

PRICING INFORMATION FOR THE COMMERCE BANK SECURED VISA® CREDIT CARD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Prime Rate plus 14.99% This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Prime Rate plus 14.99% This APR will vary with the market based on the Prime Rate
APR for Cash Advances (Non-Overdraft & Overdraft)	Prime Rate plus 21.99% for Non-Overdraft Cash Advances. Prime Rate plus 21.99% for Overdraft Cash Advances. These APRs will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on Purchases if you pay the entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
Minimum Interest Charge	NONE
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore

Fees	
Set-up and Maintenance Fees - Annual Fee	\$49
Transaction Fees - Balance Transfer - Non-Overdraft Cash Advance - Overdraft Cash Advance	None None None
Penalty Fees - Late Payment - Returned Payment	Up to \$5 if your minimum payment due is less than or equal to \$25; \$15 if your minimum payment due is more than \$25 None

How We Will Calculate Your Balance: We use a method called "Average Daily Balance" (including new Purchases and Fees).

Prime Rate: The Prime Rate used to determine the APR on your Account is the U.S. Prime Rate published in *The Wall Street Journal* in its column called "Money Rates" on the last business day of each month. Although each Daily Periodic Rate is determined by an index published prior to the first day of each calendar month, the respective Daily Periodic Rate will only become effective and charged as of the first day of the monthly billing period following the respective calendar month in which the index is so published. No representation is made that the U.S. Prime Rate is the lowest, the best or the favored rate of interest. If for any reason *The Wall Street Journal* no longer publishes the "Money Rates" column, then we will choose a new index based on comparable information. An increase in the Prime Rate will cause your interest rate to increase and may cause your minimum monthly payment to increase.

Daily Periodic Rate: The Daily Periodic Rate for all APRs equals the APR divided by 365.

Secured Card Feature: Before you can be approved for a Secured Credit Card, you will be required to make a security deposit in which you will grant Commerce Bank a security interest by opening a Secured Credit Card Savings Account and executing a Security Agreement and Assignment. We will assign a credit limit equal to the balance in the savings account, with a minimum of \$400 and maximum of \$5,000.