ATTACHMENT "B"

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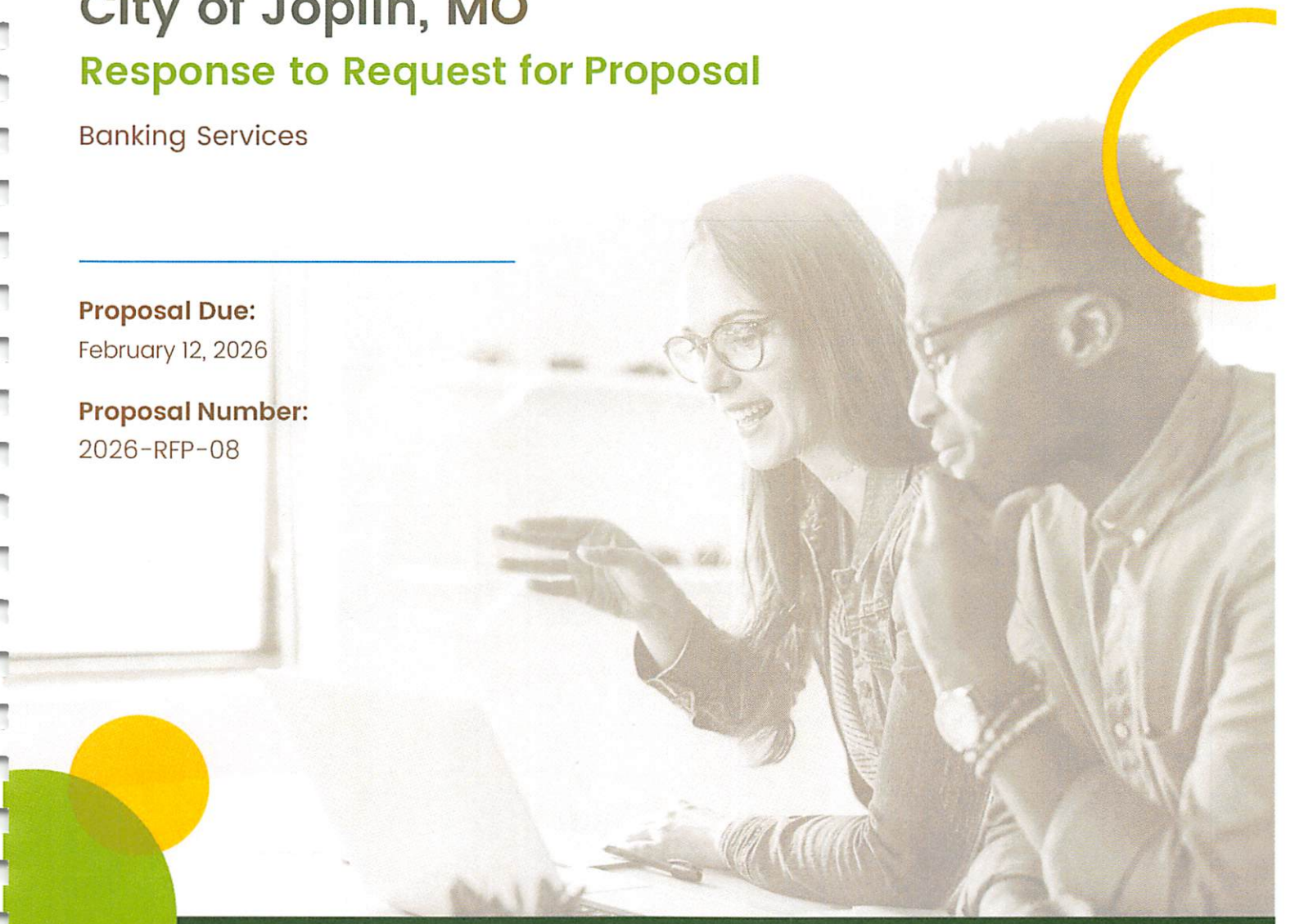
City of Joplin, MO

Response to Request for Proposal

Banking Services



Proposal Due:
February 12, 2026

Proposal Number:
2026-RFP-08

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Member FDIC

1820 E. 20th Street | Joplin, MO 64804
CommerceBank.com

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NOTE: COMMERCE BANK WILL, TO THE EXTENT REQUESTED AND MUTUALLY AGREED UPON, INCLUDE IN THE PROGRAM AGREEMENTS THOSE TERMS THAT ARE IN ADDITION TO THE TERMS CONTAINED IN COMMERCE BANK'S PROGRAM AGREEMENTS, AS WELL AS ANY OTHER TERMS MUTUALLY AGREED UPON. COMMERCE BANK AGREES TO NEGOTIATE ITS PROGRAM AGREEMENTS IN GOOD FAITH.

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February 12, 2026

Leslie Haase, CPA, CMA
Director of Finance
City of Joplin, MO
City Hall
602 S. Main
Joplin, MO 64801

Dear Leslie,

Thank you for giving Commerce Bank the opportunity to provide a proposal to City of Joplin, MO ("Joplin") for Banking Services.

Based on the detailed information in your Request for Proposal, we firmly believe that Commerce Bank is uniquely positioned not only to offer Joplin innovative solutions, but also to service your account in a way that exceeds your expectations.

The following proposal has been thoughtfully assembled, taking into consideration the specific needs of Joplin, as well as the unique ways that Commerce Bank is able to provide value-added solutions.

On the following pages, we have provided an Executive Summary of our recommended solutions as well as biographies of the key team members supporting your relationship with Commerce.

To illustrate distinctive examples of how we differentiate ourselves within the banking industry, we have also provided details outlining Commerce Bank at a glance and our 160 years of financial strength and stability.

We look forward to continuing our relationship with Joplin and welcome any feedback on how our recommendations can be modified to best meet your needs. Please feel free to contact us with any questions or comments relating to this proposal. Thank you for your consideration of our services.

Best regards,

Matthew Cox
VP, Relationship Manager
(417) 626-4035 | Matthew.Cox@CommerceBank.com

Minda Lewis
AVP, Treasury Management Officer
(417) 837-5271 | Minda.Lewis@CommerceBank.com

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Executive Summary

As your primary banking provider, Commerce Bank will continue to serve as a valuable partner to Joplin as you make process enhancements, create efficiencies, and manage the change that comes alongside these improvements. We value the continuity of your relationship with us, and we're committed to ensuring that remains unchanged. Our goal is to provide Joplin with the solutions and support necessary to help you meet your financial and banking needs so you can utilize focus on creating "a thriving community of great neighbors."

As an experienced banking provider for municipal and government organizations nationwide, we recognize that managing impactful change can be challenging. Fortunately, Joplin is already well-positioned to continue benefiting from the systems, relationships, and service structure already in place with Commerce Bank. Remaining with Commerce ensures uninterrupted access to the tools and expertise you rely on, saving time, preserving institutional knowledge, and maintaining the momentum of your financial operations.

Your dedicated Relationship Manager, Matthew Cox, and your Treasury Management Officer, Minda Lewis, will continue to be actively involved, supporting your organization as your primary bank contacts. They will remain your first point of support as your needs evolve, providing consistency and personalized service every step of the way.

Joplin will continue to receive the high-touch, relational level of service Commerce is known for, and we are confident that our full suite of banking and financial solutions will continue to help you solve challenges and elevate your processes into the future. We have detailed a few solutions you might be interested in below.

- Our full suite of Treasury Management Services will facilitate the daily financial activity required by Joplin and delivered with high-touch service and attention.
- Our Capital Markets Group can help you invest excess days cash on hand to enhance your returns while maintaining the required liquidity needed for operational activities, allowing your money to go farther and benefit your organization.
- Our Merchant Services group can assist Joplin in meeting the expectations of your merchants by providing tailored solutions to fit your customers' payment demands. Choosing Commerce Bank as your sole merchant services provider would create reporting and reconciliation efficiencies and reduce costs on monthly and transaction fees.

The following proposal provides further details about our institution; your dedicated Relationship Team; and our comprehensive suite of treasury, payments, and investment services that we are confident can meet your needs now and into the future.

We look forward to continuing our relationship with Joplin as well as the opportunity to present our recommendations to your team as you continue through the RFP process.

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Relationship Team



Matthew Cox

VP, Relationship Manager

(417) 626-4035 | Matthew.Cox@CommerceBank.com

Matt joined the Commerce Bank team as a Vice President and Relationship Manager for the Southwest Missouri Region in April 2021. Matt has held many leadership positions in the banking industry over his 20+ year career, including roles in retail, administrative processing, consumer lending, and commercial. In his current role, Matt is responsible for managing large middle market relationships, which includes companies with sales ranging from $50-$500 million. Management of this portfolio requires Matt to work closely with both the client and internal partners to ensure credit facilities are structured appropriately, cash flow is maximized, and processes are streamlined.

Prior to joining the Commerce team, Matt served as the Market President for U.S. Bank where he was responsible for managing middle market relationships and leading the region. Cox is a graduate of University of Central Missouri, where he earned a Bachelor of Science degree in public relations and business communications. In his free time, Cox enjoys spending time camping with his wife and five-year-old son, BBQing, and duck hunting.



Minda Lewis

AVP, Treasury Management Officer

(417) 837-5271 | Minda.Lewis@CommerceBank.com

Minda began her career at Commerce in 2011 on our retail team before joining Treasury Management and commercial banking. She works closely with clients to streamline accounts payable and receivable systems and processes, managing excess cash, and mitigating internal and external fraud since 2012. She has earned a bachelor's degree in business administration from Drury University. Since late 2019, Minda has also served as the Southwest Region Co-Chair for our women's employee resource group, RISE.

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Relationship Team



Taylor Young

Treasury Account Manager

(417) 837-5362 | Taylor.Young@CommerceBank.com

Taylor Young joined Commerce Bank in 2018 as a Personal Banker for the Southwest Market. As her career progressed, she took a position in the Commerce Trust Department where she was a Portfolio Manager Associate. In 2023, she joined the Treasury Department working closely with Commerce Payments. Her focus is to help clients automate their accounts payables and receivables processes to be more efficient. Taylor graduated from Western Governors University with a bachelor's degree in business administration/management.



Todd Finke

Account Executive – Merchant Services

(417) 837-5273 | Todd.Finke@CommerceBank.com

Todd has been a Merchant Services Account Executive with Commerce Bank since 2012. His responsibilities include consulting with businesses and assisting them with processing payments more efficiently.

Based in Springfield Missouri, he manages a portfolio of clients and works closely with internal bank partners to create more merchant opportunities. Todd has been in the financial industry since 2006 and outside sales since 1986. He attended school at Southern Illinois University, Eastern Illinois University, and Kennesaw State University. He has been active with the Boys and Girls Club and Paralyzed Veterans of America.



Jason Snow

SVP, Capital Markets Group

(800) 442-1083 | Jason.Snow@CommerceBank.com

Jason helps institutional clients invest well over $1 billion in fixed income assets. He helps corporations, public entities, nonprofits, and banks to optimize the risk-reward profile of their investment portfolios. Jason has provided clients with comprehensive knowledge and experience by developing and implementing strategic investment plans to meet their unique needs and investing goals since 1993. Jason is registered as a Municipal Securities Representative and Government Securities Representative with the Board of Governors of the Federal Reserve System. Jason received his Bachelor of Business Administration in Finance from the University of Central Oklahoma and graduated with honors with an Executive MBA from the Washington University in St. Louis, Olin Business School

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AT A GLANCE

SUPER-COMMUNITY BANKING

In the industry for 160 years, Commerce offers a super-community banking experience that pairs large bank products and services with deep local market knowledge.

The company's focus on local markets is supported by regional advisory boards comprised of local business professionals and community representatives who assist Commerce in responding to local banking needs. We are dedicated to helping our customers meet their challenges with solutions, including:

- **A broad array of consumer products and services**
- **Sophisticated commercial lending, equipment financing and international banking services**
- **A national presence in commercial payment and merchant solutions**
- **Innovative payment products including claims processing, supply chain finance and accounts payable processing**
- **Wealth and asset management for individuals, businesses and institutions**

CORE BANKING FOOTPRINT

St. Louis	Wichita
Kansas City	Tulsa
Springfield	Oklahoma City
Central Missouri	Denver
Central Illinois	

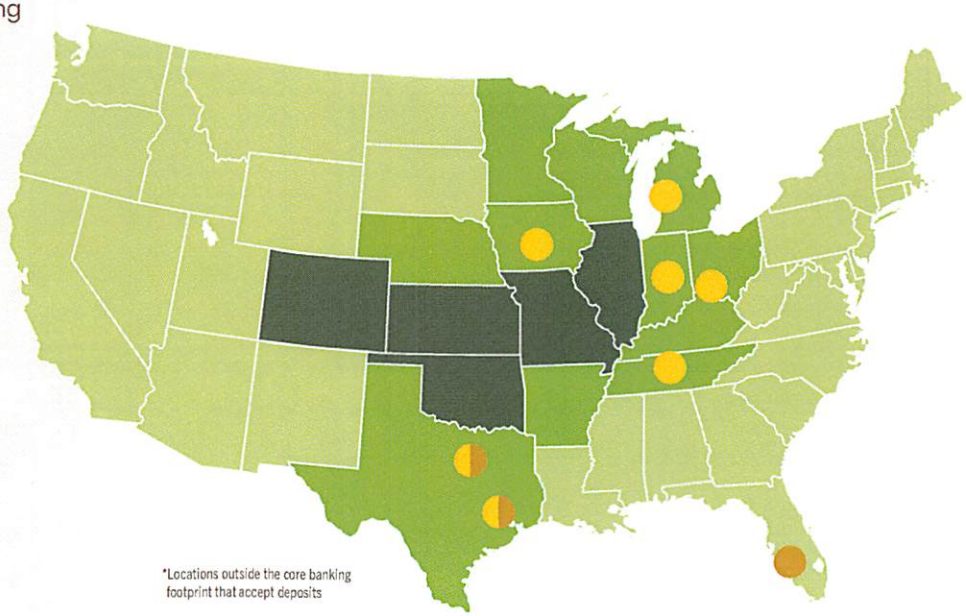
EXTENDED MARKET AREA

COMMERCIAL & WEALTH OFFICES

Cincinnati	Indianapolis
Nashville	Grand Rapids
Dallas	Houston*
Des Moines	Naples*

COMMERCIAL PAYMENTS SERVICES

Offered in 48 states across the U.S.



*Locations outside the core banking footprint that accept deposits

COMPANY VALUES

Commerce Bank is focused on enhancing our services, being responsive to customer needs and adopting new technologies to address these needs. We continue to put great emphasis on culture — working as a team to deliver the right solutions for our customers. Our core values shape our culture and guide how we do business. In this way, we give VOICE to our values:

- **We have a long-term View**
- **We collaborate as One team**
- **We act with Integrity**
- **We are Customer-focused**
- **We strive for Excellence**

HIGHLY REGARDED; LONG-TERM HISTORY

Since 1865, Commerce Bank has grown to be an industry leader in the financial services industry, known for delivering innovative services, consistently high customer satisfaction, and for our excellent money management services.

