

***Special Connections*SM Frequently Asked Questions**

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If I already have a PIN set up for my credit card, do I need to create a new one?

How do I set up or reset my credit card PIN?

What is the *Special Connections*SM Feature?

The Special ConnectionsSM feature offers you the freedom to use your Commerce Bank credit card to conveniently access your other Commerce accounts at Commerce Bank ATMs.

I already have a Special Connections[®] credit card. Do I still have to sign up for the Special ConnectionsSM Feature?

Yes. Your Special Connections[®] Visa[®] or Mastercard[®] credit card is not automatically enabled with the Special ConnectionsSM Feature. You must proactively enroll any credit card, including your Special Connections[®] Visa[®] or Mastercard[®] credit card, in the Special ConnectionsSM Feature in order for that card to utilize the Special ConnectionsSM Feature.

To use the Special ConnectionsSM feature, simply connect your designated Commerce checking account to your credit card by logging in to Online Banking. Please see the "Sign Up for Special ConnectionsSM" icon in Online Banking.

Which types of accounts will I be able to set up for *Special Connections*SM at the ATM?

The account types eligible for Special ConnectionsSM at the ATM are as follows; Checking, Money Market, Investment Savings, Regular Savings, Home Equity Lines of Credit, Personal Loans, and Mastercard[®] and Visa[®] credit cards.

What access is provided by *Special Connections*SM at the ATM?

Special ConnectionsSM at the ATM allows you to withdraw cash from, deposit money in, make deposits and transfer funds between, or learn the balances in your checking, regular savings, or money market accounts; use funds from your checking, regular savings, and money market accounts to make payments on your Commerce Bank credit cards, lines of credit or loans; or take cash advances on your Commerce Bank credit cards.

Which PIN should I use to access the *Special Connections*SM Feature on my credit card?

Use your **credit card** PIN at Commerce ATMs when using your credit card.

How can I use the *Special Connections*SM Feature to access my other Commerce Bank credit cards?

You may use your Special ConnectionsSM enabled credit card at the ATM to take cash advances on your other designated Commerce Bank credit cards. You may not use the Special ConnectionsSM Feature to make a credit transaction using a different credit card account.

How can I obtain cash from my deposit account(s) using *Special Connections*SM?

You may withdraw cash at an ATM from any checking or savings account you have designated as a Special ConnectionsSM Account at the ATM. To obtain cash at an ATM, insert your credit card, enter your credit card PIN and then select the option to withdraw cash from your checking or savings account.

How will I know the difference between a *cash advance* (using the available credit on my credit card) and a *cash withdrawal* (using available funds from my deposit account) and what fees and charges apply?

At the ATM: For all Commerce Bank ATMs, the ATM will give you the option to take a cash advance on your credit card, or withdraw cash from an eligible deposit account. Please note: Account access and the ATM experience will vary at ATMs not owned and operated by Commerce Bank. Commerce Bank has no control over the functionalities offered at non-Commerce Bank ATMs. See your Cardholder Agreement for more details.

If a cash advance is taken on your credit card, then cash advance fees and interest charges will be applied to the transaction. See your Cardholder Agreement for details regarding fees and interest for cash advances.

If cash is withdrawn from your Commerce Bank deposit account, no fees will be applied at Commerce Bank ATMs. Other fees may apply at ATMs that are not owned and operated by Commerce Bank.

Does *Special Connections*SM provide access to all of my accounts at any ATM?

Commerce Bank ATMs will provide access to all of the accounts you choose to link to your card for Special ConnectionsSM at the ATM.

Account access and the ATM experience will vary at ATMs not owned and operated by Commerce Bank. Commerce Bank has no control over the functionalities offered at non-Commerce Bank ATMs. See your Cardholder Agreement for more details.

Are there any additional fees associated with the *Special Connections*SM Feature?

No additional fees apply to your credit card when you use the Special ConnectionsSM Feature. Fees may apply, however, based on the type of transactions conducted on your credit card with the Special ConnectionsSM Feature, such as non-Commerce Bank ATM fees or cash advance fees and interest charges. See the Cardholder Agreement for the credit card that you've enrolled in the Special ConnectionsSM Feature, and, as applicable, the agreements for eligible Commerce Bank accounts: Cardholder Agreements, Deposit Agreements and associated Fee Schedules, and loan or credit agreements.

Has anything else about my Commerce Bank credit card changed?

No. Your account number, credit limit, and all of your Commerce Bank credit card benefits are unaffected by signing up for the Special ConnectionsSM Feature.

How can I track all transactions?

Regardless of the transaction (whether a debit or a credit) will always be part of the periodic statement for the account that was debited or credited. Likewise, the transaction will display, as applicable, in the Online Banking Account Activity screen for the account that was debited or credited.

Do different terms and conditions govern a transaction conducted on my account when I use the *Special Connections*SM Feature to access the account?

No, the same terms and conditions apply to transactions from your accounts regardless of which access device is used. See your cardholder agreement, if applicable, and/or Commerce's Deposit Agreement for further details.

Can I still use my Commerce Bank Visa[®] Debit Card when I have a Commerce Bank credit card with *Special Connections*SM?

Yes, you may continue to use your Commerce Bank Debit Card to make purchases and ATM transactions. Remember to use your debit card PIN for those transactions.

What if I no longer want the *Special Connections*SM Feature on my Commerce Bank credit card?

Visit a branch or contact a representative at 1-800-453-2265.

If I already have a PIN set up for my credit card, do I need to create a new one?

No, if you already know what your credit card PIN is, no action is required.

How do I set up or reset my credit card PIN?

Dial 1-800-453-2265 and press 1 for self-service options. Enter your cardholder verification information. Select the option to access the credit card menu. Select the credit card you want to work with. Select option to change PIN and follow the instructions.