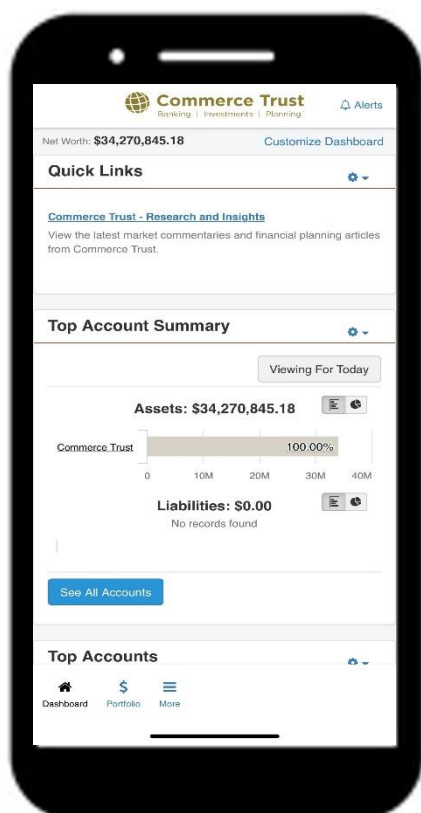


CLIENT USER GUIDE



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.

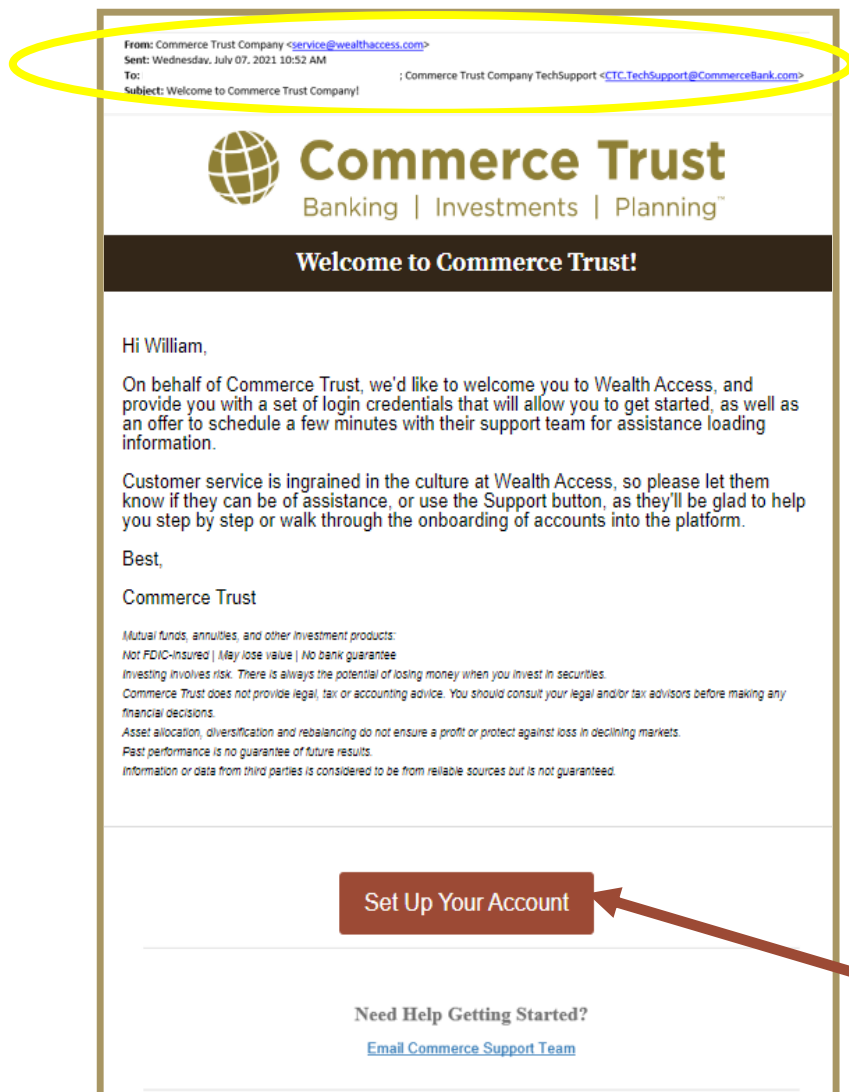


HOW TO ENROLL & SET UP THE COMMERCE TRUST MOBILE APP

WELCOME EMAIL

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

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



Tap the “Set Up Your Account” button.

