

VTREE INC. AND COMMERCE BANK PARTNER FOR TECH COMPANY'S' CITY OF LIFE SKILLS' SOFTWARE

Virtual Bank will help the developmentally and physically challenged learn life skills

BENSALEM, PA. - (July 18, 2007) - VTree Inc., developer of state-of-the-art virtual reality software systems for the physically and developmentally challenged community today announced a partnership with Commerce Bank to create a "virtual city" to teach this community important life skills. The City of Life Skills (COLS) software package is a virtual reality system that enables individuals to navigate streets, traffic, people and a wide range of obstacles normally encountered on a daily basis. The software allows users to enter buildings and various businesses, cross busy streets, navigate past curbs, potholes, steps and other impediments. Users can enter stores where they can conduct business like Banking, shopping, and everyday tasks encountered in the real world.

"We are extremely excited about our partnership with Commerce Bank," said VTree Inc. founder and President Chuck Bergen. "Commerce Bank's sponsorship in our City Of Life Skills software program will better enable us to develop and expand our technologies and improve the lives of everyone who utilizes this much needed software."

The Commerce Bank sponsorship will establish a virtual reality version of a Commerce Bank store in the City of Life Skills where users will be able to use an ATM, learn how to fill out a deposit/ withdrawal slips as well as how to write a check.

The City of Life Skills program has been developed in conjunction with parents, teachers and therapists to give the special needs community their own virtual world to learn about specific areas of daily personal/social living and occupational skills. VTree Inc. is developing this system with direct input from the special needs community on how it should look and function including all aspects on how life skills training should be designed.

"Commerce is committed to providing our local communities with the tools and resources to help them thrive," said Commerce Bank Pennsylvania Market Manager Roger Bomgardner. "We are proud to partner with V-tree to support the special needs community and their families with access to technology and programs that will help them learn and develop."

So how does Commerce fit in?

"That's easy," Bergen says. "VTree Inc. is developing COLS using as many real-life business settings as possible and Commerce is chief among them. We are jointly developing virtual reality banking scenarios based on the Commerce Bank look. Everything from logos to the look and design of their banks will be incorporated into COLS so users will be immersed in a Commerce Bank visit, albeit a virtual one, whenever they use our software. Users gain valuable skills by using COLS and then they apply those skills when they navigate the real world," Bergen said.

A staunch commitment to active involvement in the local community is a vital element of the Commerce philosophy. Commerce Bank's overall Corporate Giving Program has contributed more than \$56 million to nonprofit organizations, helping improve the quality of life of the people living in the communities served by the bank. In 2006 alone, Commerce made 4,900 different contributions and donated a total of \$9 million, which equaled 2% of its pre-tax income, to beneficiaries - doubling America's average of 1%, according to the Giving USA Foundation.

ABOUT VTREE INC.

VTree Inc. is a leader in the development of special needs software and assistive technology. Founded in 2001 by company President Chuck Bergen, the company specializes in developing

virtual reality software and interactive learning systems. These systems include rehabilitative, educational and practical life skill/employment based modules and software. The keystone of VTree Inc. solutions is the company's mandate that all of its users have fun while using their software and learning to cope and adapt with everyday life challenges. VTree Inc. advanced software systems are used in homes, schools, and hospitals throughout the country. VTree Inc. is based in Bensalem, PA. Find out more about VTree Inc. online at <http://www.vtreeinc.com>

ABOUT COMMERCE BANK

Commerce Bank, "America's Most Convenient Bank," is a leading retailer of financial services with 400+ convenient stores in New Jersey, New York, Connecticut, Pennsylvania, Delaware, Washington, D.C., Virginia, Maryland and Florida. Headquartered in Cherry Hill, N.J., Commerce Bancorp (NYSE: CBH) has \$47.4 billion in assets and in first quarter 2007 achieved a 19% increase in core deposits, an 18% increase in net loans and total asset growth of 16%. For more information about Commerce, please visit the company's interactive financial resource center at commerceonline.com, or call 888-751-9000.