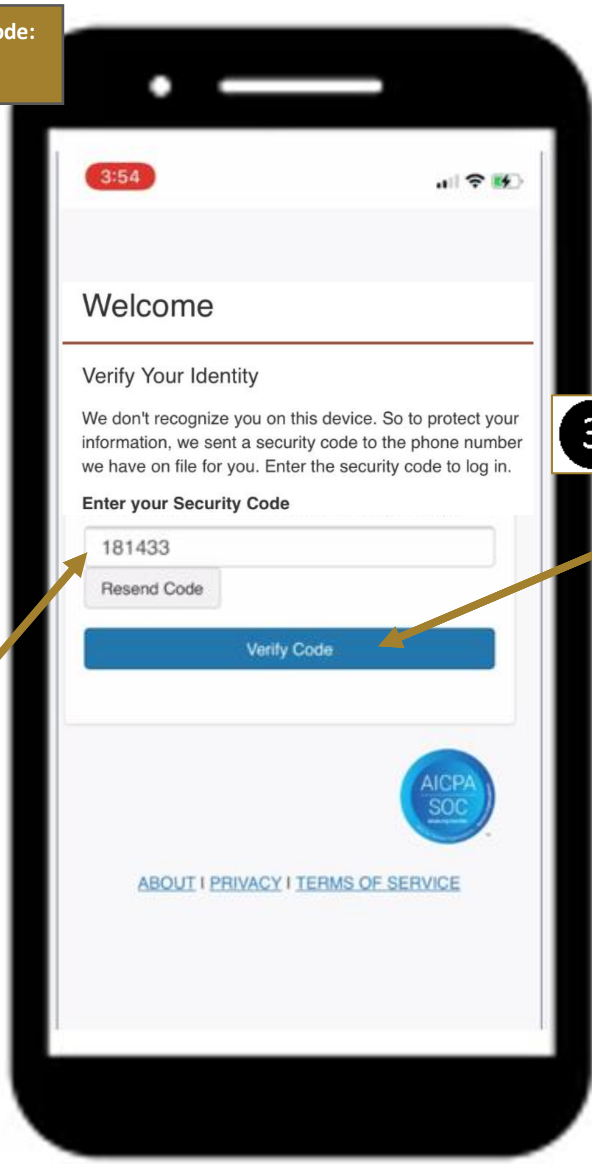
IMPORTANT

Each time you launch the app, you'll be asked to verify your identity by entering the 6-digit security code that is texted to your device.

1

Retrieve your one-use, 6-digit security code from your device's text message app.



2

Enter the security code.

3

Tap *"Verify Code"* and the app will open.