WELCOME EMAIL (Continued)

IMPORTANT

*The welcome email will be sent to the email address on file. You will have **one day 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:

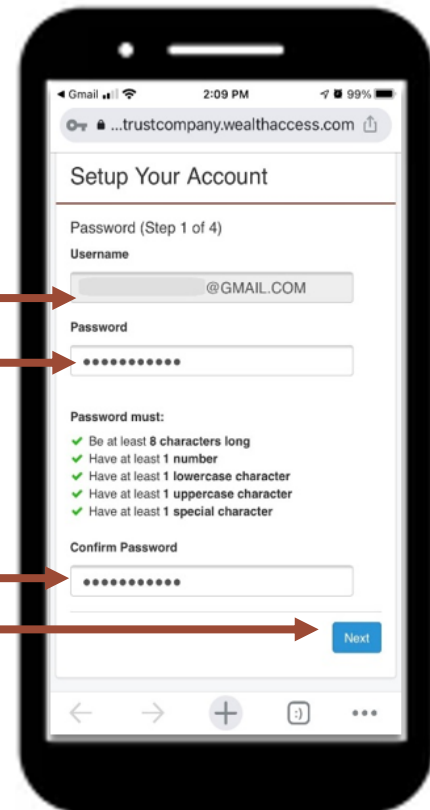
- Be at least 8 characters long
- Have at least 1 number
- Have at least 1 lowercase character
- Have at least 1 uppercase character
- Have at least 1 special character (examples #, \$, %, &, *)

Your username is the email address you provided. Type it

Type your password (according to the password requirement)

Confirm your password by typing it again in this field.

Tap the “Next” button.



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.

Setup Your Account

Security Questions (Step 2 of 4)

Help us recognize you in case you get locked out of your account

1 What is the make of your first vehicle?

2 What is your mother's maiden name?

3 In what city did you meet your spouse/significant other?

Back Next

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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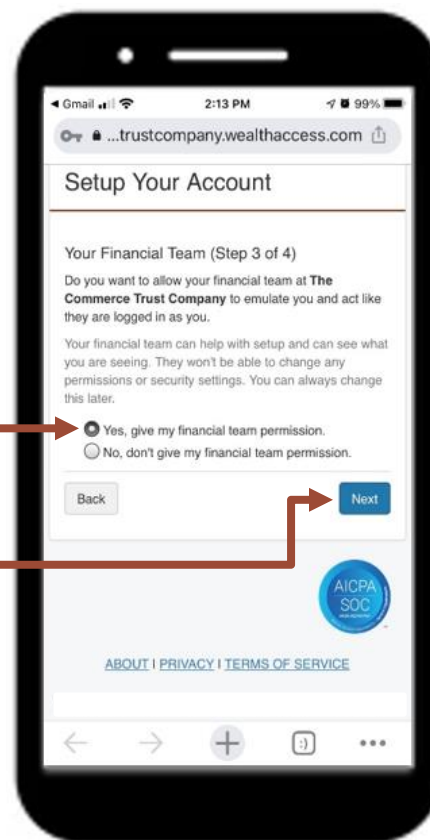
Your Financial Team (Step 3 of 4)

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.



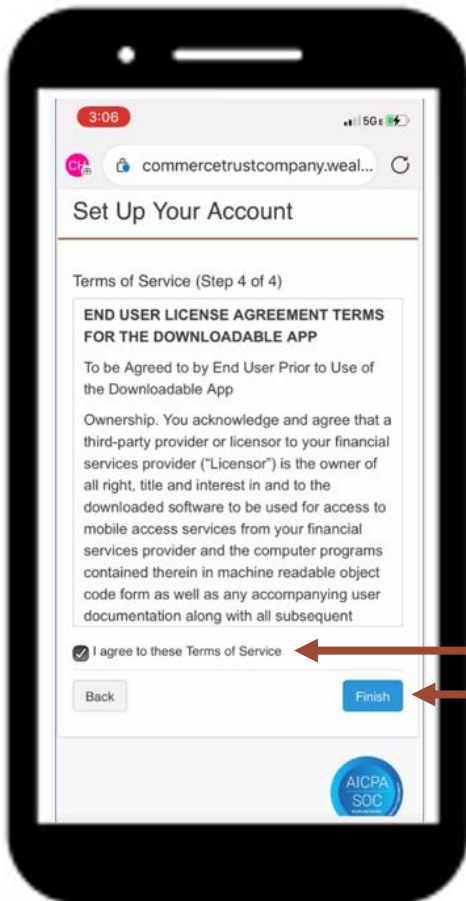
IMPORTANT

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 Commerce Trust Technical Support at (888) 345-4366, 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. Return to the Commerce Trust mobile app and **enter the numeric code**. Tap “Verify Code”.

