

AUTHORIZATION FOR ELECTRONIC ENTRIES TO COMMERCE DIRECTCHECK CARD

The undersigned hereby authorizes the Employer named below (Employer) to make electronic credit entries and any necessary adjustments involving these entries in the DirectCheck Card account to be established for you at Commerce Bank (Bank). You agree that ACH transactions authorized herein shall comply with all applicable U.S. law. This authority is to remain in full force and effect until Employer has received written notification from the undersigned of its termination in such time and in such manner as to afford Employer and Bank reasonable opportunity to act on it.



EMPLOYEE INFORMATION

NAME		EMPLOYEE ID NUMBER	
EMPLOYER			
SOCIAL SECURITY NUMBER		HOME PHONE	DATE OF BIRTH
ADDRESS			
CITY	STATE		ZIP
EMAIL			
EMPLOYEE SIGNATURE			DATE

Tarjeta DirectCheck
de Commerce

AUTORIZACIÓN PARA PARTIDAS ELECTRÓNICAS EN LA TARJETA DIRECTCHECK DE COMMERCE

El abajo firmante por la presente autoriza al empleador citado (Empleador) a realizar depósitos electrónicos y efectuar cualquier ajuste necesario relativo a dichas partidas en la cuenta de la tarjeta DirectCheck que se establecerá para mí en el Banco Commerce (Banco). Usted acuerda que las transacciones de transferencia automática que se autorizan por la presente deberán cumplir con las leyes estadounidenses pertinentes. Esta autorización permanecerá en plena vigencia hasta que el Empleador reciba notificación por escrito del abajo firmante sobre la cancelación de manera oportuna para permitirles al empleador y al banco tiempo para dar curso a la misma.

INFORMACIÓN DEL EMPLEADO

NOMBRE		NÚMERO DE IDENTIFICACIÓN DE EMPLEADOS	
EMPLEADOR			
NÚMERO DE SEGURO SOCIAL		TELÉFONO (CASA)	FECHA DE NACIMIENTO
ADDRESS			
CIUDAD	ESTADO		CÓDIGO POSTAL
CORREO ELECTRÓNICO			
FIRMA DEL EMPLEADO			FECHA

Detailed List of fees for Commerce DirectCheckCard



All fees	Amount	Details
Get started		
Card purchase	\$0	No issuance fee to cardholder, \$5.95 issuance fee paid by Payer
Secondary Card	\$10	Fee for additional Card on same Account
Monthly usage		
Monthly fee	\$0	Fee for monthly maintenance of the Account
Add money		
Direct deposit	\$0	Fee associated with direct deposit load at time of load
Get cash¹		
ATM withdrawal (in-network)	\$0	"In-network" refers to the Commerce Bank & Allpoint ATM Networks. Locations can be found at commercebank.com/locations & allpointnetwork.com
ATM withdrawal (out-of-network)	\$3.25	This is our fee. "Out-of-network" refers to all the ATMs outside of the Commerce Bank & Allpoint ATM Networks. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Teller cash withdrawal	\$5	Fee for teller cash transaction from a U.S. institution. One withdrawal at no charge per week.
Information		
Customer service (automated)	\$0	
Customer service (live agent)	\$2	Per call. Fee may be charged each time you contact one of our live customer service representatives. First call per month at no charge; \$2.00 per call thereafter.
ATM balance inquiry (in-network)	\$0.00	"In-network" refers to Commerce Bank & Allpoint ATM Networks. Locations can be found at commercebank.com & allpointnetwork.com
ATM balance inquiry (out-of-network)	\$1.50	This is our fee. "Out-of-network" refers to all the ATMs outside of the Commerce Bank & Allpoint ATM Network. You may also be charged a fee by the ATM operator.
Using your Card outside the U.S.		
International transaction	3%	Of the U.S. dollar amount of each transaction.
International ATM withdrawal	\$2.50	This is our fee. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
International ATM balance inquiry	\$1.50	This is our fee. You may also be charged a fee by the ATM operator.
International teller cash withdrawal	\$5	Fee for teller cash transaction from a non-U.S. institution.
Other		
Inactivity	\$5	Per month. Fee for not completing a purchase or ATM withdrawal transaction after 12 months.
Card replacement	\$10	Per Card. Fee for replacement of a Card that has been lost, stolen or damaged.
Express delivery	\$25	Fee for the express shipping of a Card.
Unload and close	\$15	Fee for paper check refund.

¹ When you use an ATM not owned by Commerce or Allpoint, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer at the ATM). In addition, you may be charged fees by other third parties for use of your Card, such as (i) stores and merchants for POS transactions, and (ii) other banks and financial institutions for cash withdrawals at their branches.

Your funds are eligible for FDIC insurance. Commerce Bank is an FDIC-insured institution and as such your funds are insured up to \$250,000 by the FDIC in the event Commerce bank fails, if specific insurance requirements are met. See fdic.gov/deposit/deposits/prepaid.html for details.

No overdraft/credit feature.

Contact Commerce Bank by calling 1-866-620-1367, by writing to Commerce Bank, P.O. Box 411036, Kansas City, MO 64141-1036 or by visiting checkmypasscard.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

Summary of fees for Commerce DirectCheckCard



MAKE PAYDAYS EASIER WITH THE COMMERCE DIRECTCHECK CARD

Your employer can load your paycheck electronically on this prepaid Visa® card and you can enjoy these benefits:

- Shop or pay bills anywhere where Visa is accepted
- Get cash at any ATM displaying the Visa or PLUS® logo
- Track spending easily with online account access and text alerts
- Rest easy with Zero Liability protection against fraudulent transactions*

*The Visa Zero Liability policy covers U.S.-issued cards only and does not apply to ATM transactions, PIN transactions not processed by Visa or certain commercial card transactions. Cardholder must notify Commerce immediately of any unauthorized use.

USE OF THE DIRECTCHECK CARD FOR PAYROLL IS OPTIONAL ASK YOUR EMPLOYER ABOUT YOUR PAYROLL OPTIONS			
<u>Monthly Fee</u>	<u>Per purchase</u>	<u>ATM withdrawal</u>	<u>Cash reload</u>
\$0	\$0 with signature \$0 with PIN	\$0 in-network ¹ \$3.25 out-of-network	N/A
ATM balance inquiry (in network ¹ or out-of-network ²)		\$0 or \$1.50	
Customer service (automated or live agent ³)		\$0 or \$2 per call	
Inactivity (after 12 months with no transactions)		\$5	
We charge 5 other fees not listed here. Here are some of them:			
Lost Stolen Replacement		\$10	
Teller cash withdrawal (U.S. or non-U.S. institution)		\$5	

1 "In-network" refers to the Commerce Bank & Allpoint ATM Network.

2 This is our fee. "Out-of-network" refers to all the ATMs outside of the Commerce Bank & Allpoint ATM Network. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.

3 One call per month at no charge; \$2.00 per call thereafter.

No overdraft/credit feature.

Your funds are eligible for FDIC insurance.

See fdic.gov/deposit/deposits/prepaid.html for details.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

Find details and conditions for all fees and services inside the package, or call **1-866-620-1367** or visit checkmypaycard.com