

# The KCMBA Visa Signature® Credit Card

The Official Credit Card of KCMBA



Learn more at  
[www.commercebank.com/KCMBA](http://www.commercebank.com/KCMBA)

Get the card that rewards you, and show your support for KCMBA every time you make a purchase!

**3%** Cash Back<sup>1</sup> on Streaming, Cable and Ridesharing Services<sup>2</sup>

**2%** Cash Back<sup>1</sup> at Gas Stations, Restaurants and on Fast Food<sup>2</sup>

**1%** Cash Back<sup>1</sup> on all other purchases<sup>3</sup>

*A Cash Back<sup>1</sup> redemption is applied as a statement credit.*

Receive \$100 in "KCMBA Cash" with your first purchase.<sup>4</sup>

**Introducing toggle®** - a free and flexible payment feature that lets you Pay Now® or Pay Later for any of your credit card purchases, all on one card. toggle® allows you to link up to two checking accounts from any financial institutions to your KCMBA Visa Signature Credit Card to pay for specific purchases based upon payment preferences you set. It's easy, flexible and free! Here's what you can do with toggle®:

### Pay Now®

Choose specific purchase types you wish to Pay Now® from a checking account linked to your Commerce Bank credit card.

### Pay Later

Use your credit card as you normally would by leaving purchases on your card to Pay Later.

### Unwind®

Return funds used to Pay Now® for a specific purchase to your checking account and place the purchase back on your credit card to Pay Now®.

1. A Cash Back redemption is applied as a statement credit. The statement credit will reduce your balance, but you are still required to make at least your minimum payment. Values for non-cash back redemption items such as merchandise, gift cards, and travel may vary.
2. Please note that merchants self-select the category in which transactions will be listed and some merchants may be owned by other companies, therefore transactions may not be counted in the category you might expect. Purchases made using Near Field Communication (NFC), virtual wallets, or similar technology may not be eligible for bonus points. Streaming & Cable Services: the streaming category is comprised of multiple merchant categories: Cable, Satellite & Other Pay TV/Radio; Record Shops; Digital Goods; and Amazon Services. The cable category does not include Google Fiber. Merchants self-select category, so not all merchants will earn additional bonus – notable exclusions include Amazon Streaming, Pandora and YouTube Music/TV.
3. See Rewards Terms & Conditions for full program details at [www.commercebank.com/rewardsterms](http://www.commercebank.com/rewardsterms). "Purchases" refers to "Net Merchandise Purchases," meaning purchases of merchandise or services on the Account, less any returned merchandise credits or service credits posted to the Account. Net Merchandise Purchases does not include Cash Advances, Balance Transfers or transactions using Convenience Checks or any associated fees. Other exclusions apply.
4. Subject to credit approval. Within 90 days of account opening of your new KCMBA Visa®, approved application must use the card to make a purchase, balance transfer or cash advance to receive the "KCMBA Cash". By applying for the KCMBA Visa® you are authorizing Commerce Bank to share information with KCMBA to fulfill the "KCMBA Cash". KCMBA will be notified of your account opening, and when you qualify for the "KCMBA Cash". KCMBA is responsible for fulfillment. Please allow up to 60 business days to receive your "KCMBA Cash". Offer subject to change without notice. "KCMBA Cash" is a voucher for \$100 that is redeemable for any KCMBA event, product, or service. "KCMBA Cash" is not redeemable or refundable for cash.