INDUSTRY RANKING AND RECOGNITION

- **$32.3 billion in Assets; ranked #43 among U.S. banks[1]**
- **$7.9 billion Market Cap; ranked #22 among U.S. banks[1]**
- **Forbes America's Best Banks 2025[2]**
- **Moody's ranks Commerce among the 12 top-rated banks in the country with a baseline credit assessment (BCA) of a2. BCA reflects a bank's standalone credit strength.[3]**

Company reports and filing information as of September 30, 2025, unless otherwise noted

1. S&P Global Market Intelligence; rankings as of June 30, 2025
2. As of February 2025
3. Moody's U.S. Bank Ratings, August 14, 2025

Commerce Bank®

160 YEARS OF **STRENGTH & STABILITY**

One of the Strongest Financial Institutions in the U.S.

#1

With a **Tier 1 risk-based capital ratio of 17.17%,** Commerce ranks **No. 1 among the top 50 U.S. banks based on asset size.**[1]

a2

Moody's ranks Commerce **among the 12 top-rated banks in the country** with a baseline credit assessment of a2.[2]

$25.5
Billion in Total Deposits

$17.8
Billion in Total Loans[3]

$32.3
Billion in Assets

#43
Largest U.S. Bank Based on Assets[1]

$7.9
Billion Market Cap

#22
Among U.S. Banks Based on Market Cap[1]

16.15%
Return on Average Common Equity YTD

#2
YTD ROACE for the Top 50 U.S. Banks per Asset Size[1]

8.1%
20-Year Annualized Shareholder Return

Outperforming the annualized KBW Regional Bank Index return of 4.1%[4]

$82.2
Billion in Total Trust Assets Under Admin

#16
Among Bank-Managed Trust Cos based on AUM[1]

Company reports and filing information as of September 30, 2025, unless otherwise noted
[1] S&P Global Market Intelligence; June 30, 2025
[2] Moody's U.S. Bank Ratings, August 14, 2025
[3] Includes loans held for sale
[4] Bloomberg, June 30, 2025

RESPONSE



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2. Qualifications

2.1 To qualify as a depository for City funds, the Financial Institution must meet the following qualifications:

2.1.1 The proposer must be a chartered banking institution with branch banking facilities located within the city limits of Joplin, Missouri. The branch bank of the proposer located within the City must be able to offer the full range of banking services required by this Request for Proposal (RFP).

Commerce Bank is a State of Missouri chartered banking institution with branch offices located throughout Missouri, including in Joplin, Missouri. Commerce Bank offers a full range of banking services required by this Request for Proposal (RFP).

2.1.2 All banks submitted proposals must be full-service banking institutions capable of providing at least those services identified in Exhibit A.

Commerce Bank is capable of providing all services identified within the RFP.

2.1.3 All banks submitting proposals must collateralize 105% of the City's deposits in excess of applicable FDIC insured funds in accordance with the City's Investments Policy (Exhibit C). The acceptable collateral include United States Treasuries, GNMA (Government National Mortgage Association), U.S. Government Agency or U.S. Government Sponsored Entities as set forth in Section 2-228 of the of the City's Investment Policy. Any such collateral shall be provided as required by the City Investment Policy.

We will comply.

2.1.4 The successful bidder will be required to enter into a depository agreement substantially similar to the one identified as Exhibit B.

Commerce Bank acknowledges and can comply with the above requirement.

As a condition to effectuating any program for a customer, Commerce Bank requires the customer to execute the Commerce Bank agreement applicable to the program(s) contemplated by the RFP ("Program Agreement(s)"). Such executed agreement(s) will be in substantially the form(s) presented to you by Commerce Bank. Upon award of RFP and execution of the Program Agreement by the parties, Commerce Bank's agreement will be the complete agreement between Commerce Bank and the customer.

Note: Commerce Bank will, to the extent requested and mutually agreed upon, include in the Program Agreements those RFP terms that are in addition to the terms contained in Commerce

Bank's Program Agreements, as well as any other terms mutually agreed upon. Commerce Bank agrees to negotiate its Program Agreements in good faith.

2.1.5 **The investment activities of the City will in no way be affected by the appointment of a banking institution to handle the City's regular checking account. All investment activities will be handled at the direction of the City's Finance Director and in accordance with state laws.**

Commerce Bank acknowledges and can comply.

2.1.6 **The City reserves the right to rescind the appointment of a banking institution should the banking relationship become unsatisfactory. This will require a majority vote of the City Council.**

Commerce Bank acknowledges and can comply.

2.1.7 **The City reserves the right to reject collateral after review, based upon collateral evaluation, existing market and financial conditions.**

We understand and will comply.

7. Required Banking Services

Each proposer shall submit a comprehensive list of service prices by completing the service cost section (Exhibit A) of the RFP. This list will be considered all inclusive and the prices shown on the list shall be incorporated into the agreement and will be effective for the duration of the Banking Services Contract. Services will be evaluated on availability, costs, time schedules, interest rates and the applicability of optional services. The following categories are the basic package of required banking services:

7.1 Bank Accounts

7.1.1 Main Operation Account

The banking institution will furnish the city with a main operating account. Deposits are primarily made in checks with some currency and credit card transactions. Disbursements from the main account will be mainly through accounts payable checks, payroll checks, ACHs and a small number of wire transfers. The City of Joplin currently issues approximately 1,000 accounts payables checks per month and 300 payroll checks, with the remaining payroll issued through direct deposit. The average number of deposits per month in 450. Accounts payable and payroll checks should be charged against two separate zero-balance checking accounts and cleared against the main operating account. Supplying of imprinted checks is a City responsibility for the main operating account and the two zero-balance accounts.

As an existing customer, Joplin's services will be maintained as detailed and provided with the care you've come to know from Commerce.

7.1.2 Health Insurance

The Banking institution will furnish the city with a checking account into which deposits will be made for flexible spending accounts (FSA) for our city employees. Deposits are made by way of transfer from the Main Operating Account. Disbursements from this account will be mainly checks, ACHs, and a small number of wire transfers. The average number of deposits is 2 per month. Disbursements from this account average approximately 30 per month. This is an interest-bearing account.

As an existing customer, Joplin's services will be maintained as detailed and provided with the care you've come to know from Commerce.

7.1.3 Flexible Spending

The banking institution will furnish the city with a checking account into which deposits will be made for flexible spending accounts (FSA) for our city employees. Deposits are

made by way of transfer from the Main Operating Account. Disbursements from this account will be mainly checks, ACHs, and a small number of wire transfers. The average number of deposits is 2 per month. Disbursements from this account average 30 per month. This is an interest-bearing account.

As an existing customer, Joplin's services will be maintained as detailed and provided with the care you've come to know from Commerce.

7.1.4 Joplin Municipal Division

This account is state mandated. The Joplin Municipal Court issues approximately 30 disbursements per month. Deposits are made in checks, currency, ACHs, and credit card. The average number of deposits is 30 per month. This is an interest-bearing account.

As an existing customer, Joplin's services will be maintained as detailed and provided with the care you've come to know from Commerce.

7.1.5 Drug Forfeiture

This account is federally mandated. Disbursements from this account are minimal, averaging less than 5 per month. The average number of deposits is 2 per month. This is an interest-bearing account.

As an existing customer, Joplin's services will be maintained as detailed and provided with the care you've come to know from Commerce.

7.1.6 TIF EATS

The City of Joplin issues approximately 5 TIF EATS checks per month. The average number of deposits is 5 per month. This is an interest-bearing account.

As an existing customer, Joplin's services will be maintained as detailed and provided with the care you've come to know from Commerce.

7.1.7 TIF PILOTS

The City of Joplin issues approximately 5 TIF PILOTS checks per year. The average number of deposits is 5 per year. This is an interest-bearing account.

As an exisiting customer, Joplin's services will be maintained as detailed and provided with the care you've come to know from Commerce.

7.1.8 Additional Accounts as Needed

The banking institution will provide the City with additional low volume special purpose checking accounts as the need arises. Such accounts will be provided with personalized and pre-numbered checks and deposit slips at no additional charge, and will be included

in the total account analysis, with earnings credit given for collected balances and itemized charges compensated for through collected balance or fee payment through the primary demand deposit checking account. No charges will be made directly to any of these special accounts.

As an existing customer, Joplin's services will be maintained as detailed and provided with the care you've come to know from Commerce.

7.2 Banking Services

7.2.1 Electronic Funds Transfer

The Finance Department Currently initiates wire transfers via the internet. This proposal is for internet access that would allow the Finance Department to initiate outgoing transfers and receive data on incoming and outgoing wire transfers.

The City has approximately 30 incoming and 15 outgoing wire transfers per month. The banking institution will provide for instant wire transfer of funds to any bank using the internet and federal wire systems for investment purchases or sales and other transactions with commercial banks or brokerage houses. Incoming wires shall be posted to the City's account within one hour of being received by the bank. When there are both transfers in and transfers out during the same day, they will be treated as if occurring simultaneously, precluding any consideration of daylight overdrafts for purposes of the RFP. Wire service credit and debit notices must be reported daily and included in the monthly statement.

Commerce Bank offers three methods for wire usage: Online Wire Transfer with Commerce Connections®, Telephone, and Direct File Transmission.

Commerce Connections®, our online cash management system, allows authorized users to initiate and monitor wire transfers online, confirm receipt of incoming wires, create activity and management reports, and create repetitive wire transfer templates to be stored indefinitely. Wire transfers are limited to U.S. dollar transactions, but an international wire (eFX) module can be added if needed. The system is not limited to certain types of wire transfers and initiation methods. U.S. dollar domestic and international wire transfers must be initiated by 4 p.m. CT for same-day processing. U.S. Federal Tax Wire transactions must be initiated by 4 p.m. CT for same-day processing. The deadline for Foreign Exchange wires is 2 p.m. CT.

Telephone-initiated wire transfers require confidential authorization codes and a security callback to a different authorized representative for verification. Direct File Transmission allows payment orders to be issued through SFTP, with verification by providing file totals to Commerce.

Commerce Bank will notify Joplin of any returned wire transfers and provides email notifications for incoming credits and wires rejected by the receiving bank.

We have included our Treasury Services Cutoff Times on page A-1 of the Appendix.

7.2.2 Account Maintenance

7.2.2.1 Deposits

Deposits accepted and/or received by 2:00 p.m., will be credited to the account on that same day.

Commerce Bank can comply. Funds deposited into your accounts by branch closure are available same day; however, those funds are not collected until the next business day. Electronic deposits, including ACH and Fed Wires, are available on the business day we receive the deposit. Every day is considered a business day except Saturdays, Sundays, and Federal Holidays. A branch's cutoff time (latest daily deposit time) is its respective closure time or 7 p.m. CT, whichever is earlier.

7.2.2.2 Monthly Statements

Monthly statements showing the overall activity of the City's accounts will be provided. These reports shall include a monthly detailed analysis of the banking institution's cost of operating the City's accounts. All canceled checks will be available electronically. The monthly statement will include the amount of interest paid or charged as a result of the daily funds balance.

Monthly bank statements and check copies are available for viewing and download on Commerce Connections® on the first business day of the new month. Standard cutoff is at month end, and Commerce can accept custom cutoff calendars for statements and accommodate specialized requests.

Detailed Account Analysis statements are available for download in PDF format from Commerce Connections® once Account Analysis settles (approximately eight days after month-end) and are maintained online for seven years. The Account Analysis Statement provides a comprehensive account summary, including a summary of balance information, float, reserve requirement, earnings credit, and details of services used during the analysis period, listing charges to determine the overall service charge. Paid check images and deposited item images are available electronically through the Image Archive module for seven years, and image transmissions can be produced on a custom calendar.

An Earnings Credit Rate (ECR) is applied to the average monthly collected balance in the account and is used to offset monthly bank charges. The ECR is detailed on the account analysis statement.

Commerce Bank can also provide Joplin with Image Transmissions through secure FTP. Image Transmissions can be produced daily, weekly, bi-weekly, monthly, semi-monthly, or on a custom calendar.

7.2.2.3 Specific Contacts

Specific contacts will be identified in both the branch and main office that are available during normal working hours to answer questions. These personnel shall be familiar with the City's accounts and the Banking Services Contract.

Joplin's contacts will remain the same - Minda Lewis will be the City's primary contact with support provided by Taylor Young and Matthew Cox.

Additional day-to-day support is available at no additional charge through Commerce Bank's centralized, in-house Commercial Customer Support (CCS) Team located in Kansas City, MO. This team is accessible by email, phone, and fax Monday through Friday from 7 a.m. to 6 p.m. CT.

7.2.2.4 Insufficient Fund

Insufficient funds returned checks will be automatically presented for collection a second time.

Commerce Bank can present check items two times for clearing: the first time is when the check is deposited and then a second time if that item is returned. If the item is returned a second time, a debit will post to the depository account or an alternate account if desired.

7.2.2.5 Safety Deposit Box

A safety deposit box is required for the City that must be at least 8 ½" x 11" in size.

Commerce can continue to provide Joplin with a safety deposit box.

7.2.2.6 Branch Locations

Branch locations are utilized by various departments to make night deposits for the pools, golf course, and others. Please provide a listing of branch locations that offer a night depository drop off box.

We can accommodate Joplin's preference on how you choose to provide deposits to the bank, and the funds will be deposited per Joplin's instructions.

Joplin can drop off deposits at the following location: 1820 E. 20th St, Joplin, MO 64804

7.2.2.7 Depository Credit/Debit Card Transactions

The City currently accepts MasterCard, VISA, American Express and Discover credit cards as a means for payment at the following locations:

- Public Works -1 Machine
- Finance - 2 Machines
- Parks Athletic Complex - 1 Machine
- Parks Pools -1 Machine
- Municipal Court - 2 Machines
- Jail - 1 Machine
- Police - 1 Machine
- Health-2 Machines
- Museum - 1 Machine
- MAPS - 1 Machine
- Fire -1 Machine

A separate merchant number is needed for each location. Additional locations could be added in the future. Also, the City requires EMV Chip Card technology on these machines.

Commerce Bank currently provides merchant services for the City of Joplin. All major credit and debit cards are accepted and fully enabled for processing. Each terminal is equipped with EMV chip card technology to ensure secure transactions. I personally installed all credit card terminals.

Please feel free to contact me at your convenience if you have any questions or need additional information.

Todd Finke - 417-861-2974 - todd.finke@commercebank.com

7.2.2.8 Direct Deposit of Payroll Checks

Direct deposit of payroll checks is currently a benefit to employees. The bank should indicate the minimum number of working days prior to the date of payment that the City would be required to deposit payroll monies and provide the transmission information. Funds should be available to employees at their respective banks at the time of opening on the date of payment. The City of

Joplin is on a bi-weekly payroll schedule (26) pay periods per year.

