
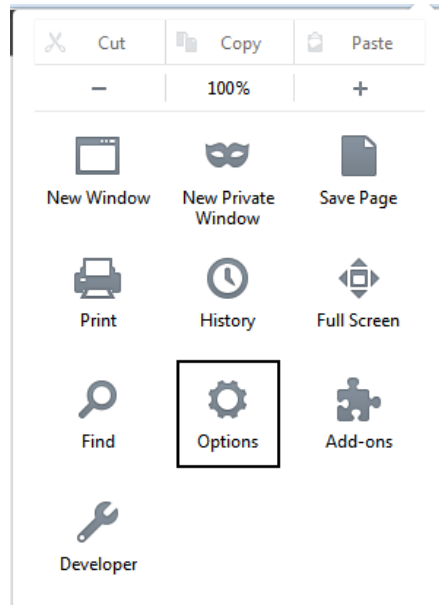
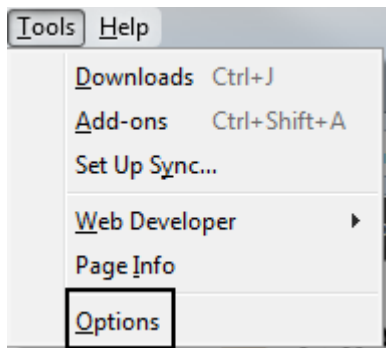


Each time you log in to our web site, the system evaluates whether you are using the same computer and browser you registered with us. Our site looks for our cookies (electronic markers) in your computer's memory; if it doesn't find them, we ask you to identify yourself again by providing a code that you receive by phone call or SMS text. After your computer is registered, you shouldn't need to provide a code again for that computer using that browser. (Note: Each time you use a public computer, you must provide a code as a security measure.)

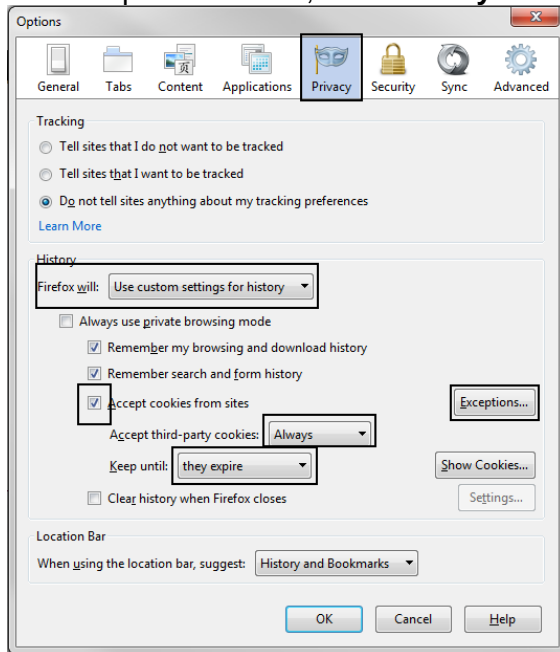
On rare occasions, people cannot log in without registering their computer each time – even after they have registered it already. This may mean that their computer's browser is clearing our cookies, so our web site cannot recognize the computer. If you are experiencing this, try changing the settings on your computer. Here's how.

Optimal Browser Settings for Online Banking

1. Browse to our web site. Do not log in.
2. At the top of the browser, click **Tools > Options** OR click on the three horizontal lines  in the upper right hand corner and then choose options

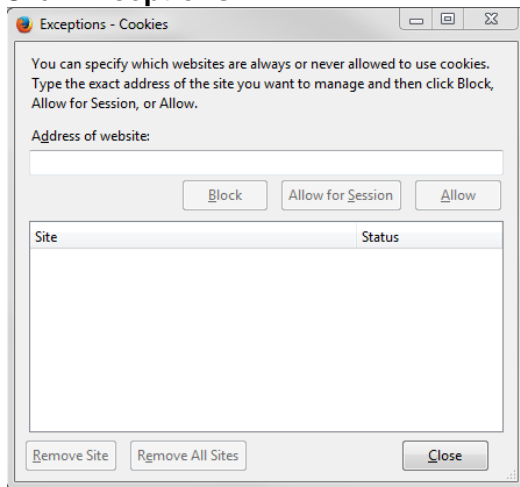


3. On the Options window, click **Privacy**.




- In the History section, select **Firefox will: Use custom settings for history**.
- Make sure the check box for **Accept cookies from sites** is selected.
- Make sure **Accept third-party cookies** is set to **Always**.
- Make sure **Keep until they expire** is selected in the **Keep until** setting.