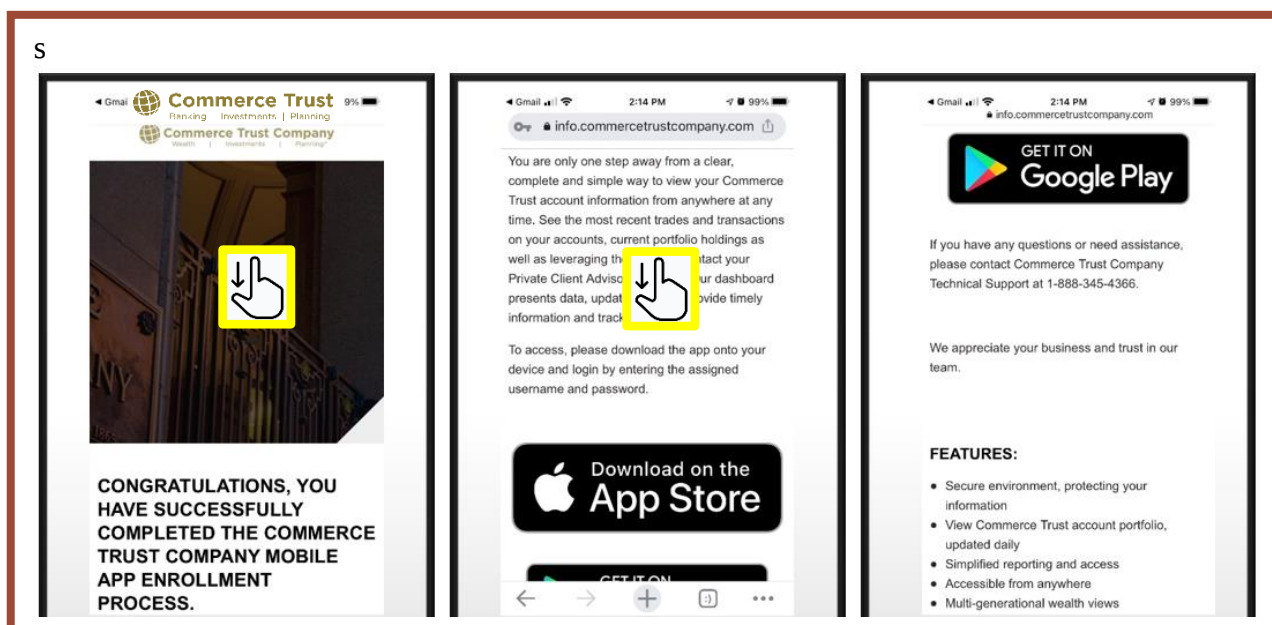
4



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INSTALLING THE COMMERCE TRUST MOBILE APP TO YOUR DEVICE

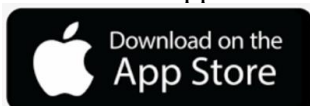
Congratulations, you have successfully enrolled to use the Commerce Trust Mobile App. You'll receive the following confirmation notification on your device.



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.



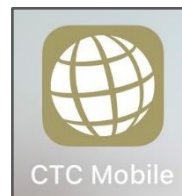
If you have an **Android** device tap the "Get it on Google Play" button.



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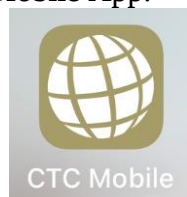
Download the app to your device by following the prompts from the app store as you would with any other app download.



