

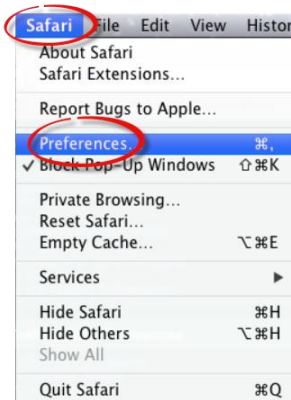
Each time you log in to our web site, the system evaluates whether you are using the same computer and browser you registered with us. Our site looks for our cookies (electronic markers) in your computer's memory; if it doesn't find them, we ask you to identify yourself again by providing a code that 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.

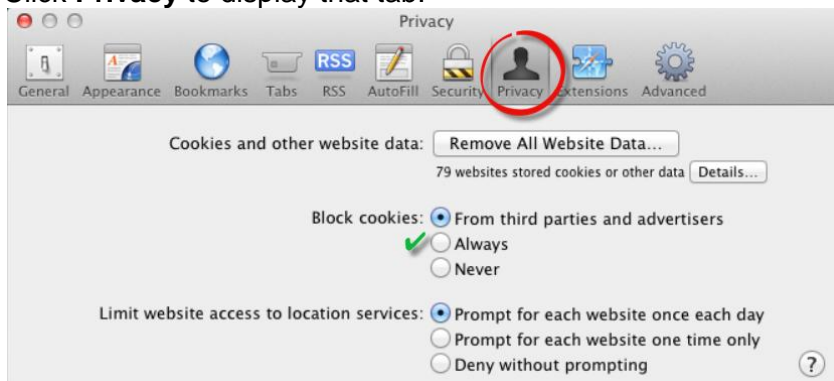
*If running on Mac OS® X:*




### Set your browser to keep some or all website cookies

1. Browse to our website in Safari.
2. In the left corner of the toolbar, click **Safari** to display a menu.



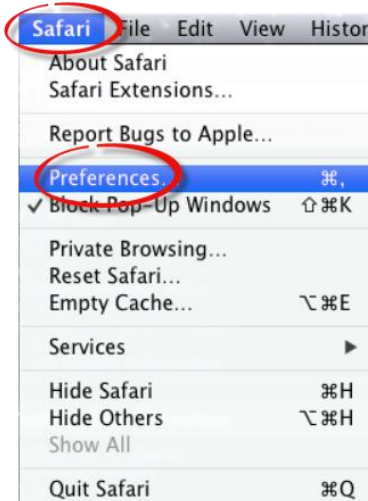
3. Click **Preferences** to display the Preferences box.
4. Click **Privacy** to display that tab.



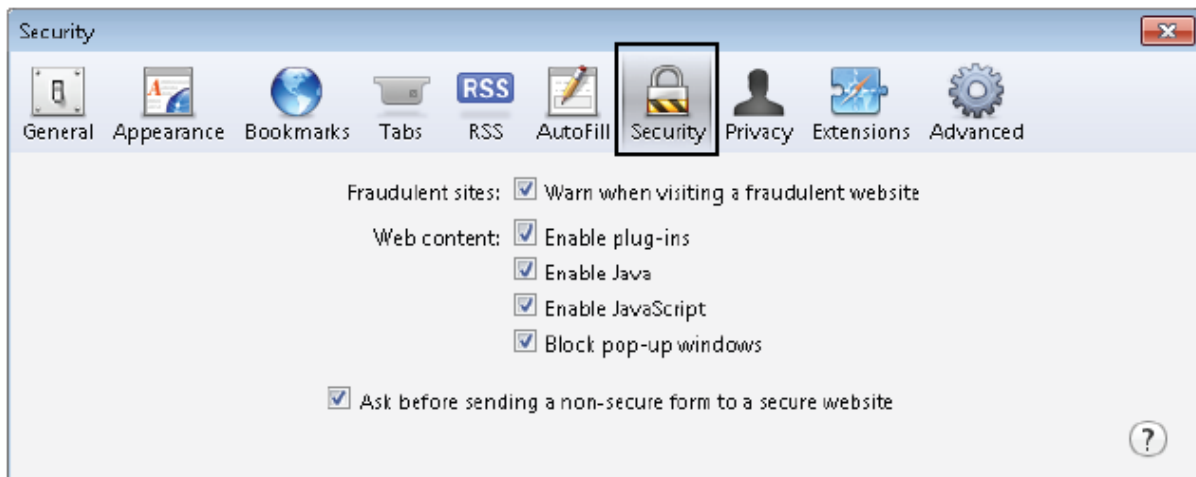
5. For **Block cookies**, make sure that **Never** is selected.
6. Do *not* click **Remove All Website Data**.
7. Click the red close button    to save your settings and exit the Preferences box.