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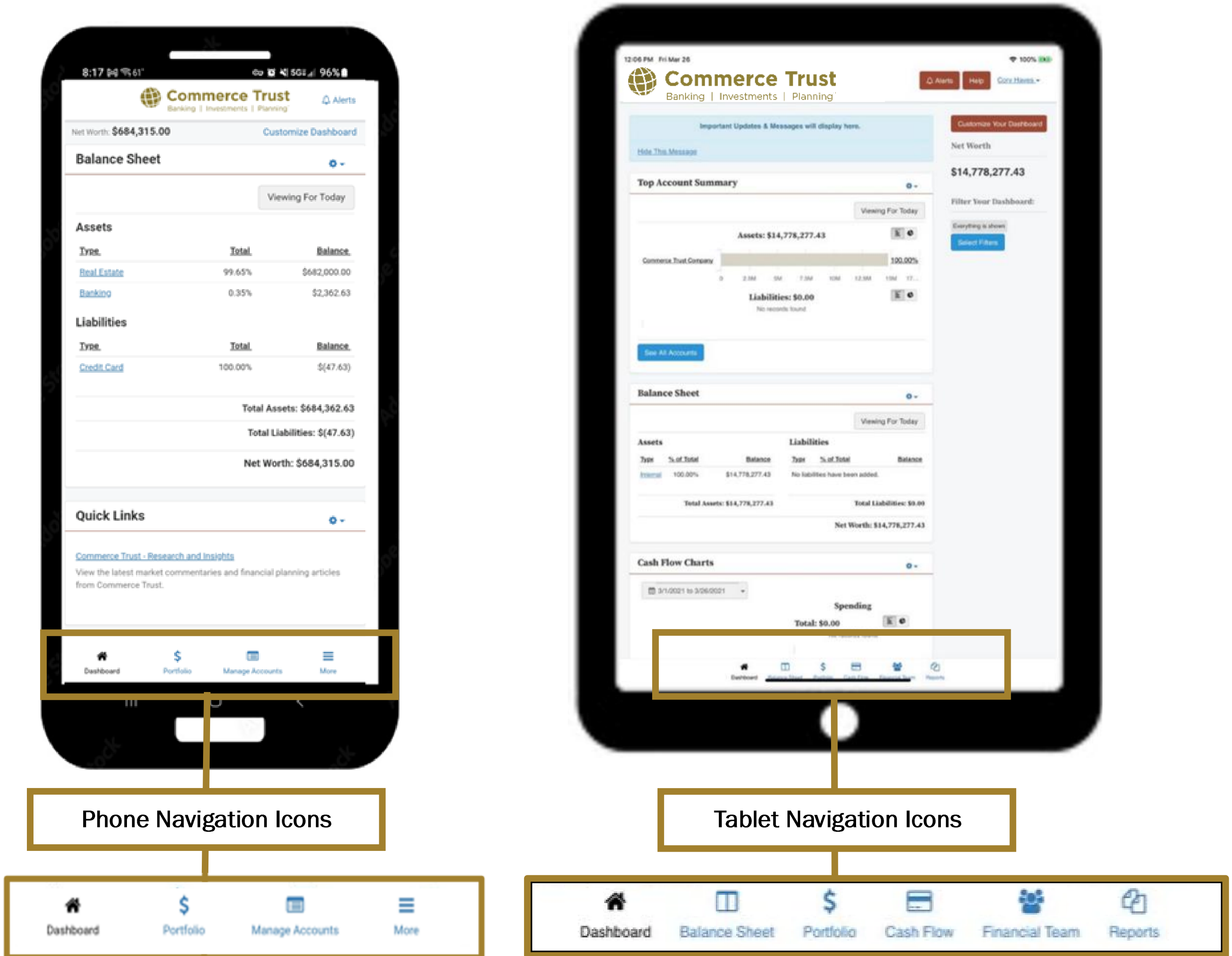
YOUR COMMERCE TRUST MOBILE APP



At the bottom of the device screen, you'll see a variety of icons that navigate you to view, monitor and manage your account information.

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NAVIGATING THE COMMERCE TRUST MOBILE APP

NOTE: The navigation icon options differ slightly between the phone and tablet. The Commerce Trust Mobile App offers the same features and functions regardless of your device. However, you'll see a slightly consolidated version of the navigation icon ribbon on the mobile device. You will find the *"Balance Sheet", "Financial Team"* and *"Reports"* icons in the *"More"* icon on your phone's app.

Using the Navigation Icons

Using the navigation icons to view account information in the mobile app is intuitive. Within each icon, there is additional functionality.