Launching the Commerce Trust Mobile App for the First Time

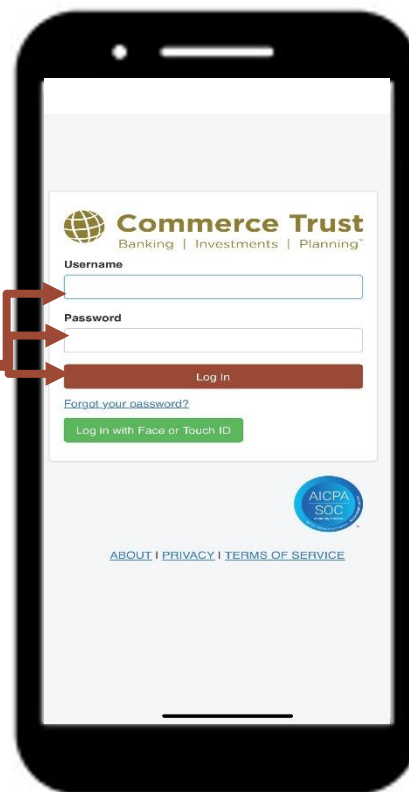


After downloading the app, locate it on your device. The icon will look like this. Tap the icon to open the Commerce Trust Mobile App.



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

Tap the *"Log In"* button.



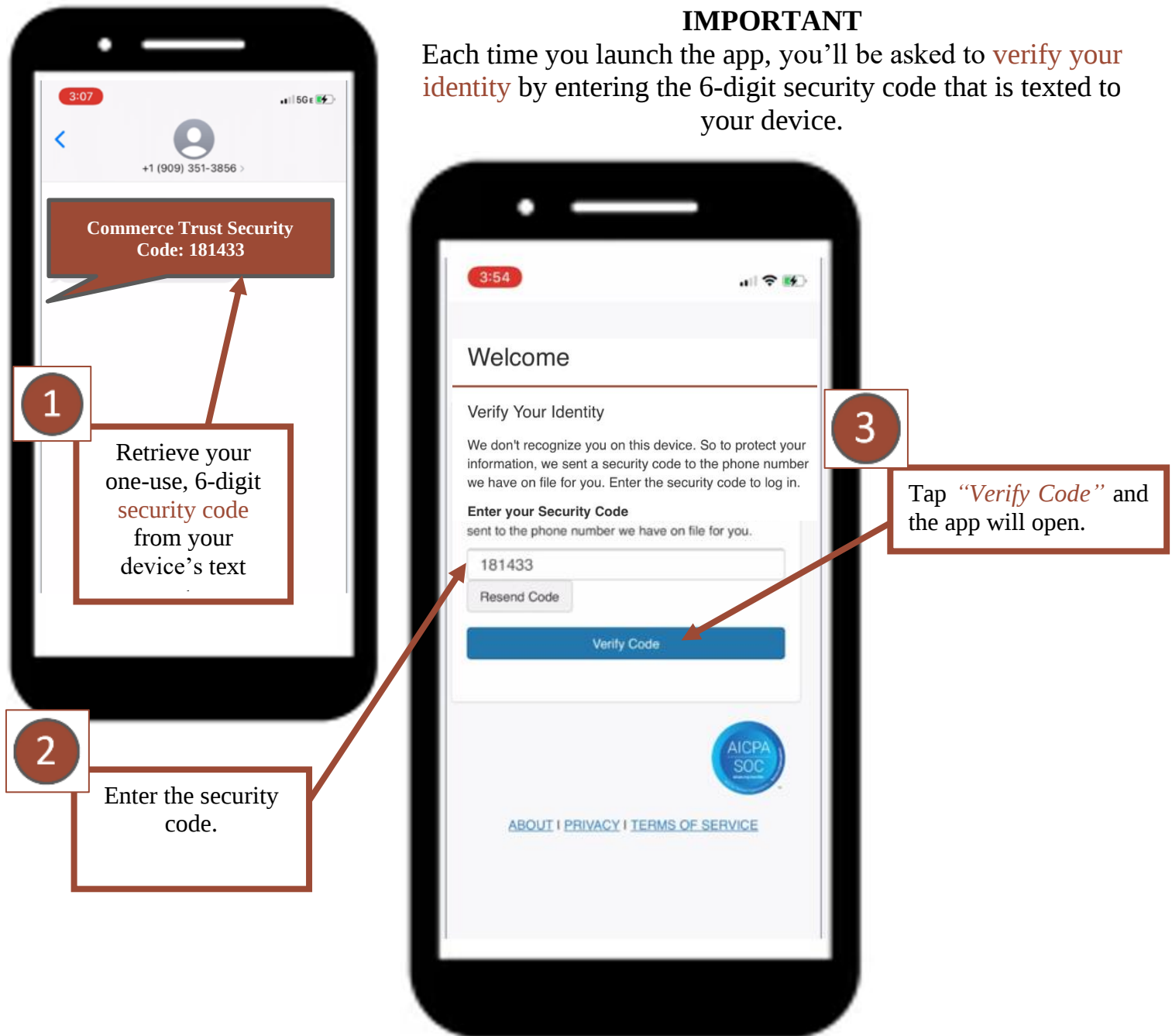
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IMPORTANT

