

How can we help?

I'm looking for [select a topic](#) ▾

Big bank resources with hometown service? Challenge Accepted®.

For more than 150 years, we've grown our business by celebrating your success. Whether you're facing big decisions or sorting the small details, we'll help you focus on what matters most.

See how we help (</about-us/challenge-accepted>)



(/)



 BANK

Checking features as unique as the rest of your features.

(/personal/bank/checking)



 CARDS

Earn unlimited 3% Cash Back¹ at coffee shops, fast food locations and on ridesharing services².

(/personal/cards/special-connections)



 **BORROW**

Bring your goals to life with a Commerce Bank borrowing solution

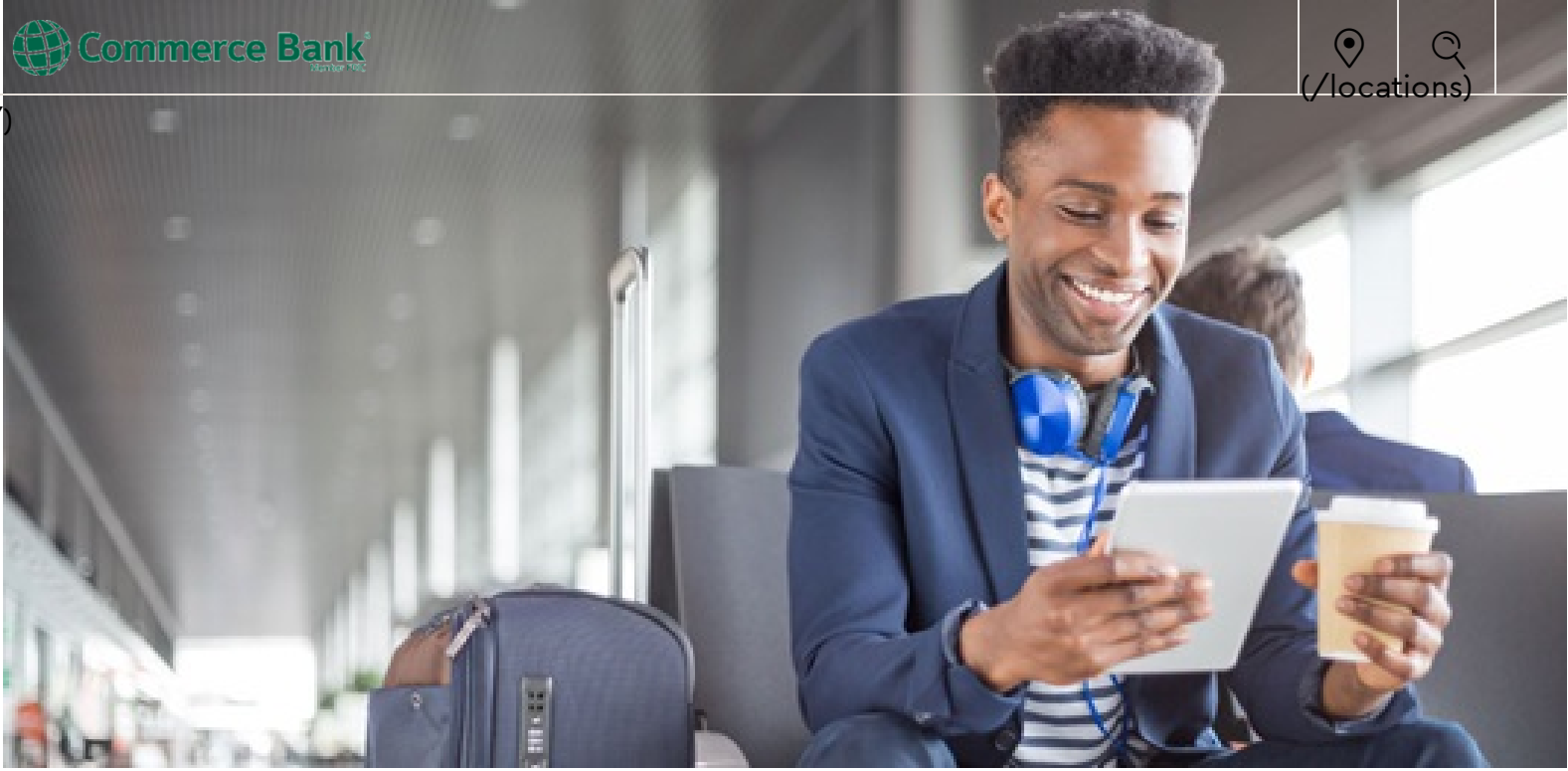
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\$50 for you and \$50 for your friend.

Earn up to \$500 in Visa® Reward Cards when you refer friends and family.[†]

Refer now (<https://www.referlive.com/commercebank/>)



 **BORROW**

Make a loan payment – it's fast and easy!

(/personal/borrow/make-a-loan-payment)



toggle®

 **CARDS**

Automatically use the right account for the job with toggle®



 **INVEST**

Investment help that makes it easy to understand the market

(/personal/invest/investment-accounts/professional-money-management)

Questions? We're up for the challenge.

Challenge Accepted.[®]

Contact us (/contact-us)



Need money for college?

We have choices for everyone.

[Learn More \(/personal/borrow/student-loans\)](/personal/borrow/student-loans)

Ideas & Tips



Financial documents: What to keep and when to toss.

[\(/personal/ideas-and-tips/2018/financial-documents-what-to-keep-and-when-to-toss\)](/personal/ideas-and-tips/2018/financial-documents-what-to-keep-and-when-to-toss)

Why you need an estate plan if you're a parent.

[\(/personal/ideas-and-tips/2018/why-you-need-an-estate-plan-if-you-are-a-parent\)](/personal/ideas-and-tips/2018/why-you-need-an-estate-plan-if-you-are-a-parent)

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. See Rewards Terms & Conditions ([/-/media/cb/pdf/personal/cards/cashrewardsterms.pdf?la=en&hash=EF1146009E612148A1867CCB674D0D6E5C59BB25](/media/cb/pdf/personal/cards/cashrewardsterms.pdf?la=en&hash=EF1146009E612148A1867CCB674D0D6E5C59BB25)) for full program details.

† Get a \$50 Visa Reward Card for every friend and family member you refer to open and use a new Commerce personal checking account, up to \$500. Terms & Conditions apply and are available at www.referlive.com/commercebank (<https://www.referlive.com/commercebank>).

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