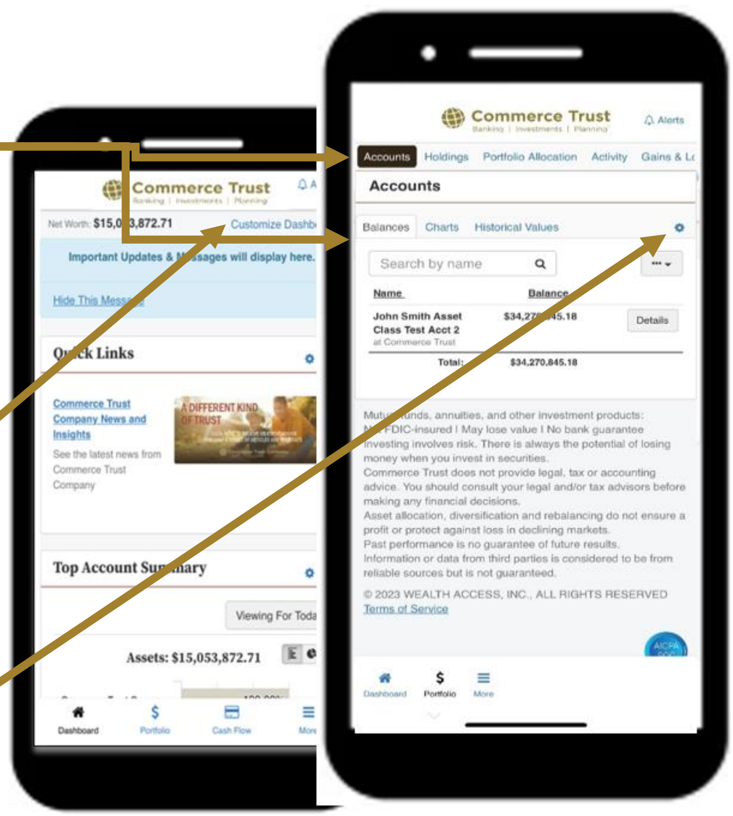
Dashboard

Once you log into the app, the default landing page is the Dashboard navigation tab. This view provides at-a-glance information on a variety of account items including: *Net Worth, Top Account Summary, Balance Sheet information, Cash Flow Charts, Account Balance Changes Over Time, Top Holdings, Portfolio Diversification and Trading Activity.*

Function Tabs in the upper left corner of each navigation icon allow you to access more detailed account information. Features include the ability to view balance, account and holding information in various chart formats, adjustable historical data exists, as well as detailed trading and transactional information.

The Dashboard view is customizable by tapping on the *"Customize Dashboard"* link. Add or remove categories. Change the sequence order by dragging and dropping the item category box.

Use the Gear Button to filter content or use the search functionality to easily locate items.



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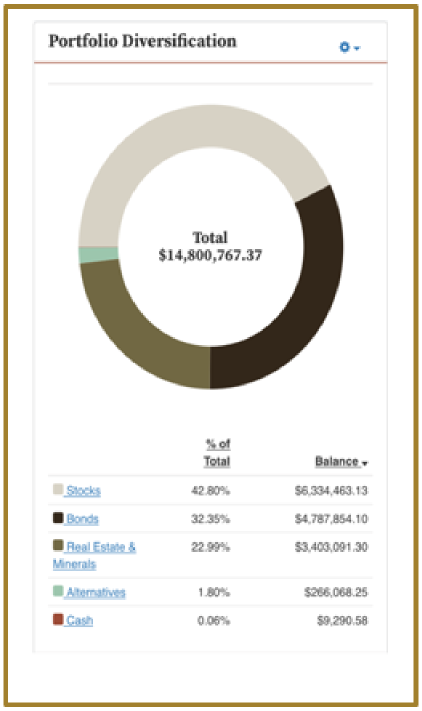
Portfolio

View your portfolio holdings by name and balance in this navigation icon, along with diversification charts and trading activity.



Cash Flow

Understanding your cash flow position is as easy as adding a few pieces of account information so we can pull all your transactions together and summarize your cash flow. Helping you:

- See how your income and spending fluctuates from month to month
- Better understand your spending habits.
- Track how your cash flow changes over time

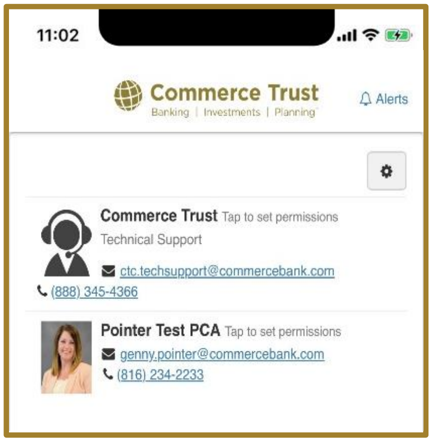
Balance Sheet

Understanding your net worth starts with your personal balance sheet. The functionality in the tab allows for you to view your assets, liability, and net worth.

Financial Team

Access to your Commerce Trust team is important. Here you'll find contact information for Commerce Trust Technical Support when you have unanswered questions or need help with the app.

