

1. Type www.mercbank.com into the address bar on your browser. In the Online Banking **Login** box on the Home Page enter your current Login ID and click **Login**. If you have forgotten your Login ID, please contact us at 1-800-453-8700.
2. Do not enter your password when the next screen comes up. Instead, select **"I am a First Time User"**.
3. You will be directed to a page where you will select the delivery method of your Secure Access Code. This page will display the contact information on file for your account. Select either the phone or text message option that will enable Mercantile to reach you immediately with your one-time Secure Access Code, then click **Submit**.

If the contact information we have on file is inaccurate or out-of-date, you cannot proceed further. Please contact us at 1-800-453-8700 to update your contact information.

4. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit**. The one-time access code is only valid for 10 minutes. If it expires before you use it, you must request a new one. If you close the login screen and then receive the code, follow the above steps again and instead select **"I already have a Secure Access Code"**.
5. Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, you will not have to request a new Secure Access Code when you use that device in the future.
6. You will then be prompted to change your password. For your protection, you will need to create a password that meets the stated security criteria. When finished, click **Submit**.
7. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change in the future. Once you have accessed Online Banking, you will be able to use the **Address Change** screen to make corrections. Click **Submit**, then **OK** to continue.
8. You are now presented with a copy of the Online Banking Services Agreement. Read and acknowledge that you agree to the conditions by clicking **I Accept**.
9. Congratulations! You are now logged in to Online Banking with Mercantile.