

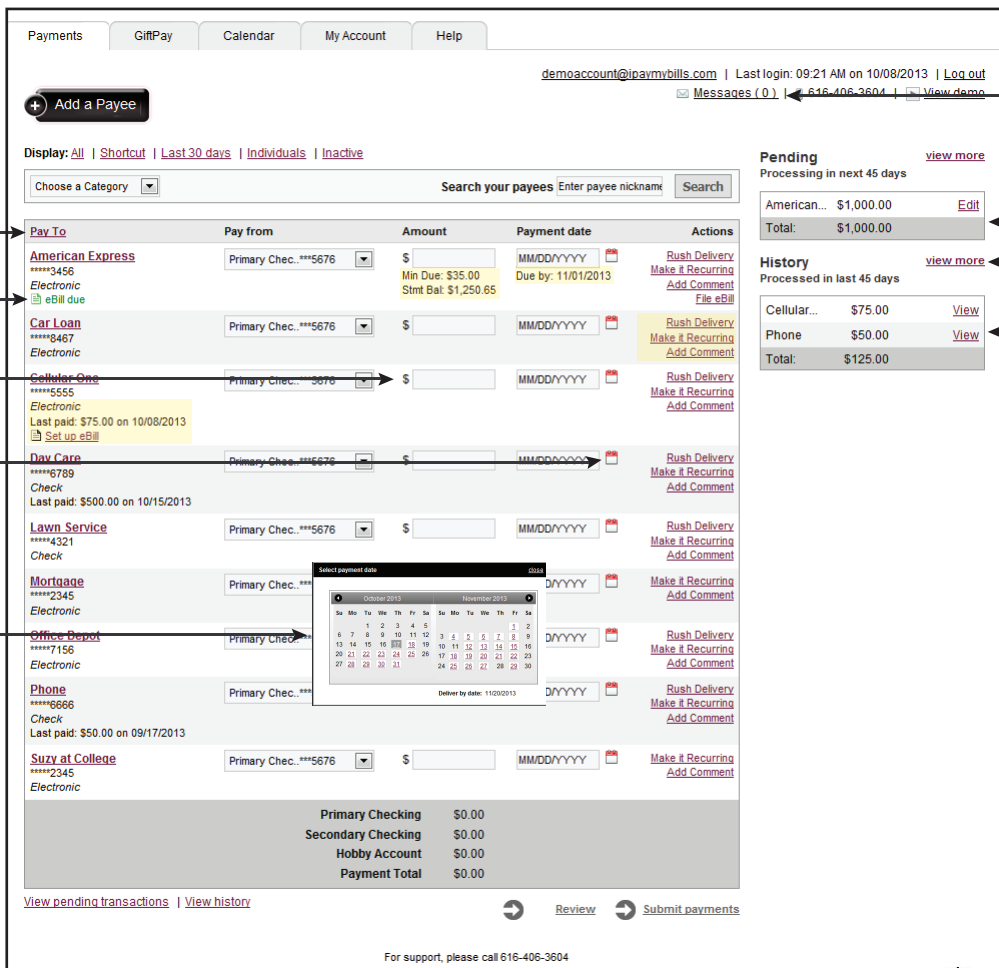
Mercantile has improved our Online Bill Pay to make receiving and paying your bills a lot easier. This Quick Reference Guide will introduce you to our new features.

What's New:

- ▲ GiftPay - send a personalized donation or gift check
- ▲ Calendar Tab - an interactive view of the entire month's bill payment activity
- ▲ Actions - additional options for payments: rush delivery, make it recurring, add comment
- ▲ Delivery method - Electronic or Check - as well as last paid date are displayed
- ▲ E-bills - minimum amount due, statement balance and date due

Mercantile Online Bill Pay:

The Payments tab is the single point of access for most bill payment activities. Here, you can make payments, view and pay E-bills and review your outgoing payments and bill history.



The screenshot shows the 'Payments' tab in the Mercantile Online Bill Pay system. The interface includes a navigation bar with 'Payments', 'GiftPay', 'Calendar', 'My Account', and 'Help'. A user profile section shows 'demoaccount@ipavmbills.com' and 'Last login: 09:21 AM on 10/08/2013'. A 'Messages (0)' section is visible with a 'View Messages' link. The main area is divided into 'Pending' and 'History' sections. The 'Pending' section shows a payment of \$1,000.00 to 'American Express' with a due date of 11/01/2013. The 'History' section shows recent payments of \$75.00 to 'Cellular' and \$50.00 to 'Phone'. A 'Pay Bills Section' is highlighted, showing a list of bills with columns for 'Pay To', 'Pay from', 'Amount', 'Payment date', and 'Actions'. A 'Dynamic Calendar Tool' is shown as a pop-up calendar for selecting a payment date. A 'Close up View of Calendar' is also indicated. The interface includes various links like 'View pending transactions', 'View history', 'Review', and 'Submit payments'. A support number '616-406-3604' is provided at the bottom.

Annotations:

- Pay Bills Section:** Points to the main list of bills.
- View and Pay E-bills:** Points to the 'Electronic' delivery method options.
- Make Payments:** Points to the 'Pay To' field in the bill list.
- Dynamic Calendar Tool:** Points to the calendar pop-up for selecting a payment date.
- Close up View of Calendar:** Points to the calendar pop-up.
- View Messages:** Points to the 'View Messages' link.
- Pending and Recurring Payments:** Points to the 'Pending' section.
- Access Full Bill History:** Points to the 'History' section.
- Recent Payments:** Points to the 'History' section.

Good News for Current Mercantile Bill Pay Users:

Remember, if you currently use Bill Pay, we'll transfer all of your payees and recurring payment setups to the new and improved system.

Using Mercantile Online Bill Pay:

How to Add a New Bill:

1. Have a paper copy of the bill you want to add
2. Click "Add a Payee"
3. Choose from Popular Payees - the 10 most popular payees within your zip code

How to Pay a Bill:

Once you've set up a biller, you can schedule payments. Remember, you can pay anyone - companies or individuals.

1. Find a bill you want to pay on the Payments tab
2. Select an account to pay from
3. Enter the amount and select a payment date by using the calendar function
4. Select an Action (if applicable) - Rush Delivery, Make it recurring, add comment
5. Click "Review" or "Submit Payments"

How to Add an E-bill:

E-bills are electronic versions of your paper bills sent directly to your Mercantile Online Bill Pay account. They contain the same information as your paper bill.

1. Within the Payments tab, "Set up eBill" will appear for any that are available
2. Enter your login credentials for the payee's website
3. Accept the terms and conditions and submit

Need additional information getting started or have questions?

Customer service is available Monday - Friday, 8:00 a.m. - 6:00 p.m. ET at 1.800.453.8700. Or log on to Mercantile Internet Banking at www.mercbank.com