You'll also see contact information for those on the Commerce Trust Wealth Management team assigned to ensure your financial success.



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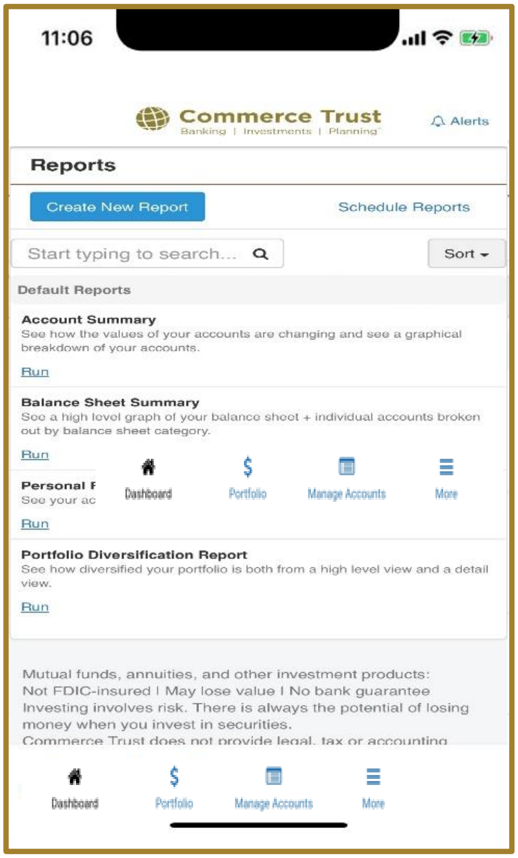
Reports

Need yet a deeper dive into account information and wish to view and receive the information in report form? This navigation icon allows you to run a report summarizing your accounts, see your accounts listed in groups by balance sheet category and more. Run a one-time report or schedule reports you wish to see more frequently.



User Settings & Alert Settings

IMPORTANT

In the **tablet version** of the app, you'll access the *"User Settings"* and *"Alert Settings"* by tapping on your name link in the upper right corner of the app.

In the **phone version** of the app, you'll access the *"User Settings"* and *"Alert Settings"* by tapping the **"More"** navigation icon button.

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User Settings & Alert Settings

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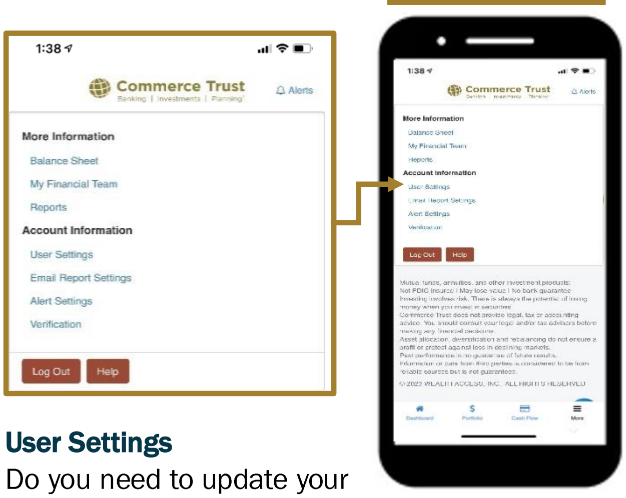
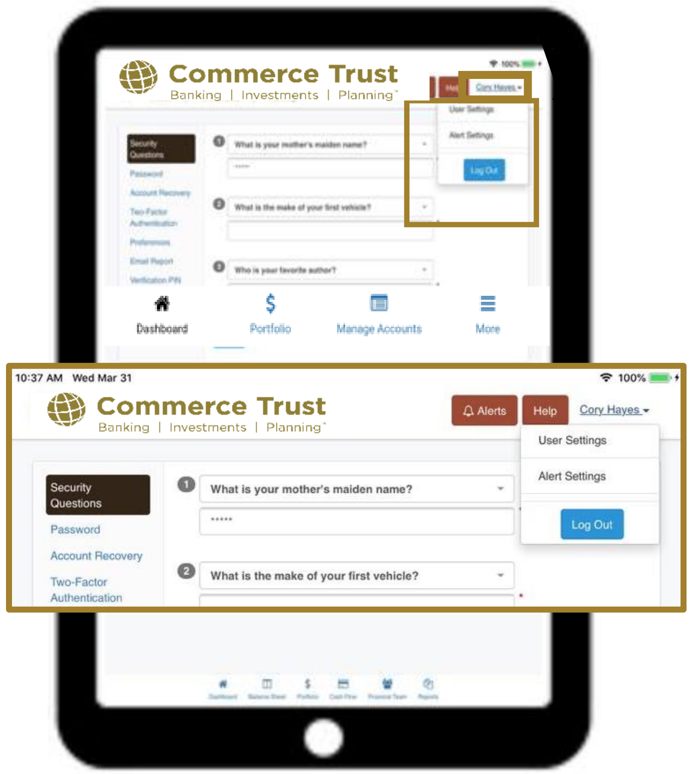
In the **tablet version** of the app, you'll access the *"User Settings"* and *"Alert Settings"* by tapping on your name link in the upper right corner of the app.

