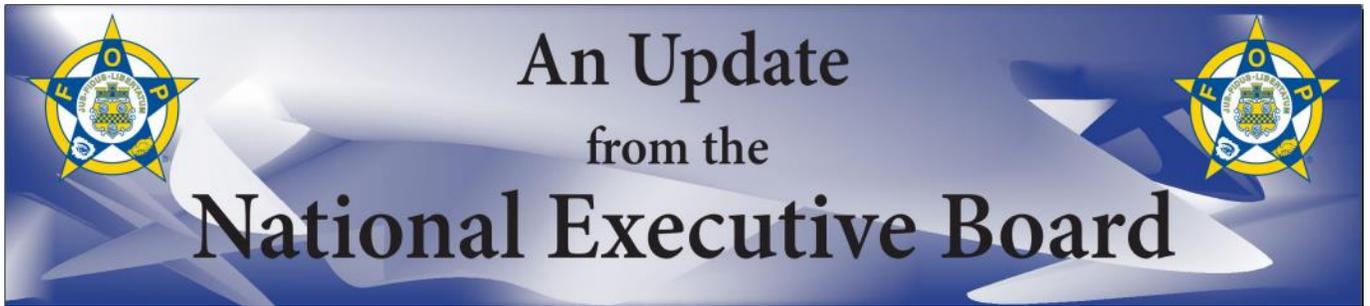


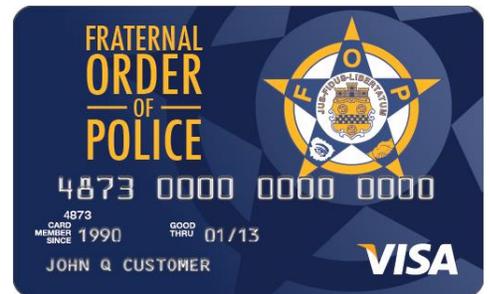
**Subject Line:** Exclusive offer from the FOP: \$25 Gift Card with First Purchase



## The FOP Visa® Rewards Credit Card

Earn a **\$25 Gift Card** with Your First Purchase!\*

*For a limited time, make your first purchase and earn 4,000 bonus points which you can redeem for a \$25 Gift Card of your choice or save for something even better. Courtesy of the FOP Grand Lodge.*



### The best way to earn points - and more!

- 🌟 UNLIMITED point earning!
- 🌟 Earn **1 X** point for every dollar in Net Merchandise Purchases<sup>1</sup>.
- 🌟 Earn **3 X** points for every dollar in interest you accrue on your monthly balances. **No Annual Fee!**
- 🌟 **Redeem points for merchandise, gift cards, travel and more!**
- 🌟 **1.99% introductory<sup>2</sup> APR** on Purchases and Balance Transfers for 6 monthly billing cycles after account opening, then a competitive rate of the Prime Rate plus **8.99% to 14.99% APR<sup>3</sup>**
- 🌟 **Support the Grand Lodge with Every Purchase**

Earn bonus points for a  
**\$25 Gift Card**  
of your choice

**Apply Online Today! [www.commercebank.com/fop](http://www.commercebank.com/fop)**

\*Within 90 days following the account opening of your new FOP Visa Rewards credit card, approved applicants must use their card to make a purchase, balance transfer, or cash advance to qualify for the 4,000 Commerce Bank Rewards points equal to a \$25 gift card. Please allow 45 days for points to post to your Commerce Bank Rewards account. Limit one (1) 4,000 point offer per FOP Visa Rewards account. To qualify for this offer your account must be opened by August 31<sup>st</sup>, 2014.

<sup>1</sup>"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.

<sup>2</sup>We may end your Introductory APR and apply the Penalty APR if you fail to make the required minimum monthly payment within 60 days of the respective payment due date.

<sup>3</sup>Your standard APR will be determined based on your creditworthiness at Account opening and will be disclosed in your Account Opening Disclosure with your new credit card approximately 7 - 10 business days after Account approval. This APR will vary with the market based on the Prime Rate. The Prime Rate used to determine the APR on your Account is the U.S. Prime Rate published in *The Wall Street Journal* in its column called "Money Rates" on the last business day of each month.

<sup>4</sup> See Rewards Terms and Conditions for details.