



Banking Services FAQ

Q. How can I complete banking transactions if Mercantile has temporarily suspended lobby banking services?

- a. Most of our branch offices offer drive thru banking from 9am-5pm Monday thru Thursday and 9am-5:30pm on Friday. A full range of banking services are accessible through our drive thru locations. Please visit www.mercbank.com for a full list of locations and drive thru banking hours or call your local branch office with questions.
- b. Online Banking and Mobile Banking allow 24/7 access for accessing account transaction and balance information, performing transfers, submitting payments and depositing checks.
- c. ATM banking is also available for deposits, transfers and withdrawals. Mercantile also reimburses up to four ATM transaction fees per cardholder per month when you use another Bank or Credit Union's ATM.
- d. Several of our locations also offer Live ATM Banker machines; Clare, Alma Downtown, Wyoming, Leonard, Alpine, Holland and Portage offer Live ATM Banking from 8:00-6:00 M-F and 9-1 Sat. Deposits, withdrawals, payments and transfers can be completed at these machines with both cash and checks. Small change orders can also be dispensed. Just touch the screen for assistance.
- e. If you prefer to visit a branch office to drop off your deposits, we can assist you with setting up night drop services. Drive thru locations also offer day drop services.
- f. Feel free to mail deposits or payments directly to a branch office. Please do not send cash through the mail.

Q. How do I access my Safe Deposit Box if your lobby is now closed?

- A. For the health and safety of our employees, we are restricting access to our bank lobbies until the "Stay Home, Stay Safe" executive order issued by Michigan Governor Gretchen Whitmer is lifted on April 13th, 2020. We would be happy to schedule an appointment for you to access your safe deposit box after that date. Please contact your local branch directly for assistance with setting an appointment to access your safe deposit box.

Q. How can I purchase a cashier's check, money order or prepaid card?

- A. These items can easily be purchased by visiting one of our drive thru locations.

Q. How can I request a wire transfer?

- A. If you are a business customer who also uses online banking services, we offer an online wire service that we would be happy to discuss with you. For consumer wire requests, please call a branch office directly to obtain assistance. The information necessary to complete a consumer wire can be gathered from you by phone and a form can be made available to you for your signature at one of our drive thru locations. Please contact a branch to provide the wire instructions first prior to visiting a drive thru office to complete a wire transfer.

Q. I'm interested in using your Night Drop services. How does that work?

- A. Most night drops allow you to deposit envelopes without the need for a key. If you will be regularly depositing at a specific branch night drop, please reach out to that branch to confirm how you can access the night drop and obtain a key if one will be necessary. There is an agreement that we require signed that can be filled out by mail, email, or can be made available at one of our drive thru offices. The agreement simply explains the bank's process for opening and verifying night deposits under dual control and our responsibilities to contact you regarding any discrepancies. As an added convenience to all our customers, we are also committed to checking our night drop throughout the day between the hours of 9am-3:30pm to process any transactions received same-day during this lobby services reduction.

Q. I'm not a customer but I regularly visit a branch to cash a check drawn on your bank. How will I be able to do that if your branch lobby is now only available by appointment?

A. If you do not have an account with Mercantile Bank but would like to cash a check drawn on our Bank, please visit a branch location with drive thru services and be prepared to present an unexpired, US government issued photo ID. As long as our drive thru staff can properly identify you and obtain your thumbprint, we will be able to cash the check through our drive thru.

Q. I have a CD maturing that is up for renewal. How do I get assistance with deciding whether to auto-renew, change or close this CD?

A. Please call a branch office directly to obtain assistance. We would be happy to assist you with your CD renewal by discussing current rates and terms. If you choose to change the term or wish to close the CD, we can accomplish this for you by phone, mail or secure email.

Q. How can I get assistance with opening a new account?

A. Please call a branch office directly to obtain assistance. We would be happy to assist you with opening a new account by phone, mail or secure email. We also offer online account opening for several personal checking, savings, HSA and CD accounts. You can access the link to open an account online from our website or by logging into your Mercantile Online Banking, if you are a current customer and online banking user.

Q. How can I get assistance with closing a checking, savings or CD account?

A. Please call a branch office directly to obtain assistance. We would be happy to assist you with closing an account by phone, mail or secure email.

Q. How can I get assistance with changes (name/signer/beneficiary/address) that I need to make to my account?

A. Please call a branch office directly to obtain assistance. We would be happy to assist you with your request by phone, mail or secure email.

Q. I need to apply for a loan. How can I get help with that?

A. Please call a branch office directly to obtain assistance. We would be happy to assist you with your loan questions and can take an application by phone, mail or secure email.

Q. How can I get set up for online banking or mobile banking?

A. Please visit our website to enroll in online banking and download our app to enroll in mobile banking. Once enrolled, you will have access to viewing account activity and balances, completing transfers, making payments and paying bills online.

Q. How can I get set up for Remote Deposit services?

A. After you've downloaded and set up your MercMobile, select Transactions from the menu and select Deposit Check. Follow the instructions to take a picture of your check to deposit the image to your account.

Q. Will the call center and branches remain open to assist me with questions and problems?

A. At this time, we have no plans to close our call center and branch staff will still be available to assist you with questions and problems if you call a branch location directly.

Q. What if I become sick and need help with my account or my loan?

A. Our Branch employees are prepared to help you. Please contact us right away if you become affected by COVID-19 and need help with your accounts so we can work with you on a solution.

Q. *I need to have my signature notarized on a document. Is the Bank still offering notary services?*

A. At this time due to reduced staff and the elimination of lobby banking services, notary services will be limited at many of our locations. Please reach out to your branch office directly to discuss options.

Q. *How do I call the bank?*

A. Please call your local branch first. The phone number can be found in the Locations section of our website at www.mercbank.com. In addition, our main Customer Service contact center is also open and available to serve you at 1-800-453-8700.