In the **phone version** of the app, you'll access the *"User Settings"* and *"Alert Settings"* by tapping the **"More"** navigation icon button.

Phone View





User Settings

Do you need to update your security questions or password? Maybe you need to request a new password? Find these resources in User Settings.

Account Alerts

Would you like to receive alerts? You can set up alerts for items important to you. When you log in, you'll see those alerts at the top of your dashboard or receive the alert by email. You choose the frequency of the alert. Doing so will keep you informed of certain changes to your overall portfolio, balance updates, transactions, and more.

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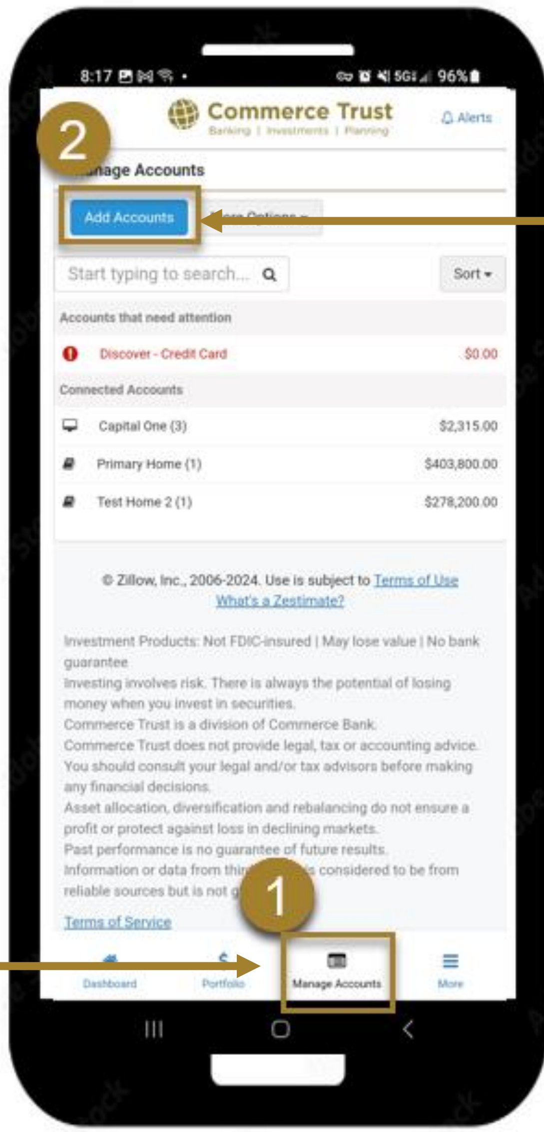
Manage Accounts

Manage accounts allows for accounts that are held outside of Commerce to be added so the larger wealth picture is attained within the CT Mobile Application. This allows more accurate reporting and allows the Financial Advisor the ability to recommend goals based on the larger picture. Without these accounts, the Financial Advisor is limited to assist with goals based on the Commerce Only accounts.

Second, select "Add Accounts"

First select 'Manage Accounts' at the bottom of the application.



