



PROGRAM PRICING TERMS & FEES

PAYMENT INFORMATION	All charges are due and payable by the Payment Due Date shown on your periodic statement.		
GRACE PERIOD FOR REPAYMENT OF PURCHASES	At least 20 days from the date of the periodic statement, provided you have paid the previous balance in full by the due date.		
PAYING INTEREST	We will not charge you any interest on purchases when you pay the entire balance due by the due date each month. We will begin charging interest on Cash Advances on the transaction date. "Cash Advances" can include but are not limited to: advances made by means of convenience checks, an electronic device or machine, a teller of any financial institution, by means of a balance transfer from another credit card, for the purchase of wire transfers, non-US currency, traveler's checks and money orders.		
ANNUAL PERCENTAGE RATES (APRs)	Cash Advance: 22.65% of Average Daily Balance variable rate* 0% Purchase APR	LATE PAYMENT FEE	2.5% of the amount past due
CASH ADVANCE FEE	3.00% of the cash advance amount with a minimum of \$15	MINIMUM FINANCE CHARGE	\$0.50
ANNUAL FEE	None		
OTHER FEES	Returned Payment Fee: \$29 Over the Credit Limit Fee: \$29 Phone Payment: \$15 per occurrence	Overnight Delivery Fee per card: \$25 Statement Print Fee: \$2 per statement	
<p>*The Prime Rate used to determine the APR on your Account is the U.S. Prime Rate published in <i>The Wall Street Journal</i> in its column called "Money Rates" on the last business day of each month; provided, however, that the Prime Rate will be subject to a minimum rate of 5.00%. There is no ceiling on the applicable APR. We may change the terms of your account agreement, including the monthly periodic rate on outstanding balances at any time. To the extent allowed by law, the new terms will affect outstanding balances. Cash advances will be subject to a variable rate of the Prime Rate + 14.90%.</p> <p>The information about card costs described herein is accurate as of February 2023. This information may change after this date. To receive the most current information, call us at 1-800-892-7104 or email us at commercial.cards@commercebank.com. Commerce Bank may share your account experience and transaction information with its affiliates. Unless you call 1-800-543-4845, you agree that Commerce Bank and its affiliates may also share other information about your account.</p>			

Secured Credit Cards: Terms

Applicable for Secured Cards only;

a) Default - If we consider your Account to be in default, we may close your Account without notice, require you to pay the balance in a manner permitted by law and/or exercise our rights under the Assignment of Deposit Account (subject to applicable law regarding notice or right to cure). To the extent permitted by law, if you are in default you will pay our collections costs, attorneys' fees, court costs, and all other expenses of enforcing our rights under this Agreement.

b) Assignment of Security Deposit - Commerce Bank reserves the right to hold deposit account funds up to sixty days post account closure.