Commerce Bank is a direct member of NACHA and is able to both receive and originate direct deposit via ACH. Originators of direct deposit can initiate transactions through multiple secure transmission methods:

Direct Send/File Transmission – For clients who create their own ACH files or use a system that generates Nacha-formatted files, submissions can be made directly or via a third-party provider through secure file transmission.

Commerce Connections® – The bank's commercial online banking platform allows clients to initiate ACH transactions, upload Nacha or custom-formatted files, and manage templates. It also offers robust reporting features related to ACH origination, as well as reporting specific to received/incoming ACH payments.

Per Nacha Rules, direct deposits for payments such as salaries and wages (PPD Credits) are identified using the standard Company Entry Description of "PAYROLL".

Commerce Bank provides timely notifications of ACH Returns and Notifications of Change (NOCs), along with strong security controls, including multiple options for submitting control totals.

Additionally, Commerce Bank offers Early Pay, a free service that provides eligible consumer account holders with access to their direct deposits up to two days before the effective date. This applies to direct deposits into personal checking accounts, savings accounts, or prepaid cards.

We have included our Treasury Services Cutoff Times on page A-1 in the Appendix.

7.2.2.9 Online Banking Services including:

7.2.2.9.1 Positive Pay Services

Commerce Bank can continue to provide positive pay services to Joplin.

Our Positive Pay account reconciliation service reduces fraud risk and provides comprehensive control over all check disbursement activity by offering a daily list of all exception items before final payment occurs. Only checks that have been authorized will be paid. Teller Line Positive Pay validates checks at branch locations against the issue file, and files are updated every 20 minutes during business hours. Email notifications are sent daily regarding exceptions, and users must confirm file transmissions via an Issue File Verification report.

Full Account Reconciliation is also available, automating the matching of paid checks to issued items and providing comprehensive reporting, including outstanding, paid, unpaid, and exception items, as well as various reconciliation reports.

7.2.2.9.2 Online Stop Payment Services

Joplin can continue to issue stop payments online via Commerce Connections® on an outstanding check. The system will verify if the check has already been paid and if the check number is valid before completing a stop payment request.

Stop payments may be entered into Commerce Connections® with either a six- or 12-month term. The system calculates expiration dates on a monthly (30-day) basis: a six-month stop-pay expires in 180 days, and a 12-month stop pay expires in 360 days. Terms cannot be extended, so we recommend placing a void on any checks that require a stop pay duration of longer than six-12 months.

Joplin can also request stop payments for a range of checks. If a range of checks is received on a file, the file must include the required information for each entry (routing number, account number, check number, dollar amount, and payee name) to ensure the correct check is stopped.

Joplin can also initiate manual stop payments by contacting our Commercial Customer Support (CCS) Team.

7.2.2.9.3 Imaging

Joplin will be able to access paid check images for seven (7) years through the Commerce Connections® Image Archive module. Joplin can export and save these images to your internal network, if needed.

Commerce Bank can also provide Joplin with Image Transmissions through secure FTP. Image Transmissions can be produced daily, weekly, bi-weekly, monthly, semi-monthly, or on a custom calendar.

7.2.2.9.4 On-line reporting for banking transactions

Commerce Connections® provides a balance report, a transaction report, and a combined balance and transaction report as a standard service. Joplin can also request a report that provides a subtotal by

transaction type, allowing Joplin to report on checks paid, Wires, ACH Debits, and more.

Through Commerce Connections®, Joplin can also perform the following additional reporting functions:

- View clearing balances and transactions to calculate cash position easily and make timely decisions
- Inquire about outstanding checks, enter or cancel stop payments, and view check images
- View and download statements
- View Lockbox deposited items, including exceptions
- Manage foreign currency exchange and letters of credit
- Pull ACH Return Reports (including notifications of change)
- Pull Electronic Data Interchange (EDI) Reports

7.2.2.9.5 On-line Wire Transfers & Account Transfers

Commerce Bank offers three methods for wire usage: Online Wire Transfer with Commerce Connections®, Telephone, and Direct File Transmission. Commerce Connections®, the bank's online cash management system, automates domestic wire transfer management, internal transfers, and drawdowns on a repetitive or non-repetitive basis.

Joplin can initiate intra-account transfers through the Commerce Connections® platform at any time. The funds will be available immediately if the transfer is initiated between 6 a.m. and 6 p.m. CT Monday through Friday.

7.3 Compensation

Each month the bank will be compensated for the services provided. The following procedures will be followed:

7.3.1 The bank will compute the actual cost to service the account based on the transaction volumes and the actual services provided. All fees will be deducted from the general account.

Commerce has included our Treasury Pro Forma on page P-1, which details relevant costs. We are able to deduct fees from Joplin's general account.

7.3.2 The bank will calculate interest earnings and deposit them into the general account and each of the special purpose checking accounts monthly.

Commerce can continue to provide interest earnings for Joplin.

Our Earnings Credit Rate (ECR) is an internally calculated interest rate derived from several short-term composite rates. The ECR, which allows commercial customers to offset monthly depository service charges using available collected balances, is calculated each month and published on each customer's analysis statement.

Earnings Credit = Ave Pos Avail Balance * [(ECR / Days in Year) * Days in Cycle]

7.3.3 The charges calculated in this section shall be the sole compensation to the bank for account services provided.

Please see our Pro Forma on page P-1 of this proposal.

7.3.4 The bank agrees to abide by the service charges submitted in its proposal for a period of four (4) years and one additional year by agreement of both parties.

The proposed pricing included in our proposal is valid as long as market conditions remain unchanged, as Joplin conducts the evaluation and selection process for this RFP. The proposed Treasury pricing will be held constant for the duration of the RFP.

7.4 Optional Banking Services

In addition to the basic services described the City requests proposals for optional banking services. A proposer may, under separate cover, submit optional proposals for other services that the proposer feels would be in the best interest of the City. The "Selection Criteria" set forth previously herein applies to the selection of a banking institution for optional banking service(s). The City may be interested in the following optional banking services:

7.4.1 Automatic Overnight Investments

At a mutually agreed upon time each working day, the prior day's net collected balance shall be invested overnight through the banking institution's own investment department at a stipulated percentage rate, i.e., 75 percent of prime, 80 percent of 180-day T-bill, etc.

7.4.2 Other Optional Services as identified by the proposing bank.

We have provided Optional Banking Services as requested in a separate package.

Exhibit A: Proposal – Banking Services

The undersigned, a banking institution maintaining branch offices within the city limits of the City of Joplin, Missouri, submits the following bid for banking services for the four-year period beginning July, 2026, as per specifications and exhibits attached.

Commerce Bank acknowledges and submits the bid for banking services as described.

1. Bank Services to be provided:

a. Demand deposit checking account services

Commerce can comply and will provide account services as requested by Joplin.

b. Additional checking accounts as specified in this Request for Proposal

Commerce can continue to provide Joplin with checking and savings accounts to suit your needs.

c. Electronic fund transfer notification and online banking

Commerce Bank offers electronic fund transfer services and online banking through its Commerce Connections® platform. Users can initiate and monitor wire transfers and ACH transactions online, confirm receipt of incoming wires, create activity and management reports, and store repetitive wire transfer templates. ACH origination and wire transfers are offered as separate modules within the online banking platform.

Joplin can receive notifications based on your preference through Commerce Connections®.

d. Account reporting, maintenance, and service

Commerce Connections® provides a balance report, a transaction report, and a combined balance and transaction report as a standard service. Joplin can also request a report that provides a subtotal by transaction type, allowing Joplin to report on checks paid, Wires, ACH Debits, and more.

Through Commerce Connections®, Joplin can also perform the following additional reporting functions:

- View clearing balances and transactions to calculate cash position easily and make timely decisions
- Inquire about outstanding checks, enter or cancel stop payments, and view check images

- View and download statements
- View Lockbox deposited items, including exceptions
- Manage foreign currency exchange and letters of credit
- Pull ACH Return Reports (including notifications of change)
- Pull Electronic Data Interchange (EDI) Reports

Commerce Bank will fully provide initial training and all associated training materials for Commerce Connections®, and ongoing support is available through our in-house Commercial Customer Support (CCS) Team. CCS is available Monday through Friday from 7 a.m. to 6 p.m. CT. Support is accessible over the phone at (800) 207-0886 and through email at CommercialSupport@CommerceBank.com.

e. Credit/Debit card services

Commerce can continue to provide merchant solutions to Joplin specific to your needs.

Commerce Bank supports and processes Visa®, Mastercard®, American Express®, Discover®, Diners Club®, JCB®, and China UnionPay® card types. The transaction types supported include PIN debit, signature debit, credit, EBT, checks, and gift cards (open/closed system).

Transmission of authorization and settlement information can be conducted by dial, dedicated circuit connections (VPN, MLPS), secure Internet, or Internet gateway in either real-time or batch mode, depending on POS capabilities. Each method has its purpose and benefit regarding communication time and cost efficiency.

f. Other services as specified in this Request for Proposal

We have provided Optional Banking Services as requested in a separate package.

2. Charges for Services

Please complete all items on the questionnaire and attach any supplemental material you wish. You may use a separate sheet of paper to answer the following questions. If there are other services your financial institution can provide that would benefit the City, please provide the cost of those services and how they would benefit the City. If your financial institution does not or cannot provide a specifically requested service, please indicate so. Please submit sample reports (e.g., check printouts, bank statements, account analysis, etc.) The City retains the right to select any and/or all items listed in this questionnaire as services to be provided by the financial institution.

Commerce Bank has completed the questionnaire and attached supplemental materials in alignment with Joplin's instructions. We have included sample reports beginning on page A-2 in the Appendix.

Prices for additional optional solutions are subject to standard pricing and will be addressed and discussed at a future date.

3. Contact

Who may we contact at your financial institution regarding this proposal?

Minda Lewis, Assistant Vice President
(417) 837-5271 | Minda.Lewis@Commercebank.com

Signature: 

EXHIBIT A: PROPOSAL - BANKING SERVICES

The undersigned, a banking institution maintaining branch offices within the city limits of the City of Joplin, Missouri, submits the following bid for banking services for the four-year period beginning July 1, 2026, as per specifications and exhibits attached.

1. Bank Services to be provided:
   a. Demand deposit checking account services
   b. Additional checking accounts as specified in this Request for Proposal
   c. Electronic fund transfer notification and on-line banking
   d. Account reporting, maintenance, and service
   e. Credit/Debit card services
   f. Other services as specified in this Request for Proposal
2. Charges for Services

Please complete all items on the questionnaire and attach any supplemental material you wish. You may use a separate sheet of paper to answer the following questions. If there are other services your financial institution can provide that would benefit the City, please provide the cost of those services and how they would benefit the City. If your financial institution does not or cannot provide a specifically requested service, please indicate so. Please submit samples of reports (e.g., check printouts, bank statements, account analysis, etc.) The City retains the right to select any and/or all items listed in this questionnaire as services to be provided by the financial institution receiving the contract.

3. Contact

Who may we contact at your financial institution regarding this proposal?

Minda Lewis	Assistant Vice President
Name	Title
1345 E. Battlefield St, Springfield, MO 65804	(417) 837-5271
Office Address	Phone

EXHIBIT A-1
2026 BANK BID FEE RESPONSE FORM

SERVICE DESCRIPTION	QTY (per Month)	Bid Fee/Response
GENERAL ACCOUNT SERVICES:		
Checking Account Maintenance-Per Month	9	Please see pricing on page P-1 of this Proposal
ZBA Account Maintenance-Per Month	2	Please see pricing on page P-1 of this Proposal
ZBA Account Master Maintenance-Per Month	1	Please see pricing on page P-1 of this Proposal
Debits: Checks Paid Only-Per Item	1,100	Please see pricing on page P-1 of this Proposal
Debits: Electronic/Miscellanous-Per Item	80	Please see pricing on page P-1 of this Proposal
Credits: Electronic Deposits (ACH)-Per Item	300	Please see pricing on page P-1 of this Proposal
Collected Overdrafts-Per Item	20	Please see pricing on page P-1 of this Proposal
Deposit Assessment-based on Average Balance	20,000,000	Please see pricing on page P-1 of this Proposal
DEPOSITORY ACCOUNT SERVICES:		
Deposited Items: Cash Deposits	150,000	Please see pricing on page P-1 of this Proposal
Deposited Items: Coin Rolls	5	Please see pricing on page P-1 of this Proposal
Deposited Items: Branch Check Deposit-Per Item	3	Please see pricing on page P-1 of this Proposal
Image Cash Letter-Monthly Maintenance	1	Please see pricing on page P-1 of this Proposal
Image Cash Letter-Per Item	4,600	Please see pricing on page P-1 of this Proposal
Remote Deposit-Per Item	800	Please see pricing on page P-1 of this Proposal
Return Deposited Items	5	Please see pricing on page P-1 of this Proposal
Return Deposited Item Maintenance	2	Please see pricing on page P-1 of this Proposal
Return Deposited Item Email	15	Please see pricing on page P-1 of this Proposal
Recleared Checks-Per Item	5	Please see pricing on page P-1 of this Proposal
DISBURSEMENT SERVICES:		
Automated Stop Payment	5	Please see pricing on page P-1 of this Proposal
Auto Stop Pay-12 Month	5	Please see pricing on page P-1 of this Proposal

EXHIBIT A-1
2026 BANK BID FEE RESPONSE FORM

SERVICE DESCRIPTION	QTY (per Month)	Bid Fee/Response
FUNDS TRANSFER SERVICES:		
ACH Monthly Maintenance	2	Please see pricing on page P-1 of this Proposal
ACH Items Originated-Per Item	3,500	Please see pricing on page P-1 of this Proposal
ACH File Originated-Per File	10	Please see pricing on page P-1 of this Proposal
ACH Return-Per Item	10	Please see pricing on page P-1 of this Proposal
ACH Delete-Reversal-Per Item	1	Please see pricing on page P-1 of this Proposal
ACH Debits Received-Per Item	70	Please see pricing on page P-1 of this Proposal
ACH Credits Received-Per Item	400	Please see pricing on page P-1 of this Proposal
ACH Same Day Origination-Per Item	1	Please see pricing on page P-1 of this Proposal
ACH Risk Manager	1	Please see pricing on page P-1 of this Proposal
EPA Account Filter Maintenance	9	Please see pricing on page P-1 of this Proposal
Wire Transfer-Incoming-Per Item	2	Please see pricing on page P-1 of this Proposal
Wire Transfer-Outgoing-Per Item	10	Please see pricing on page P-1 of this Proposal
Wire Transfer-International Outgoing-Per Item	1	Please see pricing on page P-1 of this Proposal
Wire Transfer-Advice Email Notification-Per Item	2	Please see pricing on page P-1 of this Proposal
Account Internal Funds Tranfer-Per Item	8	Please see pricing on page P-1 of this Proposal
Remote Deposit-Monthly Maintenance	1	Please see pricing on page P-1 of this Proposal
Remote Deposit-Site License	1	Please see pricing on page P-1 of this Proposal
Remote Deposit-Per Item	800	Please see pricing on page P-1 of this Proposal
RECONCILIATION SERVICES:		
Positive Pay-Per Item	1,200	Please see pricing on page P-1 of this Proposal
Positive Pay Maintenance-Per Account	5	Please see pricing on page P-1 of this Proposal