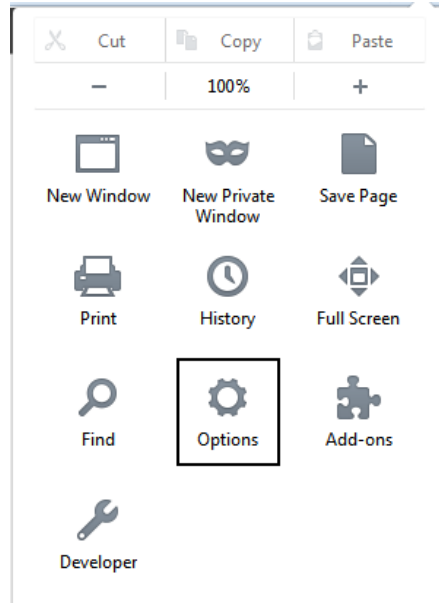
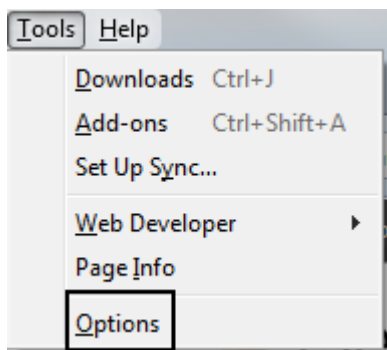
4. Click **Exceptions**.



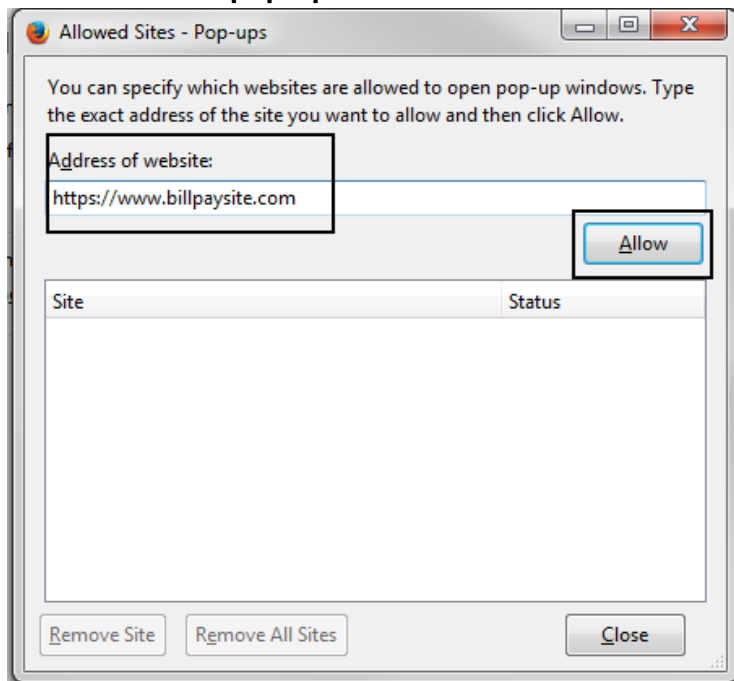
5. Verify that our web site is **NOT** listed on the **Exceptions-Cookies** window. If it is, select it then click **Remove Site**.
6. Click **Close**.
7. Click **OK**.
8. Log in to our web site, selecting **Register computer for future use** when prompted.

Optimal Browser Settings for Online Banking (include above settings as well)

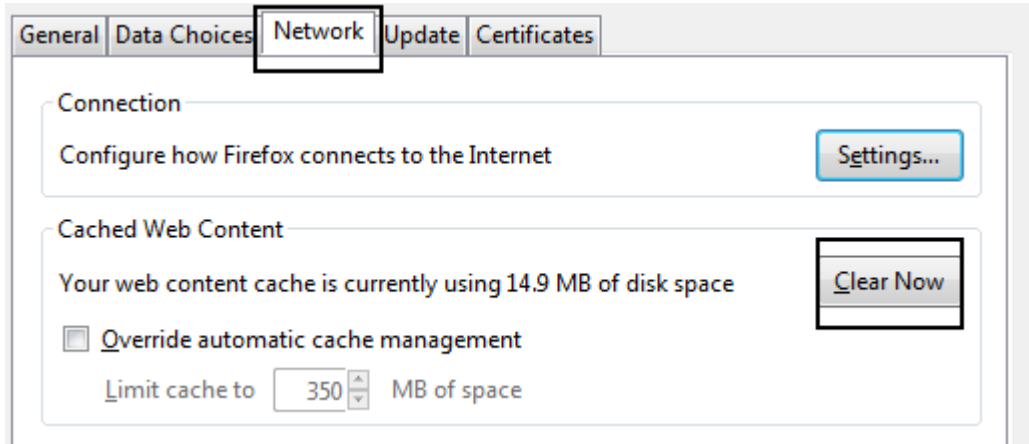
1. At the top of the browser, click Tools > Options OR click on the three horizontal lines  in the upper right hand corner and then choose options



2. On the Options window, choose the Content icon
3. Select the **Block pop-up windows** check box and select **Exceptions**.



4. In the Address of website field, enter the following and then select **Allow**.
 - For consumer bill pay: <https://www.billpaysite.com>
 - For business bill pay: <https://www.businessbillpay-e.com>
 - For consumer and business bill pay: <https://secure.mercbank.com>
5. Click **Close**.
6. Select the Advanced icon, and then the **Network** tab.
7. To empty the cache, in the Cached Web Content, select **Clear Now**.



8. Click **OK** to close out of the Options window.