

The Kiwanis Visa® Rewards Card

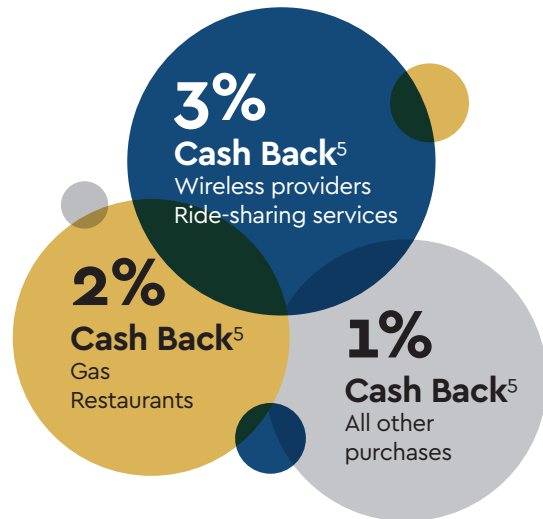
You can make a world of difference. You can make an impact in every community.



With the Kiwanis Visa® Rewards card, every purchase you make helps impact the community by **supporting our future generation.**

If you take advantage of this opportunity and open a new card, you'll receive a gift code¹ to the Kiwanis Family Store for \$30. And when you continue using your card, Commerce Bank will contribute a percentage of all Net Merchandise Purchases² to the Kiwanis Children's Fund.

Earn rewards³ with every purchase in your favorite categories.⁴



A Cash Back⁵ is applied as a statement credit.



Learn more and apply at kiwanis.org/visa

1. Subject to credit approval. By applying for the Kiwanis Visa® Rewards, you are authorizing Commerce Bank to share information with Kiwanis International to fulfill the online gift code. Kiwanis International will be notified of your account opening, and when you qualify for the online gift code. Kiwanis International is responsible for fulfillment. Please allow up to 60 business days to receive the online gift code. Limit one (1) \$30 online gift code per Kiwanis Visa® Rewards account. No purchase necessary.
2. For every \$100 in Net Merchandise Purchases made with this credit card, Commerce will contribute \$0.25 to Kiwanis International. "Net Merchandise Purchases" means 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 or associated fees, money transfers or other fees, gaming chips, or fees or premiums for coverage or insurance to protect the balances of an Account holder's Account. Questions concerning eligible transactions and what constitutes Net Merchandise Purchases will be determined in the sole discretion of Commerce.
3. Visit www.commercebank.com/rewardsterms for complete details.
4. Please note that merchants self-select the category in which transactions will be listed and more merchants may be owned by other companies, therefore transactions may not be counted in the category you might expect. Purchases made using Near Field Communications (NFC), virtual wallets, or similar technology may not be eligible for higher Cash Back values.
5. Cash Back 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.

Kiwanis Visa® Rewards FAQs

Q: I am interested in applying for the Kiwanis Visa® Rewards Credit Card. How do I apply?

A: You may apply by visiting www.kiwanis.org/visa, by calling 1-800-725-0512 or by going to your nearest Commerce Bank branch.

Q: What unique benefits does the Kiwanis Visa® Rewards card offer?

A: The Kiwanis Visa® Rewards offers New Kiwanis Rewards cardholders a \$30 Kiwanis International Online Gift Code when they activate their new card by making their first purchase, cash advance or balance transfer within 90 days of account opening.

Q: How do I receive my \$30 Kiwanis International Online Gift Code with my new Kiwanis Visa Rewards?

A: To receive your \$30 Kiwanis International Online Gift Code you just have to open an account*, no purchase necessary. Kiwanis International will send you a \$30 Online Gift Code via email or physical mailing address.

Q: Do I need to make a minimum purchase?

A: No, any purchase, cash advance or balance transfer will count.

Q: How long will it take to receive my \$30 Kiwanis International Online Gift Code?

A: Please allow up to 60 business days to receive your \$30 Kiwanis International Online Gift Code. NOTE: In most cases customers will receive their code within 2-3 weeks after account opening.

Q: I never received my \$30 Kiwanis International Online Gift Code. Who can I contact?

A: The online gift codes are fulfilled by Kiwanis International. You may contact them directly at customerservice@kiwanis.com, or at 1-800-445-2220.

Q: Does the online Gift Code expire?

A: Yes, the code will expire within 60 days from when you receive the email from Kiwanis.

Q: My \$30 Kiwanis International Online Gift Code is not working. Who can I contact?

A: The online gift codes are fulfilled by Kiwanis International. You may contact them directly at CustomerService@kiwanis.com, or at 1-800-445-2220.

Q: How do I contact Kiwanis?

A: Visit kiwanis.org.

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