EXHIBIT A-1
2026 BANK BID FEE RESPONSE FORM

SERVICE DESCRIPTION	QTY (per Month)	Bid Fee/Response
Paper Debit Block	1	Please see pricing on page P-1 of this Proposal.
Check Imaged Items-Per Item	1,100	Please see pricing on page P-1 of this Proposal.
Check Image Maintenance-Per Account	5	Please see pricing on page P-1 of this Proposal.
Returned Check-Non Payment-Per Item	3	Please see pricing on page P-1 of this Proposal.
INFORMATION REPORTING SERVICES:		
Current Day Balance Reporting-per account	9	Please see pricing on page P-1 of this Proposal.
Prior Day Balance Reporting-per account	9	Please see pricing on page P-1 of this Proposal.
Current Day Transation Detail-per item	1,000	Please see pricing on page P-1 of this Proposal.
Prior Day Transaction Detail-per item	1,000	Please see pricing on page P-1 of this Proposal.
Online Access Base Charge	1	Please see pricing on page P-1 of this Proposal.
Wire Module	1	Please see pricing on page P-1 of this Proposal.
INTEREST OR EARNINGS CREDIT:		
Earnings Rate on Idle Funds	40,000,000	We will pay a sweep rate equal to the US Federal Reserve Bank's Interest On Reserve Balances (IORB) index minus 1.45%. With the IORB set by the Fed as of 01/31/26 at 3.65% this would increase the interest rate to a floating 2.20%.
Earnings Credit Allowance		Earnings Credit = Ave Pos Avail Balance * [(ECR / Days in Year) * Days in Cycle]

Commerce Bank

Exhibit A-2: Proposal Optional Banking Services Fee

Automatic Overnight Investments (percent of earnings)

We will pay a sweep rate equal to the US Federal Reserve Bank's Interest On Reserve Balances (IORB) index minus 1.45%. With the IORB set by the Fed as of 01/31/26 at 3.65% https://www.federalreserve.gov/monetarypolicy/reserve-balances.htm, this would increase the interest rate to a floating 2.20%. We will waive the monthly repo sweep fee.

Investments in Securities are NOT FDIC Insured; NOT Bank-Guaranteed and May Lose Value. Prices and/or yields are subject to change and investments are subject to availability. Commerce Bank is not acting as your 'municipal advisor' within the meaning of Section 15B of the Securities Exchange Act and does not act in a fiduciary capacity. CMG is not a Portfolio Manager, nor an Investment Advisor.

ATMs at certain city locations:

Commerce has several ATM locations in and around Joplin. We have included a list with addresses below.

Joplin Rangeline Rd – ATM
423 S Rangeline Rd
Joplin, MO 64801

Joplin Headquarters – Branch and ATM
1820 E 20th St
Joplin, MO 64804

Webb City – Branch and ATM
1311 S Madison St
Webb City, MO 64870

Pittsburg Main – Branch and ATM
100 S Broadway St
Pittsburg, KS 66762

Pittsburg North – ATM
2720 N Broadway
Pittsburg, KS 66762

Apple Market – ATM
103 Northeast Ave
Columbus, KS 66725

Any Other Optional Services:

Prices for additional optional solutions are subject to standard pricing and will be addressed and discussed at a future date.

PRICING



Commerce Bank®
Member FDIC

Commerce Bank

Treasury Pricing Proposal

Customer Name: City of Joplin

Commerce Bank	
Average Collected Balance	$20,000,000.00
Less Reserve Requirement - 0%	$0.00
Net Collected Balance	**$20,000,000.00**
Earnings Credit Rate	0.40%
Total Monthly Treasury Services Charges	$7,487.67
Earnings Credit Allowance	$6,666.67
Net Monthly Service Fees Due	**$821.00**

Service Code Description	Volume	Price	Monthly Charge
General Account Services			
Collected Overdraft	20	12.000%	$0.20
Account Maintenance	9	$14.000	$126.00
Deposit Assessment	20,000,000	0.160%	$2,666.67
REPO Sweep	1	$0.000	$0.00
Check Only Debits	1,300	$0.210	$273.00
Deposits/Credits Posted	450	$0.250	$112.50
ZBA Maintenance	2	$26.000	$52.00
ZBA Master Maintenance	1	$12.500	$12.50
Subtotal - General Account Services			**$3,242.87**
Depository Services			
ICL Maintenance	1	$150.000	$150.00
Checks Deposited	3	$0.150	$0.45
ICL Per Item	4,600	$0.080	$368.00
Remote Deposit Deposited Items	800	$0.100	$80.00
Return Deposited Items	5	$11.500	$57.50
Return Item Maintenance	2	$15.000	$30.00
Return Item Email Advice	15	$3.000	$45.00
Recleared Checks	5	$8.000	$40.00
Cash Deposits	150,000	$0.0015/over $15,000	$225.00
Coin Rolls	5	$0.160	$0.80
Subtotal - Depository Services			**$996.75**
Disbursement Services			
Automated Stop Payment	5	$20.000	$100.00
Auto Stop Pay-12 month	5	$30.000	$150.00
Subtotal - Disbursement Services			**$250.00**
ACH Services			
ACH Deletion/Reversal	1	$27.000	$27.00
ACH Return/NOC	10	$6.500	$65.00
ACH File Originated	10	$10.000	$100.00
ACH Monthly Maintenance	2	$30.000	$60.00
ACH Items Originated	3,500	$0.154	$539.00
Account Transfer - CC	8	$2.000	$16.00
ACH Debits Received	150	$0.160	$24.00

Service Code Description	Volume	Price	Monthly Charge
ACH Credits Received	700	$0.200	$140.00
ACH Same Day Items Originated	1	$1.550	$1.55
ACH Risk Manager Monthly Maintenance	1	$30.000	$30.00
EPA ACH Account Filter Maintenance	9	$25.000	$225.00
Subtotal - ACH Services			**$1,227.55**
Wire Transfer Services			
Wire Transfer Incoming	2	$13.000	$26.00
Wire Advice - Email	2	$3.000	$6.00
Wire Out - CC	10	$13.000	$130.00
Wire Out Int'l USD - CC	1	$34.000	$34.00
Subtotal - Wire Transfer Services			**$196.00**
Remote Deposit			
Remote Dep Maintenance	1	$60.000	$60.00
Remote Dep Site License	1	$0 (first site)/$27	$0.00
Remote Dep Per Item	800	$0.100	$80.00
Subtotal - Remote Deposit			**$140.00**
Reconciliation Services			
Prem Pos Pay per Item	1,300	$0.105	$136.50
Premium Positive Pay Maintenance	5	$90.000	$450.00
Paper Debit Block	1	$27.000	$27.00
Imaged Item	1,300	$0.040	$52.00
Image Maintenance	5	$25.000	$125.00
Return Checks for Non-Payment	3	$16.000	$48.00
Subtotal - Reconciliation Services			**$838.50**
Information Reporting Services			
Connections Balance Rpt	9	$30.000	$270.00
Connections Base Charge	1	$50.000	$50.00
Connections TX Detail (Corporate)	2,000	$0.010	$20.00
Connections Current Day	9	$22.000	$198.00
Image Archive Module	1	$40.000	$40.00
Connections Wire Module	1	$18.000	$18.00
Conn Investment Acct	1	$0.000	$0.00
Subtotal - Information Reporting Services			**$596.00**
TOTAL			**$7,487.67**

For more information please contact Minda Lewis at (417) 835-5271.

Any service utilized that is not contained within the proposal will be charged at standard rates.

APPENDIX



Commerce Bank®
Member FDIC

CommercePayments®

Treasury Services Cutoff Times

All cutoff times are Central Time and subject to change.

ACH Origination

Same Day ACH

1:30 PM . . . . . Same day processing

12:00 PM . . . . . Direct Send (transmission) ACH file initiation

International ACH (IAT)

3:00 PM . . . . . IAT file origination for next day effective entry date*

*The effective entry date could be delayed due to foreign country processing.

Next Day or Future Dated ACH

6:00 PM . . . . . ACH file origination

ACH Risk Manager

5:00 PM . . . . . ACH reject decisions for same day processing

Account Transfer

6:00 PM . . . . . Same day processing

ARP Controlled Disbursement – Disbursement Totals Reporting

9:00 AM . . . . . First Presentment

10:00 AM . . . . . Second Presentment

Foreign Exchange

2:00 PM . . . . . Foreign Exchange currency wires (manual)

2:30 PM . . . . . Foreign Exchange minor currency wires (manual)

3:30 PM . . . . . Commerce Connections eFX (online)

Loan Advances & Payments

4:00 PM . . . . . Same day processing

OnePay

6:30 AM . . . . . Check – Same Day

3:00 PM . . . . . ACH

Positive Pay

2:00 PM . . . . . Exception item decisions for same day processing

Remote Deposit

7:00 PM . . . . . Deposit for same day processing

SmartPay

4:00 PM . . . . . Item origination

Wire Transfer – US Dollar & International

4:00 PM . . . . . Federal tax wire payments

4:30 PM . . . . . Same day processing

For additional information, contact:

Commercial Customer Support

800.207.0886 | commercialsupport@commercebank.com | Monday – Friday 7:00 AM – 6:00 PM CT

commercebank.com/payments

Commerce Bank® Member FDIC | Challenge Accepted.

Check Stock Testing

Mail Checks to:
Commerce Bank
Transit Department
Mail stop KCTRAN
811 Main
Kansas City, MO 64105

Attention: Transit

Please test the enclosed check stock. Please email the results to Taylor Young

If you have questions, please contact me at 55362.

Thank you for your assistance,

Taylor Young,

Treasury Account Manager

MICR TESTING

Commerce Bank
Member FDIC

Guidelines for a successful test.

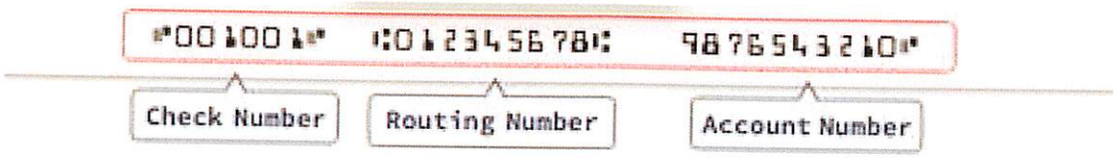
CHECKS

- No more than 5 checks are required
- Checks should be free of stubs, unnecessary paperwork, and staples
- The numeric and legal amounts should be clearly visible
- Amounts are preferred, but not required
- The word "VOID" should not obstruct the legal and numeric fields, or the MICR line
- The name **"Commerce Bank"** and our fraction **18-1/1010** for the RT **101000019** needs to be printed near the check number. Plain text is fine. Logos are optional but not required.

MICR LINE

- The characters must be printed exactly on the ¼ - inch strip centered within the 5/8-inch clear band, leaving a 3/16-inch border top and bottom
- The check number cannot exceed 10 digits and ends at field 45
- The bank routing number is between fields 44 and 33
- The account number starts at field 32
- The account number should be at least 5 and not more than 9 digits. If the account number is less than 5 digits, preceding zeros should be included to make the account number at least 5 digits
- The Routing Number is **101000019**, for non-control disbursement accounts
    - *Account numbers starting with 3507 (081500493) or 430 (101218704) are required to use a CDA RT*
- MICR Ink required for the MICR line
- MICR font reads better in **bold** print

- Dashes should not be used on the MICR line
- Use the appropriate symbols before and after the check number, routing number, and account numbers



Please send the checks free of stubs, unnecessary paperwork, and staples along with the Treasury Representative's name to:

Commerce Bank
Transit Supervisor - Testing
Mail Stop: KCTRAN
811 Main St.
Kansas City, MO 64105-2005

The MICR tester will email the results to the Treasury Representative within 1-3 business days, excluding Monday's and day after holidays.

All checks sent for testing will be shredded.

Commerce Bank

1000 Walnut
Kansas City MO 64106-3686

Demo Customer
Contact Name
800 Main St
Your City MO 99999-2415

Bank Statement

Primary Account Number: **0001234567**

If you have questions about your statement, please call us at 800-453-BANK.

Statement Date: January 31, 2011
Page Number: 1 of 3

BUSINESS CHECKING Account # 0001234567

Account Summary Account # 0001234567

Beginning Balance on January 1, 2011	$ 4,823.87
Deposits & Other Credits	+ 40,961.04
Withdrawals & Other Debits	- 12,642.80
Checks Paid	- 31,853.38
Ending Balance on January 31, 2011	**$ 1,288.73**

To calculate a daily running balance during this statement period, use the beginning balance as it is listed on the statement. Next, subtract checks and other debits as of the date they are listed as paid. For ATM and Visa Check Card withdrawals, use the transaction date. This is when these transactions were authorized. Deposits and other credits should be listed as of the date they were credited.