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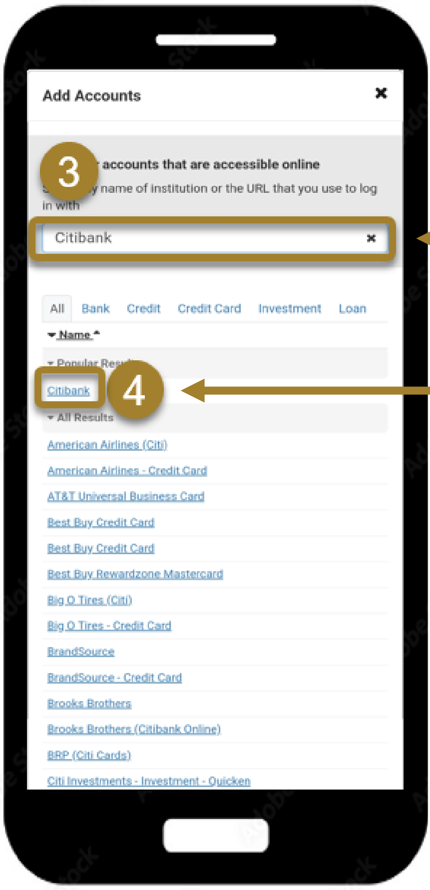
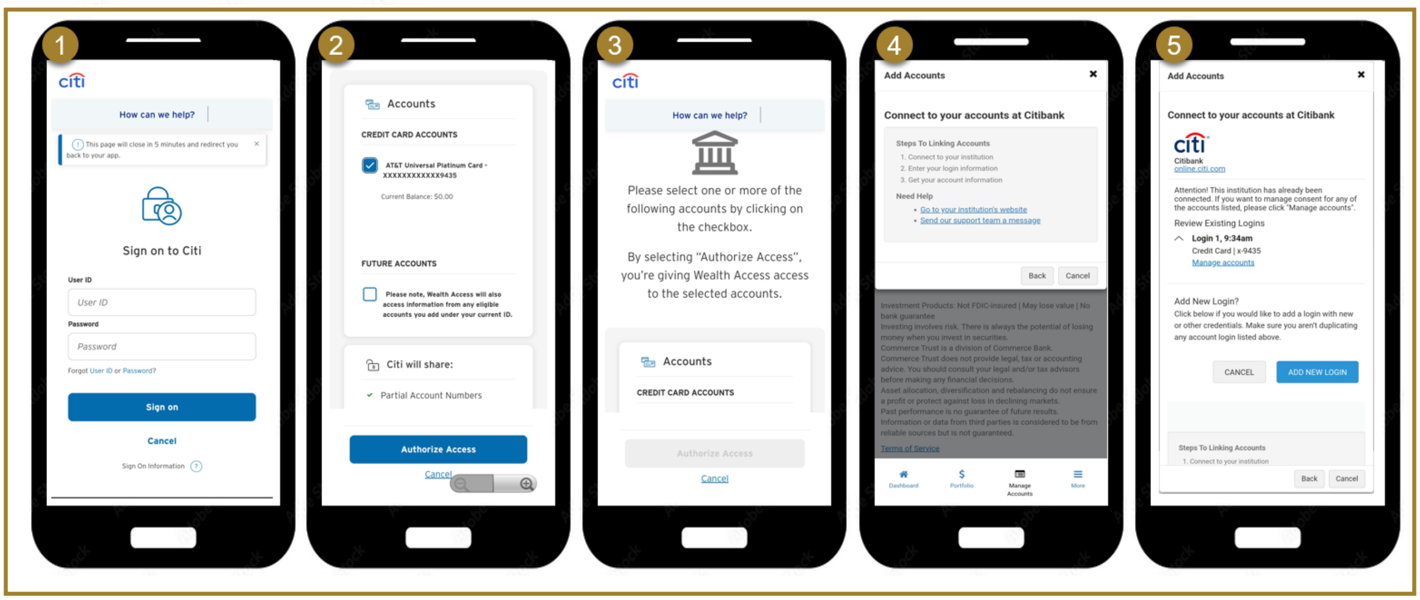


Type in the name of the institution to add.

Select the institution. (NOTE: hover over the institution name to verify the web address is the correct company to be added.)

