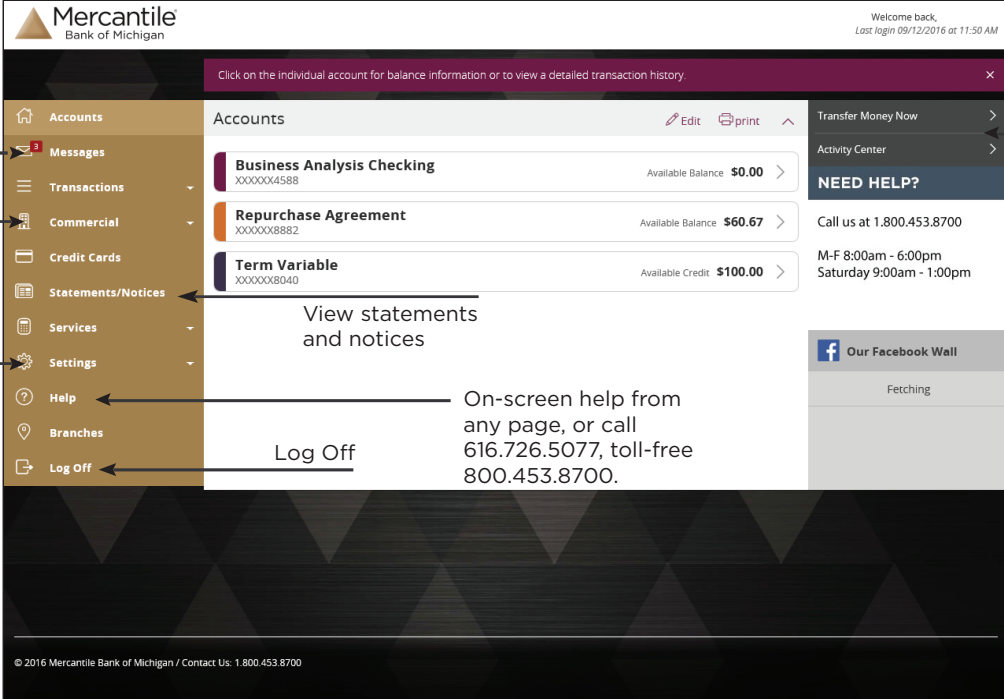


Mercantile Bank of Michigan's online business banking is now better than ever. We have developed a system that is secure, simple to navigate and convenient to use. The system is designed to simplify your banking and provide you with more control over your company's finances. This Quick Reference Guide will introduce you to our enhanced features.

**Highlighted Features:**

- ▲ Unified User Experience - same look and feel across all devices
- ▲ Ability to login with Touch ID (iOS app only)
- ▲ Improved ability to create templates and payments within the mobile app
- ▲ Ability to view and print statements and check images from the mobile app



The screenshot shows the Mercantile Business Internet Banking interface. On the left, a navigation menu includes: Accounts, Messages, Transactions, Commercial, Credit Cards, Statements/Notices, Services, Settings, Help, Branches, and Log Off. The main content area displays account information for three accounts: Business Analysis Checking (Available Balance \$0.00), Repurchase Agreement (Available Balance \$60.67), and Term Variable (Available Credit \$100.00). A 'Log Off' button is visible at the bottom of the main content area. On the right, there are links for 'Transfer Money Now', 'Activity Center', and 'NEED HELP?'. Below these are contact information: 'Call us at 1.800.453.8700' and 'M-F 8:00am - 6:00pm, Saturday 9:00am - 1:00pm'. A Facebook wall section is also present.

Send and receive secure messages with Mercantile Bank

Manage user rights, send payments, add/manage recipients

Set account and security preferences, manage alerts

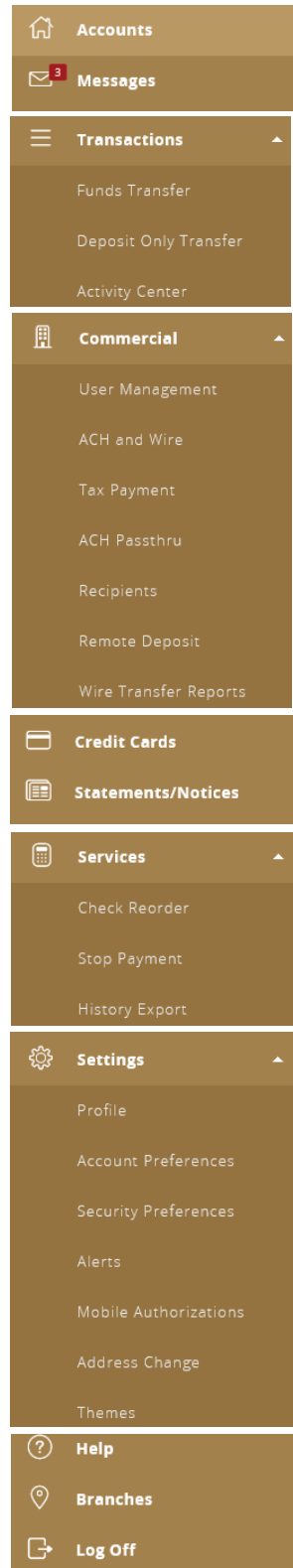
Transfer Funds or view online activity

On-screen help from any page, or call 616.726.5077, toll-free 800.453.8700.

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**Using Mercantile Business Internet Banking:**

Everything you need to bank online is located in the left menu bar. Read the description of each menu function below:



**Accounts**

Select an account name to view activity and transaction details, search and export account information. Click on a transaction to view history, search transactions, view account and print details.

**Transactions**

Move money between accounts - you can make a one-time transfer instantly or setup recurring transfers. View online activity in the Activity Center.

**Commercial**

Send wires, payments and taxes, process payroll and ACH files. Manage users and user rights.

**Credit Cards** - view statements and make payments

**Statements/Notices** - view and print statements and notices

**Services**

Complete stop payments, reorder checks, export history.

**Settings**

Change account preferences, change your password, create an alert or reminder, complete address changes, manage mobile authorizations.

**Optional Features** *(additional fees or item charges may apply):*

- |                     |                        |
|---------------------|------------------------|
| Mercantile Bill Pay | Positive Pay           |
| Funds Manager       | Remote Deposit Capture |
| Wire Transfers      |                        |
| Tax Payments        |                        |

**Need additional information getting started or have questions?**

Please contact us at 616.726.5077, toll free 800.453.8700, or email us at [treasurymanagement@mercbankcom](mailto:treasurymanagement@mercbankcom). Support hours are Monday - Friday 8:30am - 5:30pm.