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.

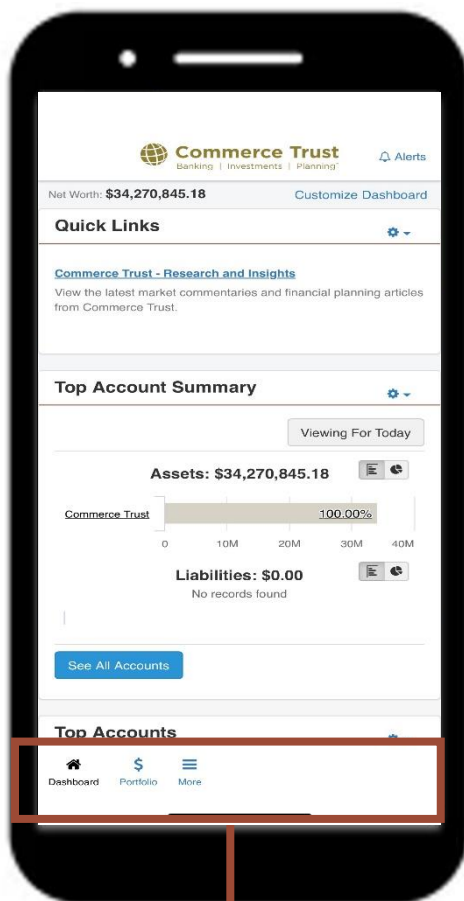


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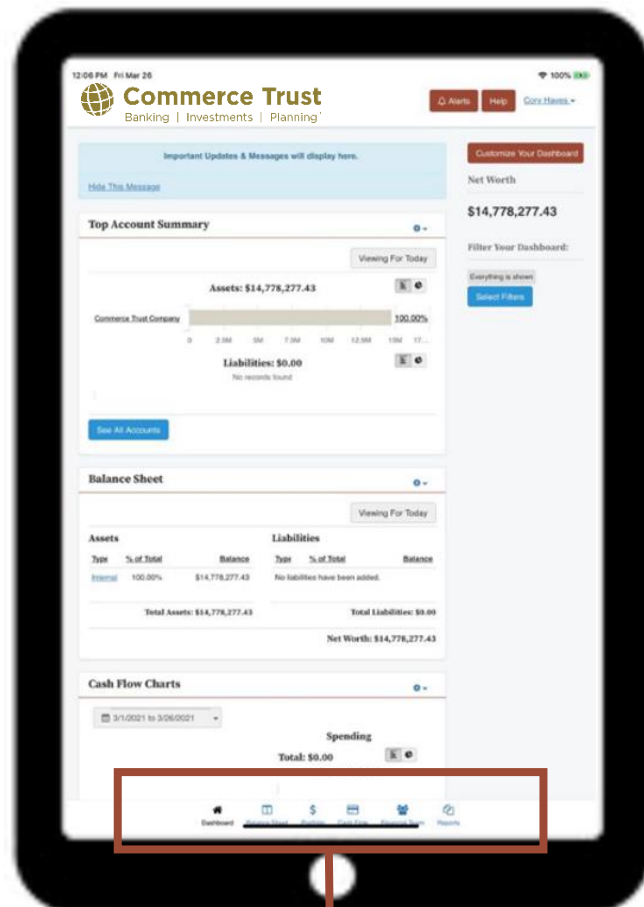
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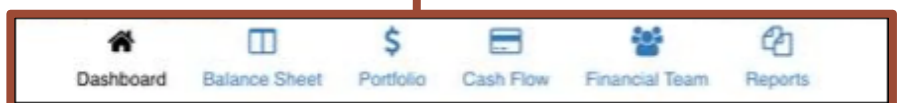
YOUR COMMERCE TRUST MOBILE APP



