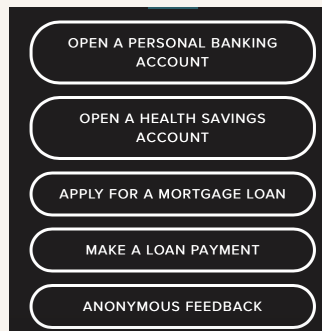


MAKE AN ONLINE LOAN PAYMENT

To make a one-time loan payment, without creating an account, select “Make a loan payment” and follow the prompts.

You may create an account to securely make a loan payment now and for future use. Creating an account will link your deposit account, provide access to historical payment information and will streamline the process for making future payments.

1. Go to www.mercbank.com, scroll to the bottom and select “Make a Loan Payment.”



2. If you are a returning user with an account set up, enter username (e-mail) and password. Click “Login.”

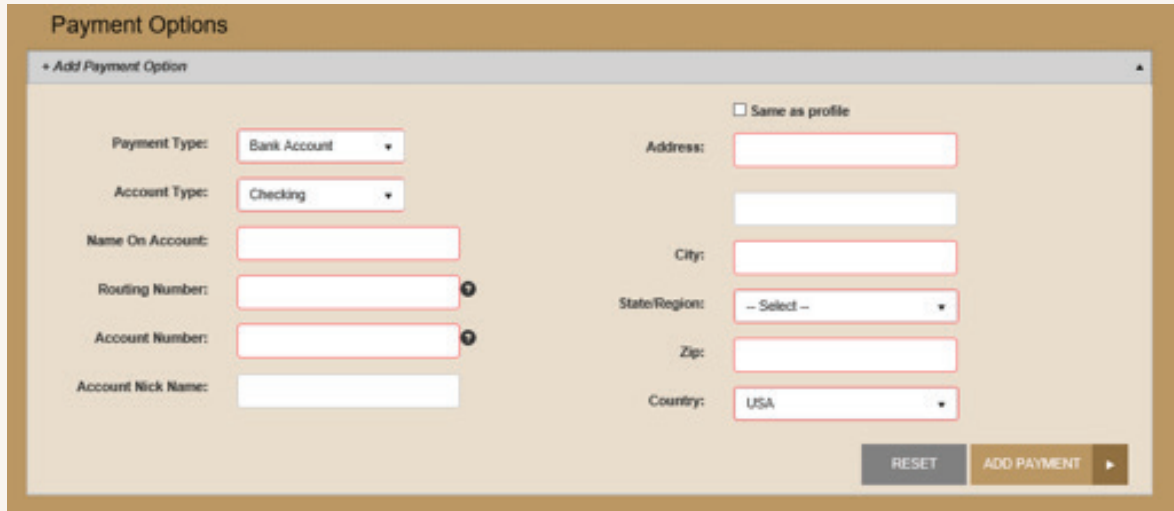
3. Click “Edit Payment Options.”



4. Click “+Add Payment Option” under Payment Options (near bottom of page)



5. Enter Banking info (required fields are outlined in red). Once finished, click “Add Payment.”

A screenshot of the "Add Payment Option" form. The form is titled "Payment Options" and has a sub-header "+ Add Payment Option". It contains several input fields: "Payment Type" (dropdown menu with "Bank Account" selected), "Account Type" (dropdown menu with "Checking" selected), "Name On Account" (text input), "Routing Number" (text input with a help icon), "Account Number" (text input with a help icon), "Account Nick Name" (text input), "Address" (text input), "City" (text input), "State/Region" (dropdown menu with "-- Select --" selected), "Zip" (text input), and "Country" (dropdown menu with "USA" selected). There is a checkbox labeled "Same as profile" at the top right. At the bottom right, there are two buttons: "RESET" and "ADD PAYMENT" with a right-pointing arrow. The "Payment Type", "Account Type", "Routing Number", "Account Number", "Address", "City", "State/Region", "Zip", and "Country" fields are outlined in red.

6. Click “Edit Payment Options.”



7. Enter Details. Account linked will be available as a “Pay From Account” option.

Make Payment

Pay This Amount:

Payment Type: Remember this selection

Pay From Account:

Payment Date:

Payments made before 3PM Eastern Monday-Friday, except bank holidays, will be posted to the loan account the same business day with the debit to your external account posting the next business day.

8. To arrange a recurring payment, click where indicated. Enter recurring payment details and Click continue.

Frequency:

Payment Day:

Start Date:

Of Payments:

Next Payment Date:

Infinite Payment:

Include a Single Payment Now:

Payments made before 3pm Eastern Time Monday-Friday, except bank holidays, will be posted to loan account the same business day with the debit to your external account posting the next business day.

9. Log out.