Daily Balance Summary Account # 0001234567

Date	Balance	Date	Balance	Date	Balance
01-01	4,145.91	01-14	18,281.85	01-22	8,535.07
01-04	3,566.77	01-15	15,354.42	01-25	8,481.95
01-05	3,539.61	01-18	5,896.86	01-26	7,909.30
01-07	3,482.07	01-19	3,381.84	01-27	7,639.47
01-08	33,368.13	01-20	0.00	01-28	1,595.59
01-12	32,953.49	01-21	0.00	01-29	1,288.73
01-13	30,017.48				

Deposits & Other Credits Account # 0001234567

Description		Date Credited	Amount
Wire Fed #11111 CB Seq 000000	Abc Energy Inc	01-08	30,000.00
Od Coverage Transfer Credit	Account Number 987654321	01-20	1,030.66
Od Coverage Transfer Credit	Account Number 987654321	01-21	530.38
Wire Fed #22222 CB Seq 444444	Efg Ventures Inc	01-22	7,400.00
Book Tfer 456456456456456 Commerce Bank	Ref Nbr: 123123123123	01-22	2,000.00
Total Deposits & Other Credits			**$40,961.04**

Withdrawals & Other Debits Account # 0001234567

Description		Date Paid	Amount
Analysis Service Charge	Effective Date 01-11-11	01-12	414.64
Adp - Tax 360028035643o2w 031541214844229 Adp TX/Fincl S	Ref Nbr: 358791213215	01-14	4,495.31
Adp - Tax 12o2w 101541a01 042218453456448 Adp TX/Fincl S	Ref Nbr: 025821321112	01-14	1,548.56
Adp - Fees 13o2w 8208627 042218453456448 Adp Payroll Fe	Ref Nbr: 279123121233	01-20	75.89
Adp - Fees 13o2w 8558769 031541214844429 Adp Payroll Fe	Ref Nbr: 651218742420	01-27	64.52
Adp - Tax 320012350849o2w 081025454651995 Adp TX/Fincl S	Ref Nbr: 451212314559	01-28	4,495.30
Adp - Tax 12o2w 102942a01 010123121232216 Adp TX/Fincl S	Ref Nbr: 122155122118	01-28	1,548.58
Total Withdrawals & Other Debits			**$12,642.80**

Checks Paid Account # 0001234567

Date Paid	Check Number	Amount	Reference Number	Date Paid	Check Number	Amount	Reference Number
01-22	1123	66.99	1	01-19	2083	1,197.63	32
01-01	1321*	60.12	2	01-18	2084	1,197.63	33
01-01	1323*	60.12	3	01-14	2085	3,592.89	34
01-22	1407*	173.47	4	01-21	2088*	359.29	35
01-22	1450*	104.72	5	01-15	2089	479.05	36
01-26	1481*	183.27	6	01-14	2090	1,197.63	37
01-01	1647*	61.09	7	01-22	2091	171.09	38
01-22	1687*	100.85	8	01-18	2093*	3,592.89	39
01-01	1693*	176.49	9	01-20	2094	2,540.16	40
01-26	1803*	176.49	10	01-15	2095	1,197.63	41
01-01	1840*	51.39	11	01-22	2096	171.09	42
01-01	1843*	51.39	12	01-18	2097	342.08	43
01-26	1898*	65.85	13	01-21	2098	171.09	44
01-13	1947*	95.91	14	01-14	2099	68.44	45
01-29	1955*	172.61	15	01-18	2101*	119.76	46
01-22	1989*	76.72	16	01-27	2102	205.31	47
01-01	1991*	134.25	17	01-14	2103	119.76	48
01-07	1996*	57.54	18	01-19	2104	119.76	49
01-18	1997	153.43	19	01-19	2105	1,197.63	50
01-18	2012*	191.79	20	01-13	2106	359.29	51
01-14	2013	57.54	21	01-20	2109*	1,197.63	52
01-25	2028*	53.12	22	01-13	2111*	598.82	53
01-15	2035*	53.12	23	01-20	2112	598.82	54
01-08	2045*	113.94	24	01-15	2113	1,197.63	55
01-14	2051*	89.51	25	01-13	2269*	1,881.99	56
01-29	2057*	134.25	26	01-05	2303*	27.16	57
01-26	2061*	147.04	27	01-04	2304	158.67	58
01-01	2063*	83.11	28	01-04	2305	16.95	59
01-18	2079*	2,395.26	29	01-04	2306	118.51	60
01-18	2080	1,197.63	30	01-04	2307	189.01	61
01-18	2082*	171.09	31	01-14	2308	460.28	62

Commerce Bank

1000 Walnut
Kansas City MO 64106-3686

Demo Customer

Primary Account Number: 0001234567
Statement Date: January 31, 2011
Page Number: 3 of 3

Checks Paid Account # 0001234567 (Cont.)

Date Paid	Check Number	Amount	Reference Number	Date Paid	Check Number	Amount	Reference Number
01-14	2309	105.71	63	01-18	10012	96.00	65
01-04	10011*	96.00	64				

* - *Indicates a skip in sequential check numbers.*

Total Checks Paid **$31,853.38**

	Total for this period	Total year-to-date
Total Overdraft Fees	$0.00	$0.00
Total Returned Items Fees	$0.00	$0.00

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Contact us at the address or phone number listed on page one of this statement. If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1) Tell us your name and account number.
2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The information above applies to checking, savings, or other consumer accounts established for personal, family, or household purposes.

If your checking or money market account has no activity for 12 consecutive months it will be considered dormant and assessed a $5 monthly fee. Regular savings accounts with no activity for 18 consecutive months will be considered dormant and assessed a $2 monthly fee.

NOT TRANSFERABLE AS DEFINED IN 12 CFR PART 204

Commerce Bank
Member FDIC

KANSAS CITY
1000 WALNUT
KANSAS CITY, MO 64106-2145

02-07-2099

DEMO COMPANY
ATTN DEMO CUSTOMER
11223 ANYSTREET ST
KANSAS CITY MO 12345-6789

SETTLEMENT DATE
01/31/2099

FROM 01/01/2099
TO 01/31/2099

ACCOUNT ANALYSIS GROUP STATEMENT

Group: 1001234567 **Commercial Checking** **Type 120**

Reserve may include, without limitation, the percentage of demand deposit account balances the bank holds as reserves required by the Federal Reserve Bank. Supervision and Assessment charges may include regulatory costs, deposit assessments and supervision fees.

If you have any questions concerning your Account Analysis Statement, please feel free to contact your Account Officer or Commercial Customer Support at 800-224-5446.

ANALYSIS SUMMARY

Average Ledger Balance		115,120.00
Less Average Float		0.00
Average Collected Balance		115,120.00
Positive Collected Balance		115,120.00
Reserve		-11,512.00
Average Available Balance		103,608.00
Less Balance Required		-100,000.00
Net Available Balance		3,608.00
Reserves On Excess(Deficit)		-1,000.00
Total Deficit Balance		2,608.00
Earnings Credit Allowance	RATE 1.000%	88.00
Total Charge For Services		100.00
Net Charge For Services		12.00
SERVICE CHARGE AMOUNT		**$12.00**

ACCOUNTS INCLUDED IN GROUP 1001234567

ACCOUNT #	ACCOUNT #	ACCOUNT #	ACCOUNT #
1234567	12346	12347	12348

1001234567 1001234567

Commerce Bank
Member FDIC

FROM 01-01-2099
TO 01-31-2099

DEMO COMPANY

Account: 1001234567

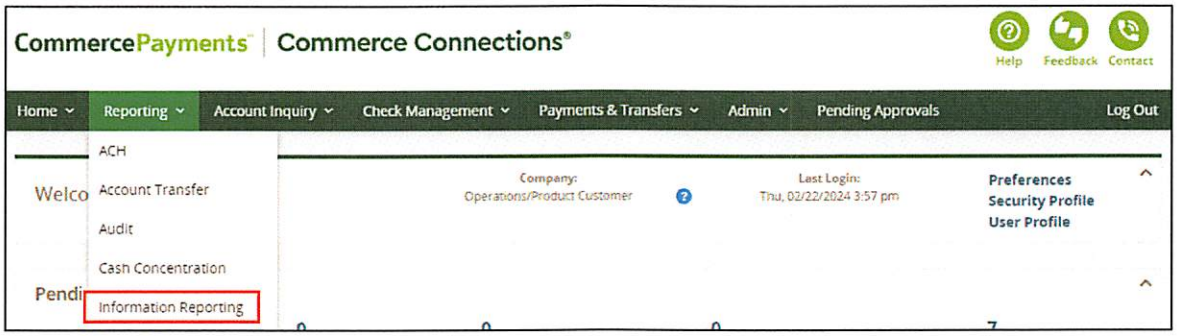
SERVICES ANALYZED

SERVICE	NUMBER UNITS	UNIT PRICE	CHARGE FOR SERVICE	BALANCE REQUIRED
GENERAL ACCOUNT SERVICES				
0021 ACCOUNT MAINTENANCE	1	10.0000	10.00	1,000.00
0035 SUPERVISION&ASSESSMENT	100,000	0.0000	4.20	88,890.00
1027 AUTO INTEGRATED SWEEP	1	10.0000	10.00	10.00
1111 CHECKS\DEBITS POSTED	100	0.1000	10.00	10.00
1113 DEPOSITS\CREDITS POST	100	0.1000	10.00	10.00
1201 ZBA MASTER MAINTENANCE	10	0.1000	1.00	1,000.00
TOTAL GENERAL ACCOUNT SERVICES			**45.20**	**90,920.00**
DEPOSITORY SERVICES				
2121 CHECKS DEPOSITED	1	10.0000	10.00	1,000.00
2301 RETURN DEPOSITED ITEMS	1,000	0.0100	10.00	1,000.00
2303 RETURN ITEM MAINTENANC	1	10.0000	10.00	1,000.00
2308 RTN ITEM ALT ADDRESS	1	10.0000	10.00	1,000.00
TOTAL DEPOSITORY SERVICES			**40.00**	**4,000.00**
FUNDS TRANSFER SERVICES				
5042 ACH DEBITS RECEIVED	1	0.1000	0.10	10.00
5044 ACH CREDITS RECEIVED	1	0.1000	0.10	10.00
5066 ACH MONTHLY MAINT - CC	10	0.1000	1.00	1,000.00
TOTAL FUNDS TRANSFER SERVICES			**1.20**	**1,020.00**
RECONCILIATION SERVICES				
6101 CD ROM PRODUCTION	1	0.1000	0.10	10.00
6103 IMAGED ITEMS	100,000	0.0000	1.00	1,000.00
6104 IMAGE MAINTENANCE	1	0.1000	0.10	10.00
TOTAL RECONCILIATION SERVICES			**1.20**	**1,020.00**
INFORMATION REPORTING SERVICES				
7062 CONN BALANCE REPT	1	10.0000	10.00	1,000.00
7063 CONN BASE CHARGE	100,000	0.0000	1.00	1,000.00
7064 CONNECTIONS TX DETAIL	1	0.1000	0.10	10.00
7065 CONN CURRENT DAY	1	0.1000	0.10	10.00
7072 CONNECTIONS ACH MODULE	100,000	0.0000	1.00	1,000.00
7081 CONN ERD DDA STMT	1	0.1000	0.10	10.00
7092 CONN INVESTMENT ACCT	1	0.1000	0.10	10.00
TOTAL INFORMATION REPORTING SERVICES			**12.40**	**3,040.00**
TOTAL CHARGE FOR SERVICES			**$100.00**	**$100,000.00**

Information Reporting

Overview

Information Reporting reports provides you with balance summary and transaction detail information about your accounts. Users with proper permissions may navigate to Reporting > Information Reporting by using the navigation bar.



Permissions

Reports are granted within the Reporting Permissions Category under Information Reporting. Options include:

- Information Reporting – Intra Day Detail
- Information Reporting – Intra Day Summary
- Information Reporting – Previous Day Detail
- Information Reporting – Previous Day Summary

Permissions should be granted at Cross- and Per-Account levels. The Intra Day permissions grant access to Current Day reporting. Review each report details for more information on granting access.

Available Report Types:

The available report types are:

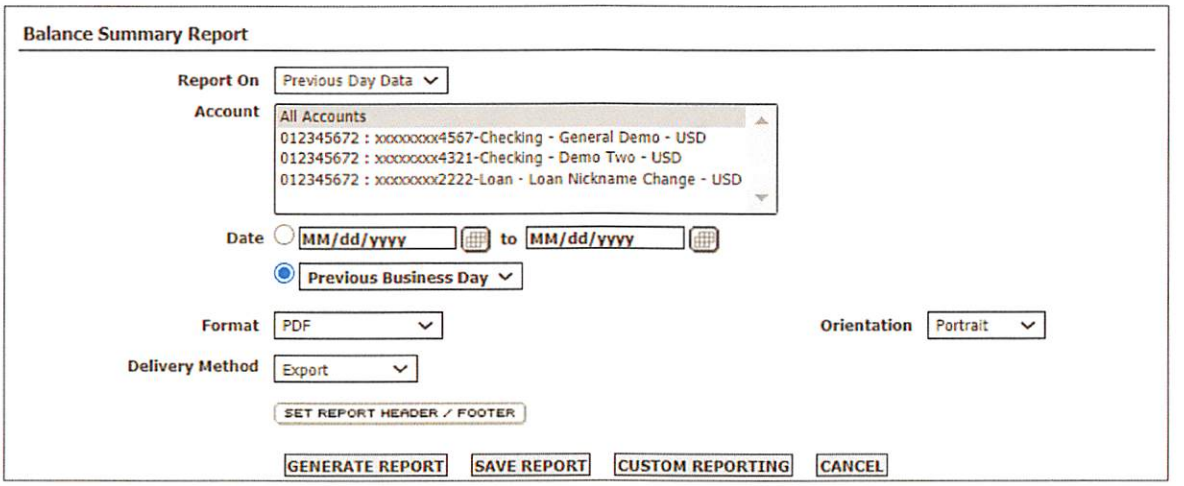
- Balance Summary: Balance Summary Reports display all status and summary information available for selected account(s).
- Balance Summary and Detail: Provides summary information as well as individual transaction details for the selected date range and account(s).
- Transaction Detail: Provides individual transaction detail for the selected date range and account(s).

Balance Summary

Balance Summary Reports display all status and summary information available for selected account(s). The report is available for both previous day and current day reporting; current day includes interim balance information. The report has a data retention of 90 days and updates throughout the business day. Previous Day data is updated once in the morning. Current Day is updated in real-time.

Requires Information Reporting – Intra Day Summary and/or Previous Day Summary permissions to be granted.

Standard Report Criteria



Define standard criteria:

- **Report On:** Select Previous or Current Day Data depending on User permissions.
- **Account**: Select All Accounts or the individual Account desired. Multiple accounts can be selected by using CTRL and/or SHIFT.
- **Date**: Use the calendar function to select the date range or Use the Date dropdown menu to select a predefined date range. E.g., Today, Current Week, Last 30 Days.