Phone Navigation Icons



Tablet Navigation Icons



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

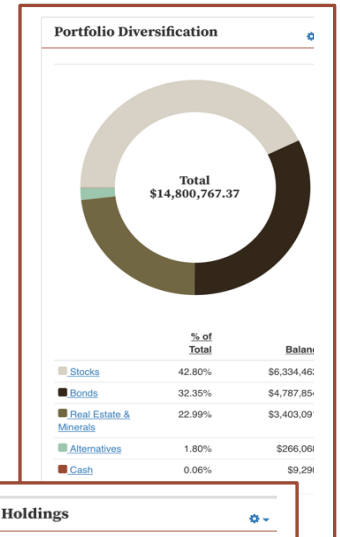
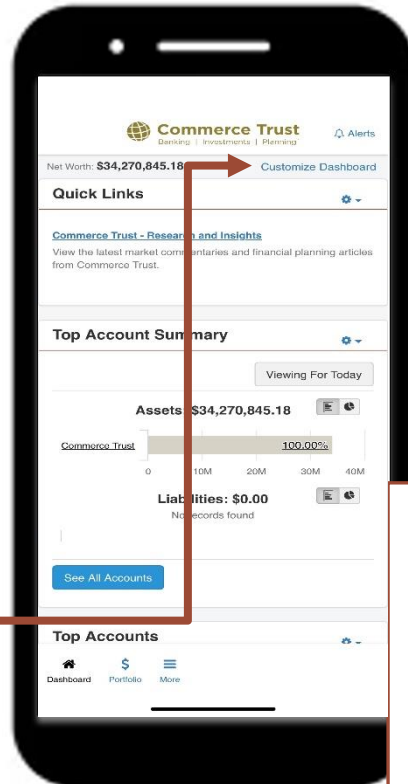
Using the navigation icons to view account information in the mobile app is intuitive. Within each icon, there is additional functionality.



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*.

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.



Name	Balance	Details
1649 Adrian Rd Burlingame Ca at Commerce Trust Company; Roberta Smith Wealth Mana...	\$2,590,909.09	Details
John Smith Land Lot #777 Test Cusip at Commerce Trust Company; Roberta Smith Wealth Mana...	\$777,777.77	Details
Transdigm Group Inc at Commerce Trust Company; Roberta Smith Wealth Mana...	\$579,180.00	Details
Ferguson Mo Reorganized S/D #R-2 Build America Bonds Taxable Series B General Obligation Unlimited 5.1% Due 05/01/29 Dated 10/06/10 Sinkable Callable 05/01/20 at Commerce Trust Company; Roberta Smith Wealth Mana...	\$500,000.00	Details



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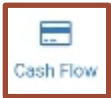
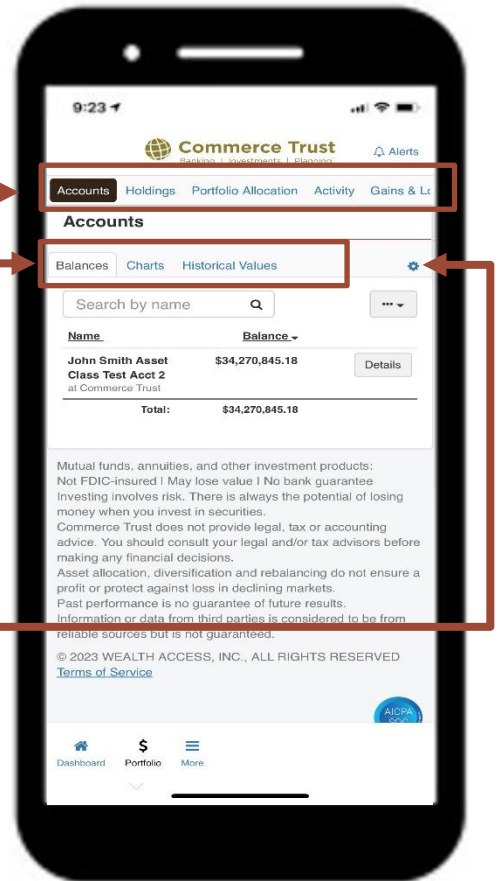


Portfolio

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

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



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.



