

COMPLIMENTARY PRODUCTS

MasterCard Debit Card

A MasterCard Debit Card is for people “on-the-go” who appreciate 24-hour banking convenience. Use it at retail locations worldwide and online, wherever MasterCard is accepted. You'll access the funds in your checking account without ever writing a check. It even doubles as an ATM card at any automated teller machine when you are in need of cash.

Overdraft Line of Credit

An Overdraft Line of Credit is an insurance policy for your checking account! Qualified applicants are protect from overdrafts with a revolving overdraft line of credit. When you repay the funds advanced they are immediately available for your use again. This confidential line of credit will offer you the convenience you've been looking for.

Savings Account

A Savings Account allows you to pay yourself first with a savings plan to help prepare you for the future. Set up an automatic transfer from your Merchants Bank checking account to your Merchants Bank savings account. Funds will be automatically transferred based on a schedule you set. Or, go the other way, and use your savings account as your safety net, just in case your checking account ever becomes overdrawn. It's banking that fits your lifestyle! Savings account limitations do apply.

Visa Gift Card

Visa Gift Cards are the gift that is one size fits all. In dollar amounts from \$10-\$1,000, you pick the gift level that fits your budget. Or, not sure about using your Debit Card or Credit Card for online purchases? A lot of our customers use the Visa Gift Card for all their online purchase activity. It's a convenient and flexible gift for someone else or for yourself. Available at any Merchants Bank office.

Identity Theft Protection

Identity Theft can happen to individuals, it can happen to businesses. Protect yourself with monitoring and/or restoration services. Available to all Merchants Bank checking account customers. Ask us for details or visit merchantsbank.com.



Your Community Bank “Around the Corner”

For a complete list of Merchants Bank locations and hours, please visit us online at www.merchantsbank.com.

Electronic Banking

Mobile Banking

Banking in the palm of your hand – it's really that easy with Merchants Mobile Banking. Whether you're at home, work, school, out running errands, or on vacation, Merchants Mobile Banking makes it convenient to keep track of your finances, make deposits and pay bills. Visit us online at www.merchantsbank.com to learn more.

Online Banking

Visit us online at www.merchantsbank.com to access your Online Banking accounts or to enroll for free!

Phone Banking

Call toll-free 1-888-457-3444 to access Merchants Phone Banking.

Tips for Keeping your Information Secure Online

Keeping your information secure when accessing it online is of utmost importance. For guidance on strengthening your internal online security controls, both at home and the office, please visit our **Security and Alerts** page at www.merchantsbank.com. There you will find information on recent fraud alerts, identity theft prevention tips, ID Theft protection programs, ATM security and more.



1-800-944-6285 • www.merchantsbank.com

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Checking Accounts

All the convenience

and value

you want from your

checking account,

with the

personal attention

you deserve



THE BENEFITS OF CHECKING

We offer different checking account products, each with benefits tailored to meet your changing needs and provide the convenience you expect and deserve. Just a \$50 minimum deposit is required to open any of the following accounts.

Students and young adults looking for a debit card account, we encourage you to look at eChecking and Free Checking, our two most popular debit accounts.

Relationship Checking

Relationship Checking is for customers who want a bit more from their checking account. You'll receive valuable discounts on other bank products and services and you'll earn interest on the balance in your account. We'll even pay for your check blank reorders (Merchants' Signature style) on an ongoing basis.

eChecking

eChecking was created for those who primarily wish to bank through electronic channels, such as with a debit card, ATM, mobile or online banking and automatic deposits and withdrawals. With eChecking you'll automatically receive eStatements, so we won't clutter your mailbox with paper statements. We'll even waive the foreign charge on three ATM withdrawals each month. A great option for students and those who enjoy convenience services when they're on the go.

Free Checking

Free Checking is for those who just want a basic checking account. Free checking provides the convenience and flexibility of a checking account without any minimum balance requirements. You'll also enjoy access to electronic channels, such as mobile, online and telephone banking, free of charge.

Veterans Preferred Banking

Active Duty/Veterans Preferred Checking is a special banking package available to military personnel and their families as a small thank you for all they've done to protect our freedom. Our military customers will receive value, convenience, special discounts and peace of mind. You can be confident that you will receive the true personalized attention and service that only a community bank can offer. We are humbled by your willingness to sacrifice and honored to offer you this special benefit package. Ask us for details!

A Merchants Bank checking account always comes with the personal attention and service quality you should expect from your bank.

	Relationship Checking	eChecking	Free Checking
Free Online Banking with Bill Pay	✓	✓	✓
Free Mobile Banking	✓	✓	✓
Free Telephone Banking	✓	✓	✓
Free debit card	✓	✓	✓
Free eStatements	✓	Required	✓
Minimum balance required to avoid monthly service charge	\$1,500 or a \$15,000 combination of deposit and/or loan balances	N/A	N/A
Monthly requirement to avoid service charge		<ul style="list-style-type: none"> • Minimum of 6 debit card purchases • Maximum of 6 paper checks 	
Monthly service charge if account requirements are not met	\$10	\$10	\$0
Interest paid on entire balance	✓		
Free Merchants' Signature style checks	✓		
3 foreign ATM fees waived per month		✓	
Check Images	Available	Available Online	\$2 per month when returned with statement; available free online
20% Annual discount on any safe deposit box rental	✓		
50% Discount on Visa gift card purchase fee	✓		
First year annual fee waived on new overdraft line of credit*	✓	✓	✓
Free money orders	✓		
Free cashier's checks	✓		
Free notary service	✓	✓	✓
Identity Theft Insurance	Available	Available	Available

*Overdraft line of credit available to qualified applicants.