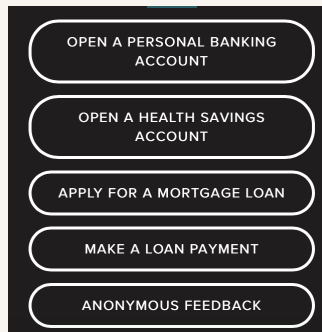


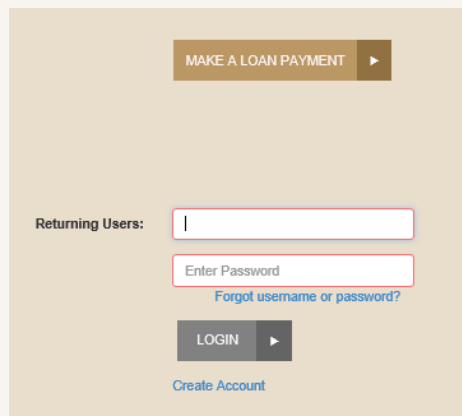
# CREATE AN ACCOUNT TO MAKE LOAN PAYMENTS ONLINE

Create an account to securely make future loan payments as well, use the following steps to prefill your information and link your deposit account. Creating an account provides access to historical payment information and will streamline the process for making future payments.

1. Go to [www.mercbank.com](http://www.mercbank.com), scroll to the bottom and select “Make a Loan Payment.”



2. Click “Create Account.”



3. Enter Username (your e-mail address), name, security question (remember answer!), mailing address, and phone number. Required fields are outlined in red. Once finished, click “Register.”

Registration form with the following fields:

- Username: someone@example.com (required)
- Confirm Username: someone@example.com (required)
- First Name: (required)
- Last Name: (required)
- Secret Question: (required)
- Secret Answer: (required)
- Confirm Secret Answer: (required)
- Address: Address is required (required)
- Suite/APT#: (required)
- City: City is required (required)
- State/Region: -- Select -- (required)
- Postal Code: Required (required)
- Country: USA (required)
- Phone: (required)

Buttons: CANCEL, REGISTER

4. An e-mail will be sent to the Username (e-mail address) provided. Open the e-mail and click the provided link (body of e-mail appears similar to that shown below).

Your registered user account has been established. To complete account setup, you must create a password.

Click the link below to create your password. Because this link will expire in 24 hours, you should create your new password immediately.

<https://smartpay.profitstars.com/sts/PasswordReset?id=0aa1a56d-e627-483c-a41f-c60c809cd0c4>

5. On the page that opens, answer the security question (same as was entered when account was created).

6. Enter a new password, confirm (re-type) the password and click “Update Password.” Close browser tab.