

# Commerce DirectCheck Card



## MAKE PAYDAYS EASIER WITH THE COMMERCE DIRECTCHECK CARD

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

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

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

### USE OF THE DIRECTCHECK CARD FOR PAYROLL IS OPTIONAL ASK YOUR EMPLOYER ABOUT YOUR PAYROLL OPTIONS

<u>Monthly Fee</u>	<u>Per purchase</u>	<u>ATM withdrawal</u>	<u>Cash reload</u>
<b>\$0</b>	<b>\$0</b> with signature <b>\$0</b> with PIN	<b>\$0</b> in-network <b>\$2.50</b> out-of-network	<b>N/A</b>
No overdraft or credit-related fees.			
Bank teller cash withdrawal		One at no charge per week \$5 per transaction thereafter	
ATM balance inquiry (Commerce Bank ATMs)		\$0	
ATM balance inquiry (out-of-network)		\$1.50	
Calling automated customer service		\$0	
Calling live customer service		One call per month at no charge, \$2.00 per call thereafter	
Inactivity (no monetary transactions for 12 months)		\$5 per month	
Text alerts		75 free per month \$0.15 per text thereafter (may be additional fee by service provider)	
Card replacement		\$10	
Express card delivery		\$20	
Paper statement fee		\$2.50	
<b>We charge 5 other fees not listed here.</b> Find complete fees/terms and activate your card at <b>checkmypaycard.com</b>			

## AUTHORIZATION FOR ELECTRONIC ENTRIES TO COMMERCE DIRECTCHECK CARD

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

## EMPLOYEE INFORMATION

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

We ask, listen and solve.



866.620.1367 | [commercebank.com/directcheck](https://commercebank.com/directcheck)