Once the institution is selected, the next screen will be to log into the institution and go through their process. This could be different for each institution but is self-explanatory. The following screens shows the process for Citibank specifically.



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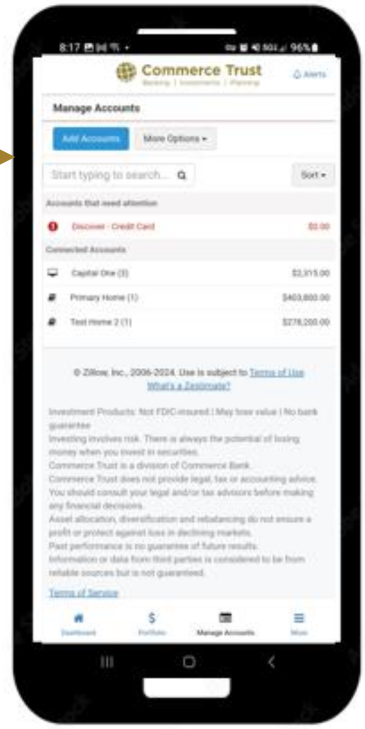
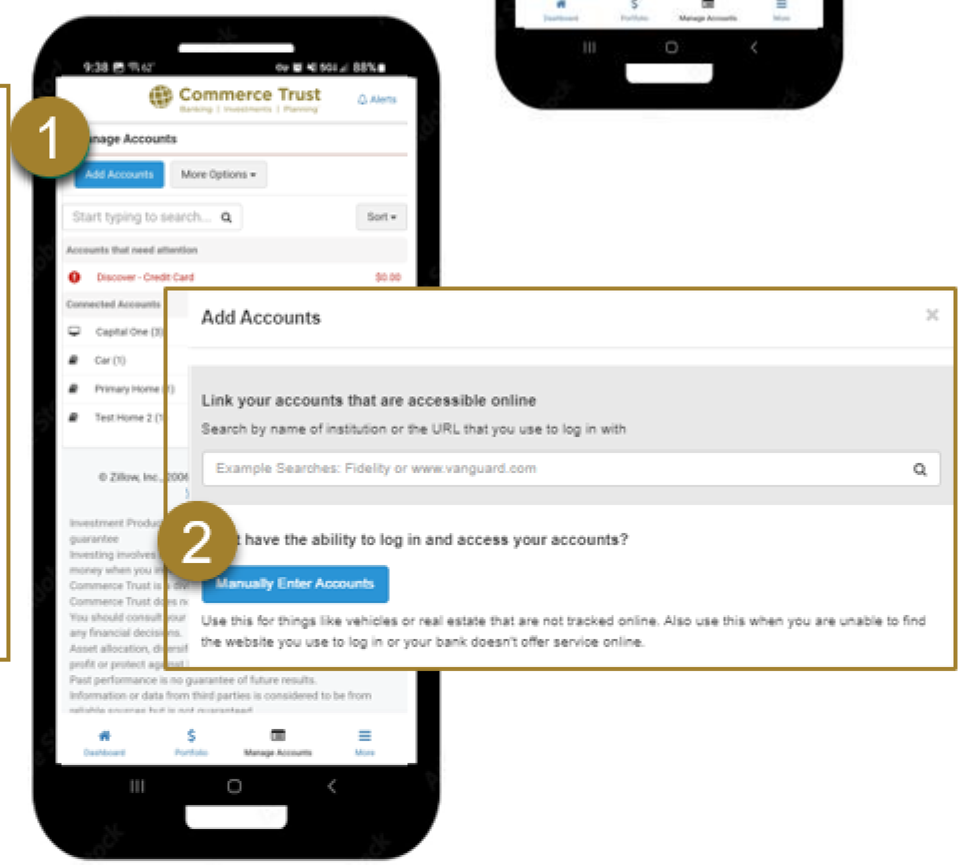
The newly added account could take up to two days to finalize and get added to the list of accounts. Once it is added, it will show up under Connected Accounts.



If accounts are not available to add automatically via the 'Add Accounts' option as described above, they can be added manually. This is typically a car loan, home loan, and assets. However, credit cards, stocks, etc. can be added this way as well.

