

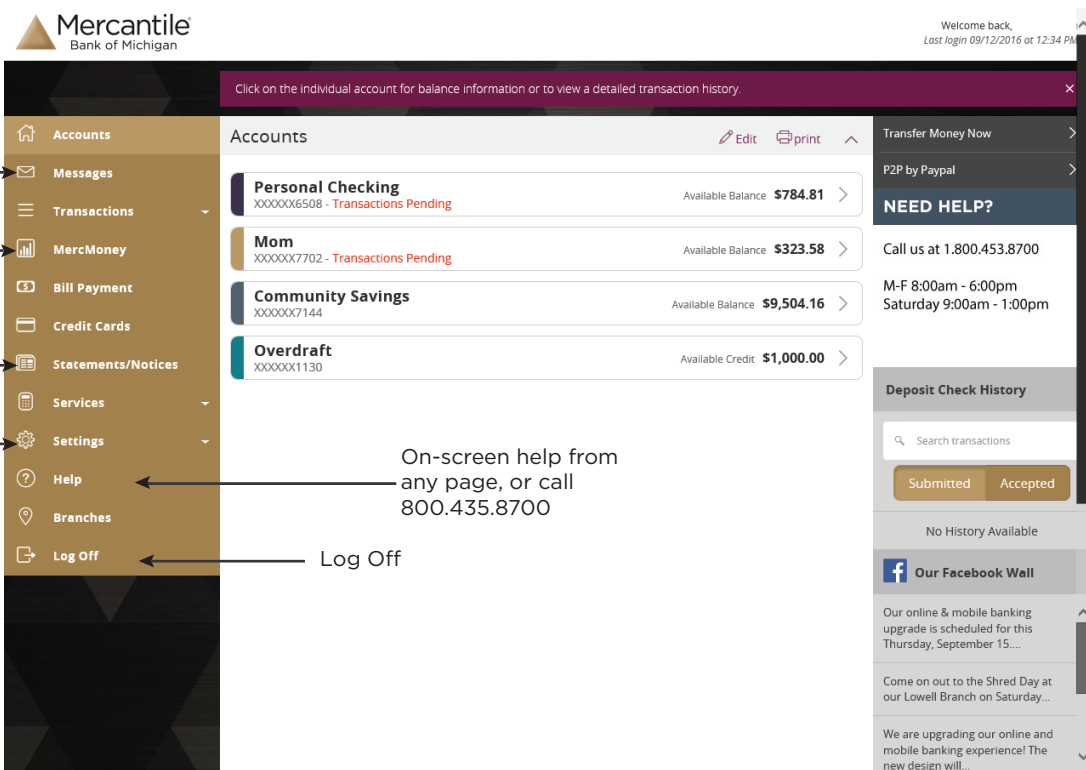
Mercantile Bank of Michigan's online banking is now better than ever. We have developed a system that is secure, simple to navigate and convenient to use. The system is designed to simplify your banking and provide you with more control over your finances. This Quick Reference Guide will introduce you to our enhanced features.

## Highlighted Features:

- ▲ Unified User Experience - same look and feel across all devices.
- ▲ The ability to use Touch ID to login via phone or tablet (iOS app only)
- ▲ Bill Pay - add and edit payees from the mobile app
- ▲ View check images within the mobile app
- ▲ Customizable options including Spanish language and large font styles.
- ▲ Set personal preferences for account alerts and reminders.

## Mercantile Internet Banking:

The first screen gives you a quick picture of all of your account information - checking, savings, loans and credit cards - in one view.



The screenshot shows the Mercantile Personal Internet Banking interface. On the left is a navigation menu with options: Accounts, Messages, Transactions, MercMoney, Bill Payment, Credit Cards, Statements/Notices, Services, Settings, Help, Branches, and Log Off. The main content area displays account information for Personal Checking (Available Balance \$784.81), Mom (Available Balance \$323.58), Community Savings (Available Balance \$9,504.16), and Overdraft (Available Credit \$1,000.00). On the right, there are options for Transfer Money Now, P2P by Paypal, and a NEED HELP? section with contact information. At the bottom right, there is a Deposit Check History section and a Facebook wall.

Send and receive secure messages with Mercantile Bank → Messages

Integrated financial tools → MercMoney, Bill Payment, Credit Cards

View statements and notices → Statements/Notices

Change personal and account preferences, change your password or login ID, create an alert → Settings, Help, Branches, Log Off

On-screen help from any page, or call 800.435.8700 → Help

Log Off → Log Off

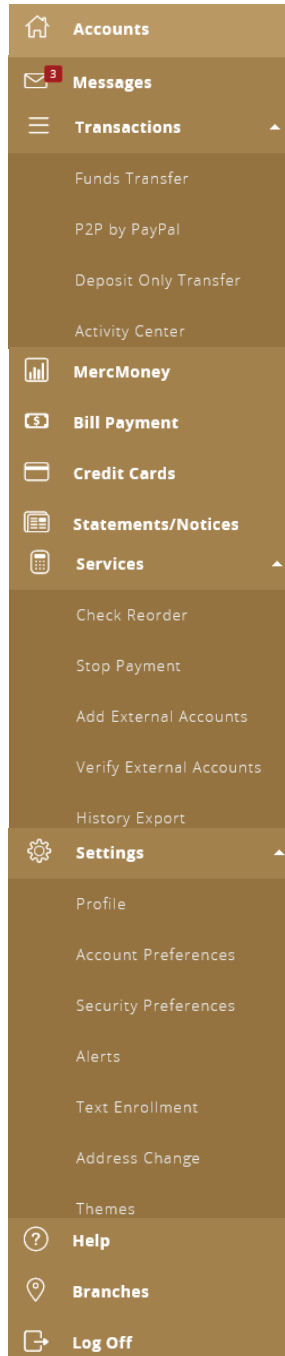
Transfer money or send a Personal Payment → Transfer Money Now, P2P by Paypal

View a history of deposited checks → Deposit Check History

Keep up with us on Facebook → Our Facebook Wall

## Using Mercantile Personal Internet Banking:

Everything you need to bank online is located in the left menu bar. Read the description of each menu function below:



### Accounts

View accounts and history, search transactions, view and print details.

### Transactions

Move money between accounts - you can make a one-time transfer instantly or setup recurring transfers. Send a personal payment, and view online activity in the Activity Center.

### MercMoney

Powerful budgeting and debt management tools to help you take control of your finances - securely integrated into the Online Banking system. MercMoney is also available as a separate mobile app.

**Credit Cards** - view statements and make payments

**Statements/Notices** - view and print statements and notices

### Services

Reorder checks, complete stop payments, add and/or verify external accounts and export account history.

### Settings

Change personal and account preferences, change your password or login id, create an alert or reminder, enroll in text banking, change your address.

### Need additional information getting started or have questions?

Customer service is available Monday - Friday, 8:00 a.m. - 6:00 p.m., Saturday 9:00 am - 1:00 pm ET at 800.453.8700. Or log on to Mercantile Internet Banking at [www.mercbank.com](http://www.mercbank.com)