Sample Report

Balance Summary Report
Demo Customer
[redacted]
Account: All Accounts **End Date:** [redacted]
Date Range: Previous Business Day **Report On: Previous Day Data**
Start Date: [redacted]

Bank ABA# : Demo - 012345672

Account : xxxxxxxx4567-Checking - General Demo - USD

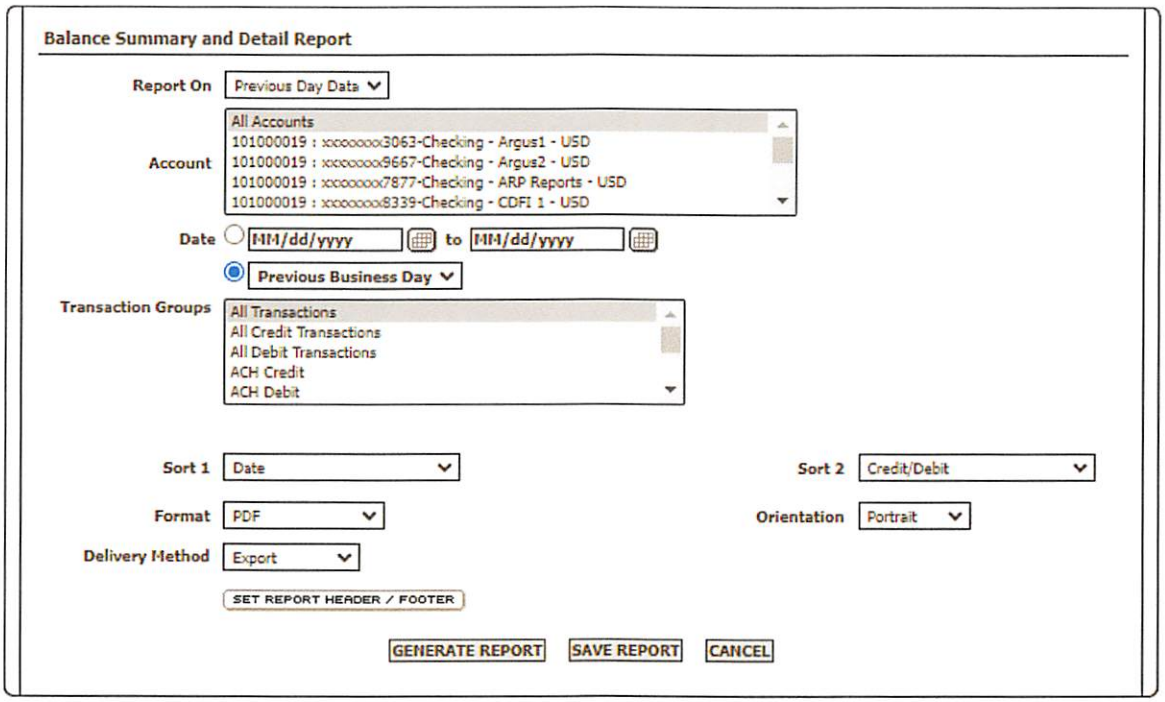
Previous Business Day

Total Credits	$235,488.30	Number of Items 11
Total Debits	$382,201.11	Number of Items 18
Closing Ledger	$924,073.00	
1-Day Float	$289,521.00	
2 or More Days Float	$10,552.00	
Closing Available	$624,000.00	

Other Summary Information

Total Lockbox Deposits	$60,632.67	Number of Items 2
Total ACH Credits	$63.40	Number of Items 1

Custom Report Criteria



In addition to the standard criteria, the following can also be defined:

- Sort 1: Select the primary sort for the report. Options include Date, Transaction Type, Credit/Debit, Debit/Credit, Bank Reference Number, and Customer Reference Number. Credit/Debit ensures the Credit transactions precede the Debit transactions.
- Sort 2: Select the secondary sort for the report. Options include Date, Transaction Type, Credit/Debit, Debit/Credit, Bank Reference Number, and Customer Reference Number. Credit/Debit ensures the Credit transactions precede the Debit transactions.

Sample Report

Balance Summary and Detail Report
Demo Customer
[redacted]

Account: All Accounts
Date Range: Previous Business Day
Start Date: [redacted]
Sorted By: Account Number, Date, Credit/Debit

End Date: [redacted]
Report On: Previous Day Data
Transaction Groups: All Transactions

Bank ABA# : Demo - 012345672

Account : xxxxxxxx4567-Checking - General Demo - USD

Previous Business Day

Total Credits	$235,488.30	Number of Items 11
Total Debits	$382,201.11	Number of Items 18
Closing Ledger	$924,073.00	
1-Day Float	$289,521.00	
2 or More Days Float	$10,552.00	
Closing Available	$624,000.00	

Other Summary Information

Total Lockbox Deposits	$60,632.67	Number of Items 2
Total ACH Credits	$63.40	Number of Items 1
Total Incoming Money Transfers	$726.42	Number of Items 2
Total ZBA Credits	$2,396.49	Number of Items 2
Total Miscellaneous Deposits	$171,669.32	Number of Items 4
Total ACH Debits	$64.46	Number of Items 2
Total Checks Paid	$13,137.67	Number of Items 11
Total Wire Transfers Out - FF	$785.11	Number of Items 2
Total Miscellaneous Debits	$368,213.87	Number of Items 3

Date	Transaction Type	Customer Ref. #	Bank Ref. #	Credit Amount	Debit Amount
[redacted]	Miscellaneous ACH Credit	0	0	63.40	

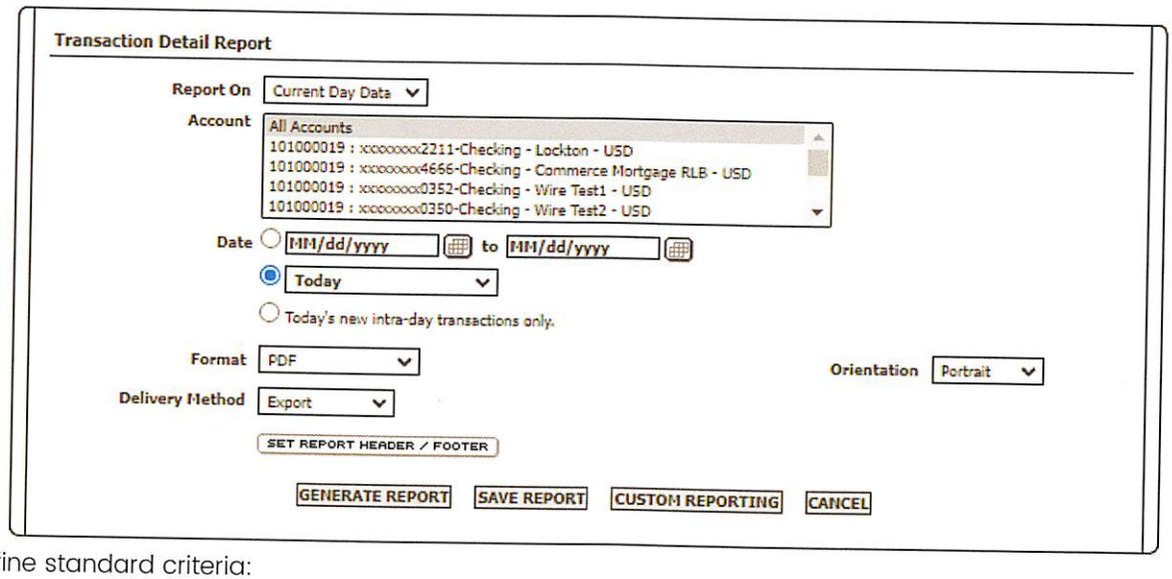
0-Day Float: 63.40
1-Day Float: 0.00
2 or More Day Float: 0.00
Description: MISC PAY TREASURY TRACE NO: 1010361777888999

Transaction Detail

Provides individual transaction details for the selected date range and account(s). This report has a data retention of 90 days and updates throughout the business day. Previous Day data is updated once in the morning. Current Day is updated in real-time.

Requires Information Reporting – Intra Day Detail and/or Previous Day Detail permissions to be granted.

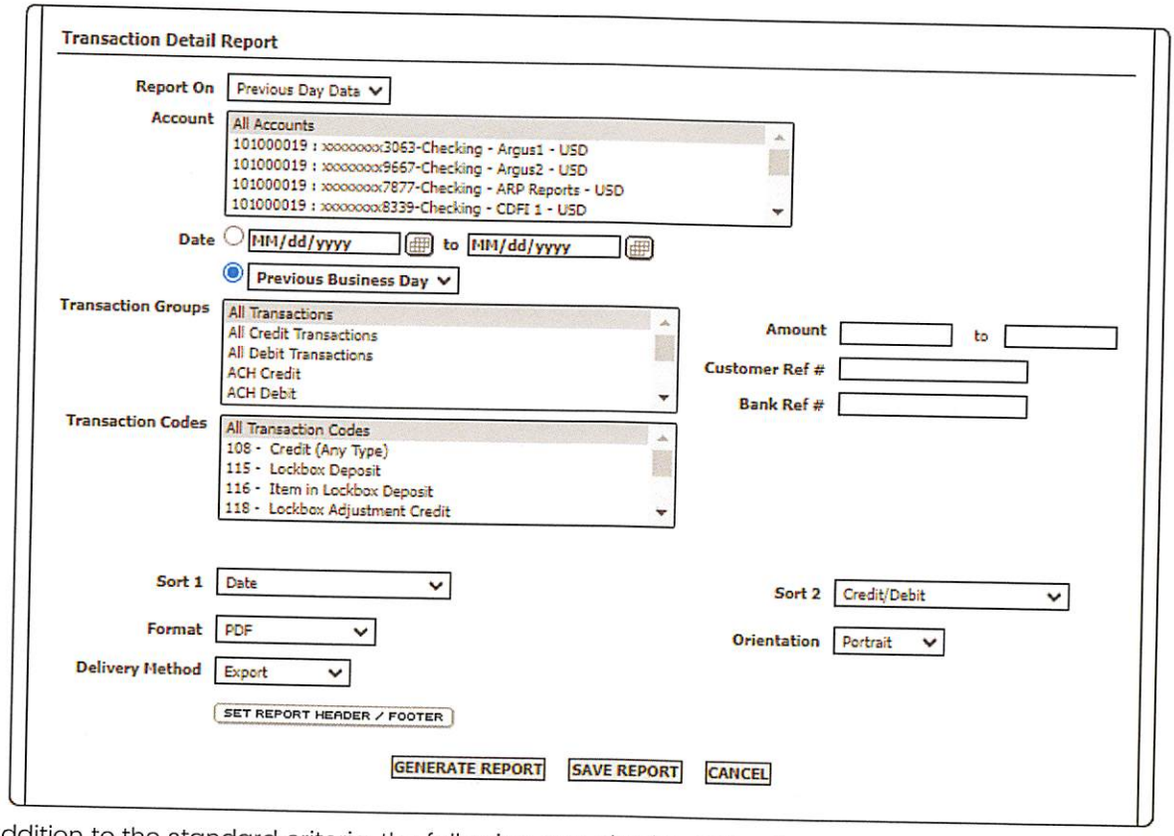
Standard Report Criteria



Define standard criteria:

- **Report On:** Select Previous or Current Day Data depending on User permissions.
- **Account**: Select All Accounts or the individual Account desired. Multiple accounts can be selected by using CTRL and/or SHIFT.
- **Date**: Use the calendar function to select the date range or Use the Date dropdown menu to select a predefined date range. E.g., Today, Current Week, Last 30 Days.
- **Today's new intra-day transactions only:** Shows only transactions loaded since the last time the User ran the report. Option only available for Current Day Data.

Custom Report Criteria



In addition to the standard criteria, the following can also be defined:

- **Transaction Groups:** Select All Transactions, All Credit Transactions, All Debit Transactions, or the individual Transaction Group, as necessary. The list will display all standard and custom Transaction Groups. Multiple Transaction Groups can be selected by using CTRL and/or SHIFT.
- **Transaction Codes:** Limit results based on the unique BAI codes that can occur within the selected Transaction Group(s). Use CTRL and/or SHIFT to select multiple at once.
- **Amount:** Enter the minimum and maximum amounts to be included. Both fields must be populated.
- **Customer Ref #:** Enter the Customer Reference Number. Leaving the field blank ensures all are included. Partial names can be used.
- **Bank Ref #:** Enter the Bank Reference Number. Leaving the field blank ensures all are included. Partial names can be used.
- **Sort 1**: Select the primary sort for the report. Options include Date, Transaction Type, Credit/Debit, Debit/Credit, Bank Reference Number, and Customer Reference Number. Credit/Debit ensures the Credit transactions precede the Debit transactions.
- **Sort 2**: Select the secondary sort for the report. Options include Date, Transaction Type, Credit/Debit, Debit/Credit, Bank Reference Number, and Customer Reference Number. Credit/Debit ensures the Credit transactions precede the Debit transactions.

Sample Report

Transaction Detail Report
Demo Customer
[redacted]

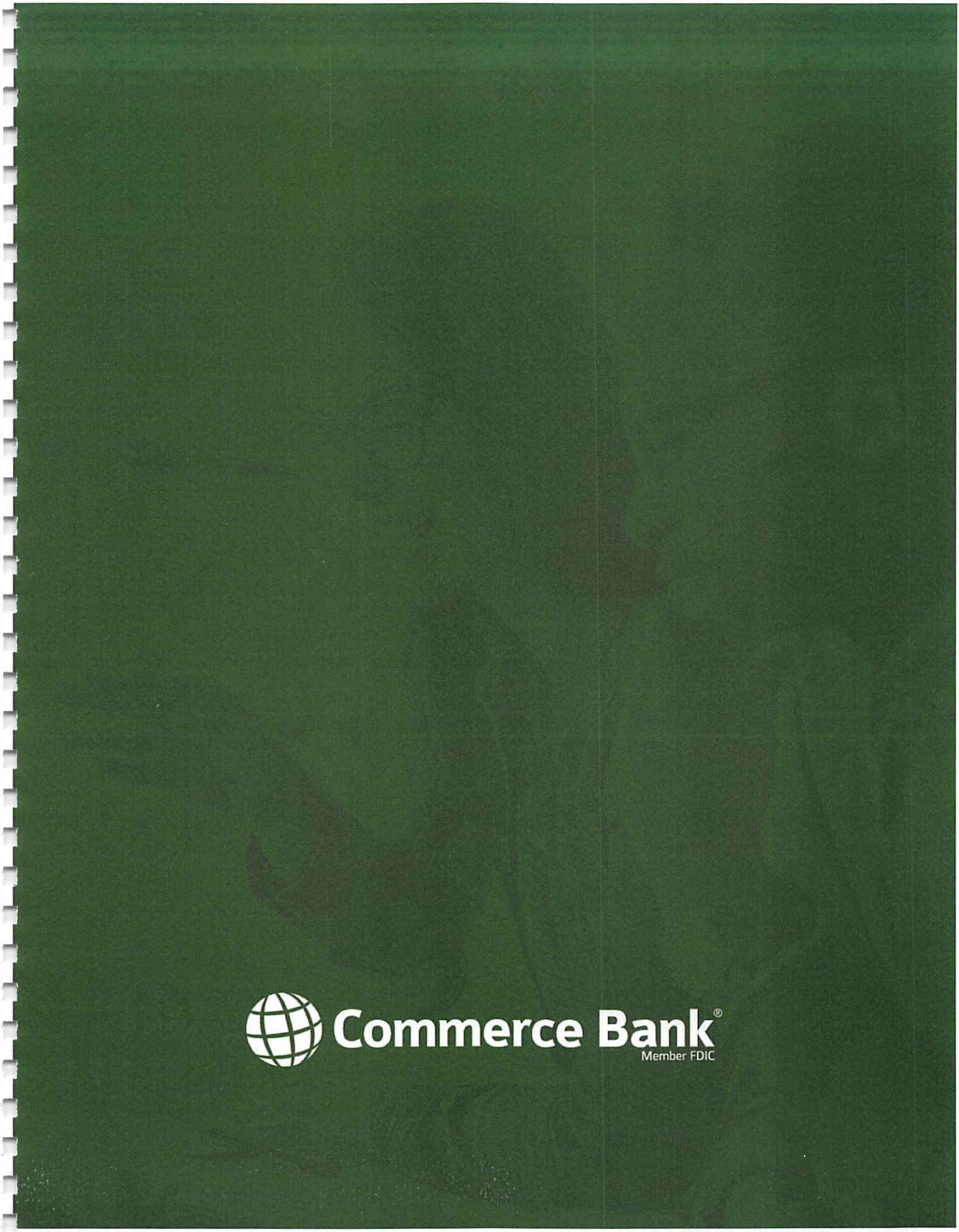
Account: All Accounts
Date Range: Previous Business Day
Start Date: [redacted]
End Date: [redacted]
Sorted By: Account Number, Date, Credit/Debit