When accounts are added via this route, updates to balances will need to be made manually.

From the Managed Accounts tab, select 'Add Accounts', then 'Manually Enter Accounts'.



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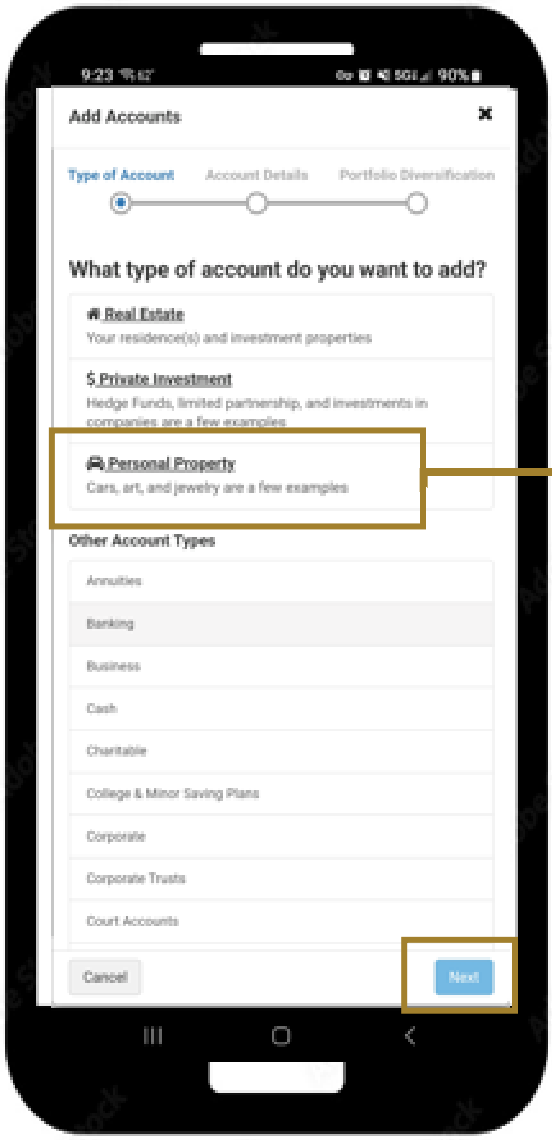
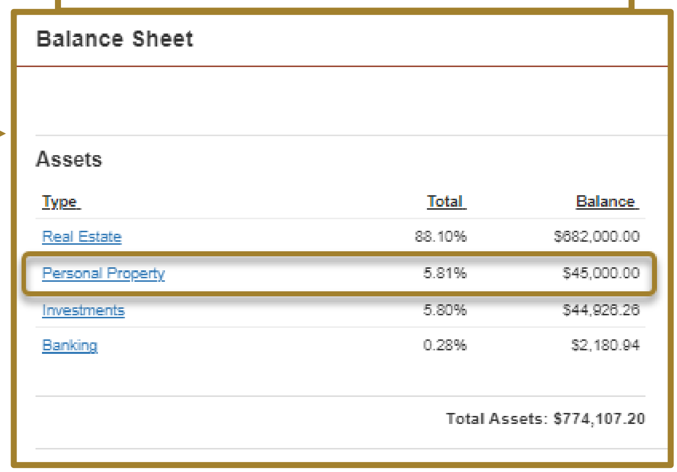
Now select the type of account to be added. What you select is how your account will appear in the balance sheet and other asset allocation charts. In this example, ‘Personal Property’ has been selected.



This is from the Dashboard showing the Manually Added Account.


Balance Sheet

Assets

Type	Total	Balance
Real Estate	88.10%	$682,000.00
Personal Property	5.81%	$45,000.00
Investments	5.80%	$44,926.26
Banking	0.28%	$2,180.94

Total Assets: $774,107.20

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First, update detail regarding the account. Use as much detail as desired. Name and Type of Personal Property are required; then select Next.

Second, enter information regarding classification of the account. This will help the application classify the account correctly; then select Finish.

Finally, the account has been manually added as part of the 'Connected Accounts' section of the Manage Accounts tab.