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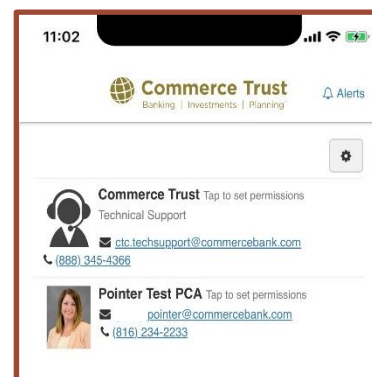
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Financial Team

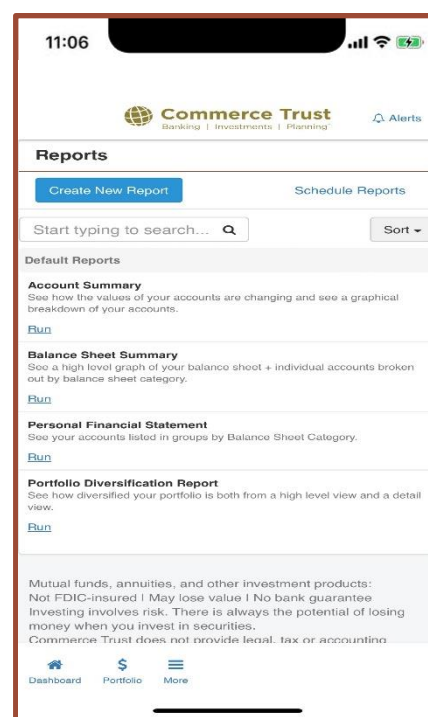
Access to your Commerce Trust team is important. Here you'll find contact information for Commerce Trust Technical Support when you have unanswered questions or need help with the app.

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



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.



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Tablet View

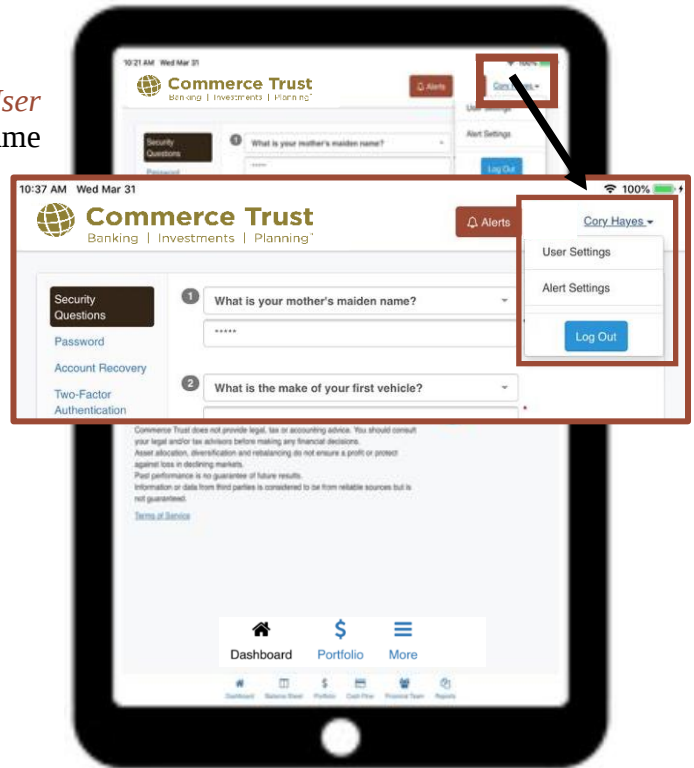
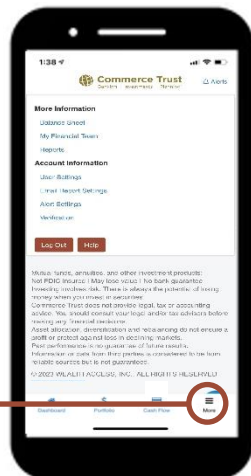
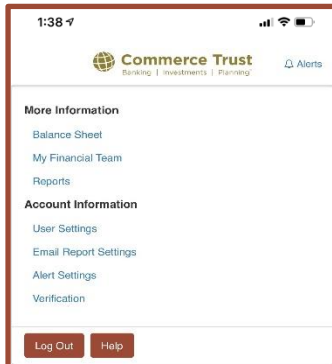
User Settings & Alert Settings

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.

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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