Report On: Previous Day Data
Transaction Groups: All Transactions
Transaction Codes: All Transaction Codes

Bank ABA# : Demo - 012345672

Account : xxxxxxxx4567-Checking - General Demo - USD

Date	Transaction Type	Customer Ref. #	Bank Ref. #	Credit Amount	Debit Amount
[redacted]	Miscellaneous ACH	0	0	63.40	
	Credit				
	0-Day Float: 63.40				
	1-Day Float: 0.00				
	2 or More Day Float: 0.00				
	Description: MISC PAY TREASURY TRACE NO: 1010361777888999				
[redacted]	Incoming Money	0	0	116.42	
	Transfer				
	0-Day Float: 116.42				
	1-Day Float: 0.00				
	2 or More Day Float: 0.00				
	Description: WIRE TRAN 00009 ICN 000011				


Commerce Bank®
Member FDIC

Matthew Cox
VP, Relationship Manager
(417) 626-4035
Matthew.Cox@CommerceBank.com

Minda Lewis
AVP, Treasury Management Officer
(417) 837-5271
Minda.Lewis@CommerceBank.com

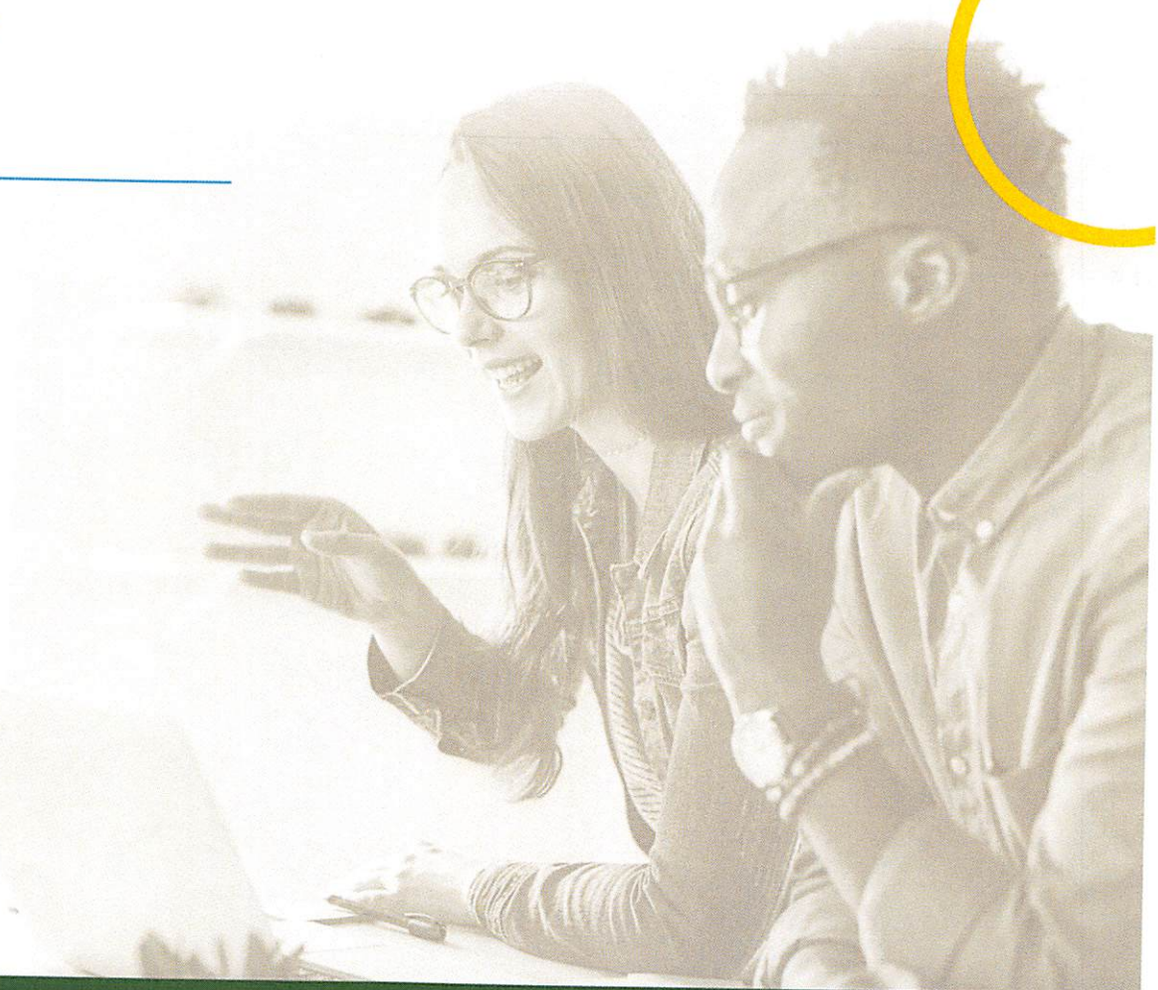
City of Joplin, MO

Response to Request for Proposal

Optional Services

Proposal Due:
February 12, 2026

Proposal Number:
2026-RFP-08



Commerce Bank®
Member FDIC

1820 E. 20th Street | Joplin, MO 64804
CommerceBank.com

7.1 Optional Banking Services

In addition to the basic services described the City requests proposals for optional banking services. A proposer may, under separate cover, submit optional proposals for other services that the proposer feels would be in the best interest of the City. The "Selection Criteria" set forth previously herein applies to the selection of a banking institution for optional banking service(s). The City may be interested in the following optional banking services:

7.1.1 Automatic Overnight Investments

At a mutually agreed upon time each working day, the prior day's net collected balance shall be invested overnight through the banking institution's own investment department at a stipulated percentage rate, i.e., 75 percent of prime, 80 percent of 180-day T-bill, etc.

The repo sweep transaction is the last transaction of the nightly accounting cycle. Collected balances above the checking peg are swept into repo investment and collateralized with US Government bonds with principal and interest credited back the following business day. We will pay a sweep rate equal to the US Federal Reserve Bank's Interest On Reserve Balances (IORB) index minus 1.45%. With the IORB set by the Fed as of 01/31/26 at 3.65% https://www.federalreserve.gov/monetarypolicy/reserve-balances.htm, this would increase Joplin's interest rate to a floating 2.20%. We will waive the monthly repo sweep fee.

Investments in Securities are NOT FDIC Insured; NOT Bank-Guaranteed and May Lose Value. Prices and/or yields are subject to change and investments are subject to availability. Commerce Bank is not acting as your 'municipal advisor' within the meaning of Section 15B of the Securities Exchange Act and does not act in a fiduciary capacity. CMG is not a Portfolio Manager, nor an Investment Advisor.

7.1.2 Other Optional Services as identified by the proposing bank.

AP/Virtual Card

Commerce Bank's Virtual (AP) Card enables Joplin to leverage automated, electronic B2B payments and earn revenue share through a single-use ghost account (SUGA) card. This flexible payment strategy works with your existing accounting system and creates a new revenue stream while reducing operating costs. By converting paper-based payments (such as checks) to virtual card payments, Joplin will gain operational efficiencies, receive detailed reporting, and reduce expenses.

Payment Hub

Consolidate all of your supplier payment types into a single payment instruction file with a fully managed payments program. Payment Hub maintains all supplier assigned payment types, manages vendor information, facilitates payments, and creates a reconciliation file back to your ERP system. This one-payment-file solution supports Virtual (AP) Card, ACH, Check, and Specialty payments to suppliers.

Integrated Receivables

Navigating the intricate world of business-to-business payments can challenge even the most efficient Accounts Receivable (AR) departments. In an era increasingly dominated by electronic transactions, businesses encounter complex challenges with reconciliation, credit management, and collections, as well as claims and deductions. CommercePayments® Integrated Receivables is engineered to seamlessly navigate these complexities.

This comprehensive AR solution streamlines your entire order-to-cash cycle — from credit assessments to debt collections. It serves as your all-in-one financial management toolkit, offering customizable modules to supercharge various aspects of your financial operations. These tools help you optimize cash flow, minimize manual errors, and free up your team to focus on more strategic tasks.

Source to Pay

CommercePayments® Accounts Payable Automation helps businesses reduce the manual workload of traditional invoice processing. By combining AI-driven data capture, touchless processing and electronic workflows, this solution helps you manage cash flow more efficiently and gain greater visibility into your payables process.

Equipment Financing

Commerce Bank Equipment Finance, a member of the Equipment Leasing and Finance Association, provides a wide variety of attractively priced equipment-financing solutions that serve all business segments and most equipment types.

Capital Markets Group

Commerce Bank's Capital Markets Group (CMG) works closely with you to develop and execute an effective investment plan. CMG provides fixed income investment products and services to help you leverage excess operating capital without losing access to liquidity.

CMG offers numerous short-term alternatives to meet your investment needs. These fixed income products provide maturity, credit, size, and diversification characteristics, allowing investors to customize your investment portfolio.

Products and Services include:

- An extensive set of fixed income products to meet investment needs
- Cash management services
- Competitive overnight investment options
- Full custody services (pledging, safekeeping)
- Investment products and services to correlate with your investment policy
- Online access to view detailed account holdings and activity
- Ladder investment maturities to meet cash flow requirements
- Systematic and continuous investment of operating funds and capital

Regulatory Disclosure/Disclaimer: Government fund sold through prospectus. Read carefully before investing. Investments in Securities are NOT FDIC Insured; NOT Bank-Guaranteed and May Lose Value. Information contained herein is from sources deemed reliable but cannot be guaranteed. Prices and/or yields are subject to change and investments are subject to availability. The Capital Markets Group of Commerce Bank does not provide tax advice. Please refer to your tax professional.

More information on these solutions have been shared on the following pages.

CommercePayments®

AP Card

Pay vendors with a virtual credit card.

Automate payments and earn revenue.

Easily customized for your business, the CommercePayments® AP Card is a virtual credit card program that works with your existing accounting system and provides an opportunity to reduce manual Accounts Payable (AP) processes and earn your business monthly revenue share by simply replacing paper checks with electronic payments through the card networks.

As a flexible virtual credit card program, CommercePayments® AP Card supports automated accounts payable and purchasing within a single application and provides your organization operational efficiencies, enhanced controls and detailed reporting.

Automate manual processes and create a new revenue stream for your business while reducing operating costs, minimizing risk and maximizing float time.

- No software to host
- Reduce existing processes and procedures
- Minimize check expenses
- Keep existing banking relationships
- Earn revenue share

Acceptance with flexibility.

The virtual credit card program provides multiple acceptance options to fit your vendors' unique payment needs. Whether you pay vendors on a regular basis or need to accommodate an ad-hoc, one-time or point-of-sale purchase, the flexibility of a virtual credit card program will improve vendor relationships while maximizing your card volume and overall revenue share potential.

Payment options include:

"Pull" Payments

Virtual credit cards are assigned to vendors and loaded with the exact invoice amount. An account number is provided with payment advice for one time use.

"Push" Payments

Payments are automatically deposited into the vendor's merchant account; payment advice is sent simultaneously, notifying the vendor of payment.

We enroll your vendors.

We do the heavy lifting – CommercePayments® enrollers will help you get your virtual credit card program up and running by contacting your vendors to set them up quickly and effortlessly with the payment option of their choice. Our team of enrollers will help you grow your program to achieve maximum revenue share potential.

- Dedicated Enrollment Team
- Ongoing enrollment throughout life of program
- Vendor Hotline

Your vendors benefit too.

Vendors can experience immediate and substantial benefits from accepting card payments, including:

- Increased cash flow
- Guaranteed funds
- Reduced A/R collection costs
- No credit check or credit limit required

Here's how it works.

Enrollment Campaign
Commerce Bank conducts a campaign to call and enroll vendors.

Since vendors and their payment preferences may occasionally change, Commerce Bank enrolls your new and existing vendors throughout the life of your program.

ERP Updates
Enrolled vendors are flagged in Client's ERP system for card payments.

Payment File
Client generates and sends payment file to Commerce Bank.

Payment File

Vendor ID	Invoice #	Invoice Date	Amount	Merchant Label	Merchant Value
ABC58483	23456	12/30/2020	$ 2,357.93	Payment Num	83725
ACM92843	34567	12/18/2020	$ 3,456.78	Payment Num	83726
FRI64504	98765	12/22/2020	$ 123.88	Payment Num	83727
FRI64504	87654	12/21/2020	$ 987.65	Payment Num	83727
FRI64504	76543	12/23/2020	$ 45.76	Payment Num	83727

Real-Time Credit Limit Increase
Commerce Bank loads funds to virtual credit card(s).

Email Remittance
Commerce Bank sends email remittance with payment details to vendor(s).

"Pull" Payment Email Remittance

From: Commerce Bank
Sent: Monday, February 25
To: Smith, Joe
Subject: Process your transactions in order to receive payment

To receive payment for the below referenced invoice(s), please click on the Account Information link below and charge the total amount of $1,157.29 on your assigned Visa account. If you have questions, please contact a Commerce Bank Representative by calling 866-927-5419.

Account Information (Click Here)

Invoice Number	Amount
98765	$123.88
87654	$987.65
76543	$ 45.76
Friendly Companies record identifier: REQ00000611 Total to process:	$1,157.29

"Pull" Payment
Vendor runs virtual credit card number for invoice amount.

"Push" Payment
Funds are automatically deposited into vendor's merchant account.

Reconciliation
Commerce Bank sends reconciliation report to Client.

We Uncomplicate the Complicated.

In today's complex payments world, it's critical to have strategists and consultants on your side to help you meet the opportunities and challenges you have.

The CommercePayments® team understands that your business comes with its share of challenges. We help you to anticipate, plan for and address these challenges by giving customized advice and recommending the right products and services based on your unique business situation.

We have high-touch, high-service strategists dedicated empowering your payments. But the payments business demands more, and that's why our team of consultants makes the difference in helping you uncomplicate the complicated. Contact a CommercePayments® representative today to get started.



CommercePayments®

Payment Hub automation can save you time and money.

Streamline AP processes.

CommercePayments® Payment Hub can transform your payment processes through AP automation.

By seamlessly integrating or interfacing with your existing ERP system, Payment Hub streamlines vendor payments and customizes supplier payment options from a single payment file. Commerce Bank enrolls suppliers in their preferred payment option: AP virtual credit card, ACH, check or wire. Additionally, Payment Hub maintains supplier information, creates a reconciliation file back to your organization, and manages escheatment.

Payment Hub replaces time-consuming manual tasks and streamlines AP processes. But with Payment Hub, you're not just managing payments — you're saving time and generating revenue.

Supplier enrollment.

Our dedicated enrollment team contacts and enrolls suppliers in their preferred payment option: AP virtual credit card, ACH, check or wire. The team encourages conversions to AP virtual credit card, helping you grow revenue share profits.

Here's what to know:

- Enrolls suppliers and encourages conversions to AP virtual credit card
- Enables supplier payments in their preferred payment option: AP virtual credit card, ACH or check
- Integrates with your existing ERP system
- Automates vendor payments from a single payment file
- Generates a reconciliation file back to system
- Moves supplier support responsibilities from an external partner to our internal team
- Saves time and money by eliminating manual processes
- Grows revenue share profits from AP card payments
- Simplifies reconciliation
- Improves cash management with same-day payment insights
- Mitigates fraud risks by easily cross-referencing payments with invoices
- Enables AP department employees to focus on strategic, revenue-generating activities

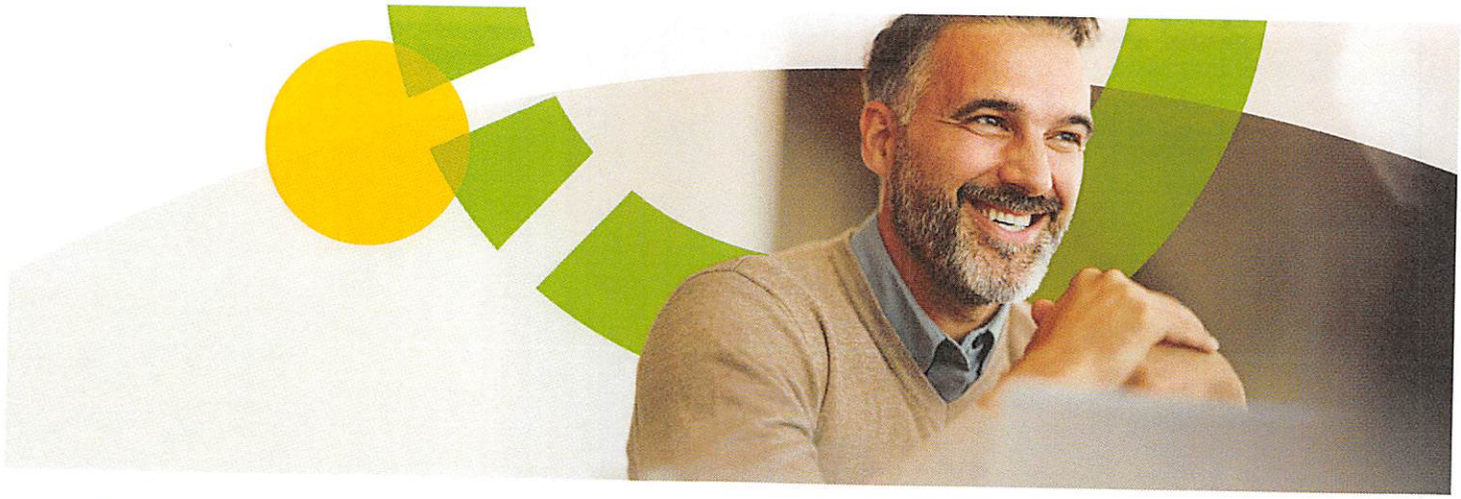


From a single payment file, suppliers can be paid in their preferred method.

- AP VIRTUAL CREDIT CARD
- ACH
- CHECK
- WIRE

We uncomplicate the complicated.

In today's complex payments world, we understand that your business needs personalized solutions for your unique challenges. Our experienced CommercePayments® team is ready to help. Contact a representative today at commercepayments@commercebank.com.



CommercePayments®

Streamline your operations through automation.

Optimize your cash flow.

Navigating the intricate world of business-to-business payments can challenge even the most efficient Accounts Receivable (AR) departments. In an era increasingly dominated by electronic transactions, businesses encounter complex challenges with reconciliation, credit management, and collections, as well as claims and deductions. **CommercePayments® Integrated Receivables** is engineered to seamlessly navigate these complexities.

This comprehensive AR solution streamlines your entire order-to-cash cycle — from credit assessments to debt collections. It serves as your all-in-one financial management toolkit, offering customizable modules to supercharge various aspects of your financial operations. These tools help you optimize cash flow, minimize manual errors, and free up your team to focus on more strategic tasks.

Tailored financial management features.

Customize your CommercePayments® Integrated Receivables experience by selecting the specific features that align best with your business needs. From credit management to collections, each option is designed to make your financial operations smoother and more efficient:

- **Credit Management:** Streamline the credit application process by sending, tracking, and managing customer credit applications — all in one place.
- **Invoice Delivery:** Simplify and automate the sending of invoices across multiple channels, including email, EDI, fax, mail, or directly through a supplier's accounts payable portal.
- **Cash Application:** Elevate your cash application process with artificial intelligence that consolidates communication and remittance details into one system, employing optical character recognition and automated matching to boost precision and productivity.
- **Claims and Deductions:** Gain better control over payment discrepancies by automating the identification and resolution process for claims and deductions.
- **Collections Management:** Speed up cash collection with features like rule-based task lists, predictive analytics, and multiple online payment options.



Take the next step in financial efficiency.

Ready to take your AR process to the next level? With CommercePayments® Integrated Receivables, you unlock a comprehensive suite of solutions tailored for streamlined operations and peak effectiveness. Automate your operations, reduce manual and repetitive tasks, and free up your team for more value-added activities. Reach out to us today to discover how you can tailor this dynamic solution to meet your unique business needs.

About CommercePayments® Treasury Solutions.

CommercePayments® Treasury Solutions is a suite of products backed by a team of seasoned payment professionals, and offered by Commerce Bank, one of America's top 50 banks by asset size[1]. Utilizing data-driven insights and rigorous operational reviews, we act as your trusted advisors. Our unwavering commitment to excellence ensures that your payment processes are not just simplified, but also secure and efficient. Choose us for a seamless, value-added payments experience.

1. https://www.commercebank.com/about-us/by-the-numbers



CommercePayments®

Optimize your working capital by automating your accounts payable processes.

CommercePayments® Accounts Payable Automation helps businesses reduce the manual workload of traditional invoice processing. By combining AI-driven data capture, touchless processing and electronic workflows, this solution helps you manage cash flow more efficiently and gain greater visibility into your payables process.

Why automate with CommercePayments®?

Manual processing reduces productivity and increases the risk of error. Automation helps you:

- **Increase speed and visibility:** Accelerate closing procedures and gain near-real-time insight into invoice status.
- **Reduce risk:** Maintain a full audit trail and use rule-based workflows to help identify duplicate payments or fraud.
- **Improve supplier relationships:** Expedite approvals to facilitate on-time payments and faster dispute resolution with near-real-time communication tools.
- **Lower operational costs:** Reduce expenses associated with paper handling, physical archiving and manual data entry.

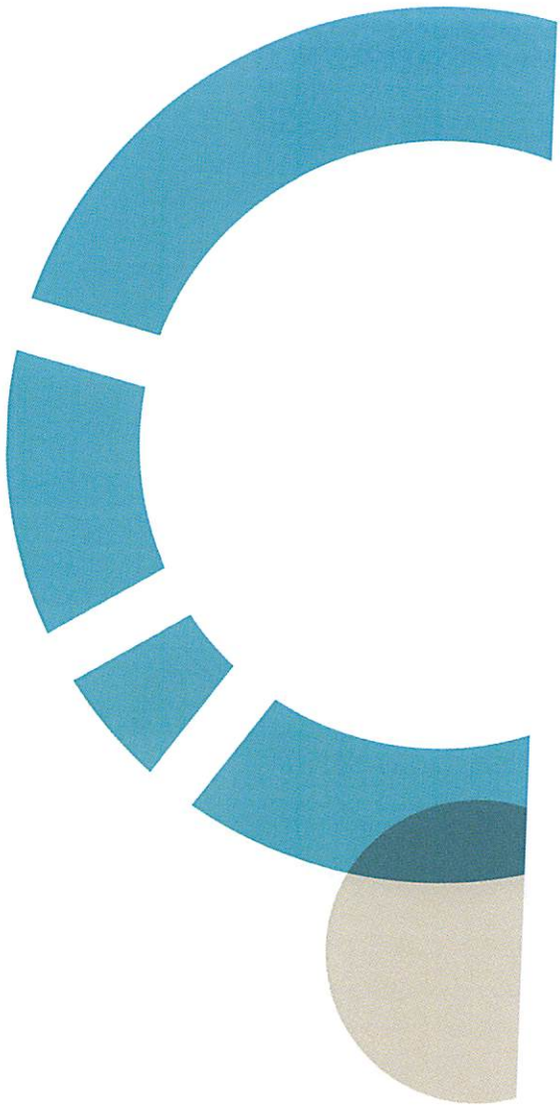
Features at a glance.

- **AI-driven data capture:** Automatically captures and extracts invoice data from multiple different channels (email, portal, paper and more) to minimize manual entry.
- **3-way matching:** Verifies invoices against purchase orders and goods receipts to help prevent overpayment.
- **Touchless processing:** Automatically routes invoices for approval based on your specific business rules.
- **Mobile approvals:** Allows managers to review and approve invoices from anywhere through the mobile application.
- **ERP integration:** Seamlessly connects with any enterprise resource planning (ERP) system to sync data and reduce double entry, including prebuilt integrations for SAP®, Oracle® and Microsoft Dynamics 365. The solution also supports simultaneous integration with multiple ERPs, simplifying management for complex environments, including those driven by mergers and acquisitions.
- **Supplier portal (add-on service):** Vendors can check payment status through a self-service portal, reducing inbound support calls.

How it works.

We automate the entire life cycle — from the moment an invoice arrives to the final payment execution.

1. **Receive and capture:** Invoices are automatically ingested from any source (email, EDI, paper). Machine learning technology extracts and populates the data (or auto-approves it when no exception is detected).
2. **Verify and manage:** The system performs a 3-way match against your purchase orders. If exceptions occur, they are flagged for review.
3. **Approval workflow:** Validated invoices are routed digitally to the correct approver. Once approved, the booking entry is created in your ERP.
4. **Payment execution:** Approved payment files can be transmitted to Commerce Bank for execution through your preferred method (virtual credit card, ACH or check).
5. **Archive and audit:** A link to the archived invoice image is accessible directly from your ERP, maintaining a complete audit trail for compliance.



About CommercePayments®.

From simple process enhancements to full-scale automation tools, CommercePayments® delivers innovative financial solutions to create profitability, increase visibility into payments, reduce fraud risks and decrease costs overall. Our high-touch services and growing suite of solutions solve challenges across the payments landscape, and as trusted advisors, we're committed to seeing your business thrive by helping you navigate today's complex financial environment.



You've done the research and determined your equipment needs. The next step is to review your financing options. While a competitive rate is important, the truth is a modest savings up front can pale in comparison to what can be gained by properly structuring your financing.

The Commerce Bank Equipment Finance* team takes the time to understand your business objectives, equipment management plan and your overall tax situation to ensure our equipment financing solution is tailored to best suit your business needs. The result helps maximize cash flow, eliminates record-keeping hassles and helps to manage your equipment more efficiently.

Our equipment financing products cover a wide-range of needs:

- Transportation equipment
- Manufacturing and production equipment
- IT equipment
- Medical equipment
- Corporate aircraft
- Agricultural equipment
- Essential-use equipment for political subdivisions



Make assets and capital work for you.

Whether you're a manufacturer, distributor or end-user of capital equipment, we make it easier to:

- Improve cash flow
- Conserve bank credit lines
- Maximize return on assets
- Maximize tax benefits

Commerce Bank Equipment Finance, a member of the Equipment Leasing and Finance Association, provides a wide variety of attractively priced equipment financing solutions that serve all business segments and most equipment types. In addition to traditional loan financing, solutions may include:

Non-tax-oriented lease: The lessee has the ability to claim the depreciation and interest deductions. This financing option is similar to a regular bank loan on both the lessee's and lessor's financial statements.

True-tax-oriented lease: Commerce Bank Equipment Finance retains the tax benefits of equipment ownership resulting in reduced rental costs when compared to a non-tax oriented lease.

Operating lease: This term is used exclusively for accounting purposes. An operating lease allows for the use of an asset, but does not convey or pass ownership of the asset. In order to qualify as an operating lease, it must meet all four FASB requirements.

Municipal lease: Designed for public entities including schools, counties, cities and other taxing districts. Generally used for essential equipment and features cost-effective interest rates.

Commerce Bank
Member FDIC
Challenge Accepted.

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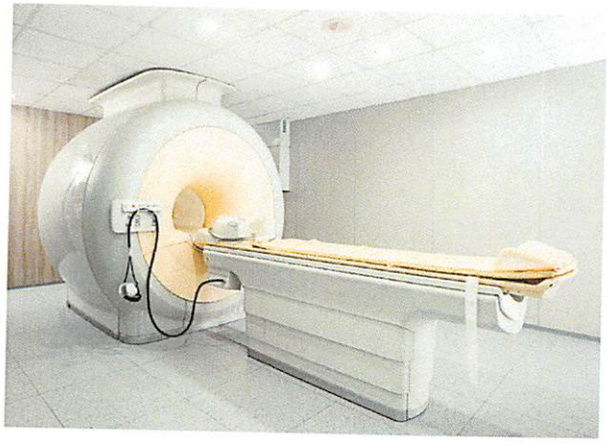
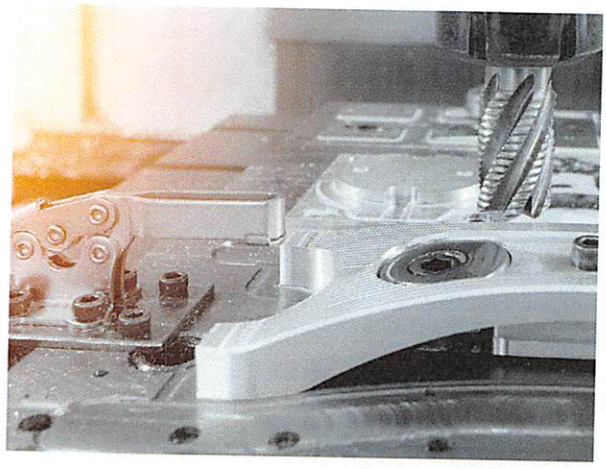
Equipment Financing Tailored to Your Needs

TRAC lease: A tax-oriented lease designed for qualified motor vehicles. It transfers the risks and rewards of ownership to the lessee via the Terminal Rental Adjustment Clause (TRAC).

Synthetic lease: A hybrid of both the true-tax-oriented lease and non-tax-oriented lease that is structured so that the lessee is the owner of the equipment (non-tax-oriented) while giving the lessee an option to return the equipment after a specified period.





Challenge Accepted.

One of the greatest advantages to being in business for more than 150 years is that we've seen and solved almost every conceivable business challenge there is. And while banking may have changed over time, what makes a good bank hasn't. We value relationships and we want the best for your business. We can't wait to work with you.

Commerce Bank®
Member FDIC
Challenge Accepted.

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