**Optimal Browser Settings for Bill Pay (include settings above as well)**

1. In the left corner of the toolbar, click **Safari** to display a menu. Choose **Preferences** from the menu options.

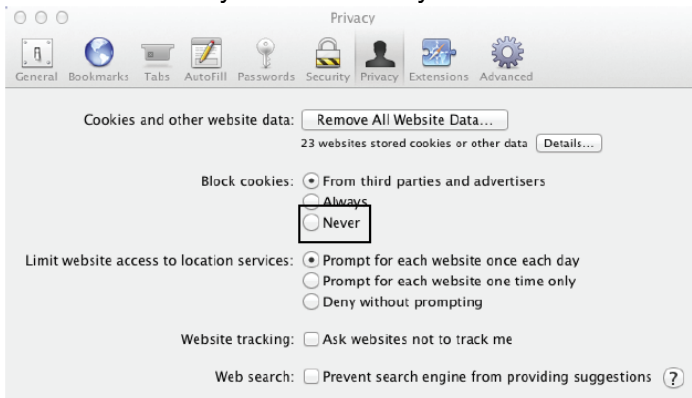


2. Choose the Security icon.
3. For the Web content settings, verify the following check boxes are selected:
  - Enable plug-ins
  - Enable Java
  - Enable JavaScript



4. Verify the **Block pop-up windows** check box is cleared

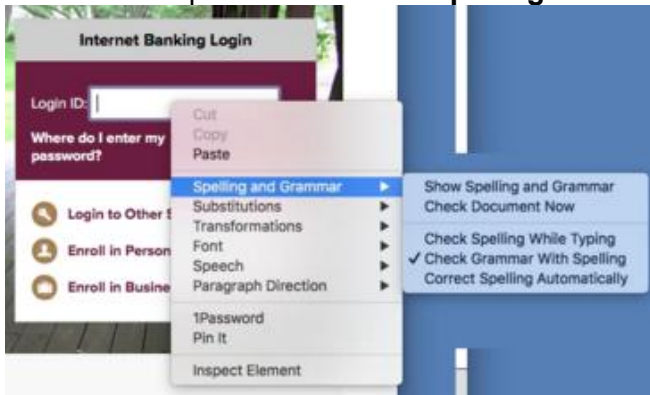
5. Select the Privacy icon and verify **Never** is selected for the Block cookies setting.



6. Click the red close button    to save your settings and exit the Preferences box.


### Prevent login ID from being auto-corrected

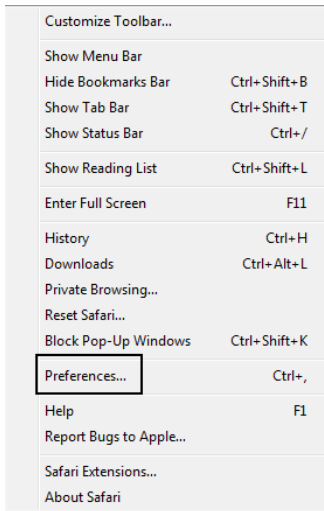
1. From the mercbank.com home page, right click in the **Login ID** field.
2. Hover over **Spelling and Grammar** to bring up more options.
3. Uncheck the options for **Correct Spelling Automatically** and **Check Spelling While Typing**.



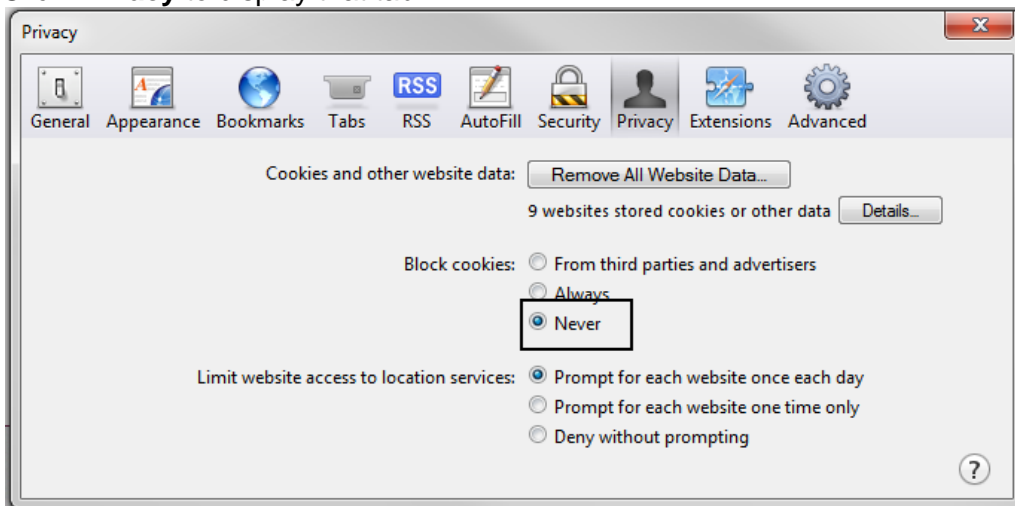
*If running on Windows Operating System:*


### Set your browser to keep some or all website cookies

1. Browse to our website in Safari.
2. In the top right corner of the browser, click  to display a menu. Click **Preferences** to display the Preferences box.




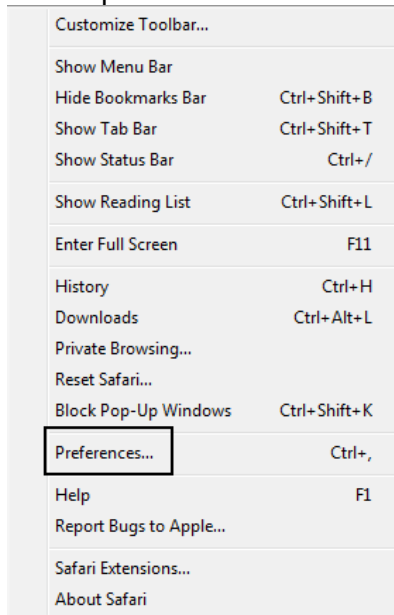
3. Click **Privacy** to display that tab.



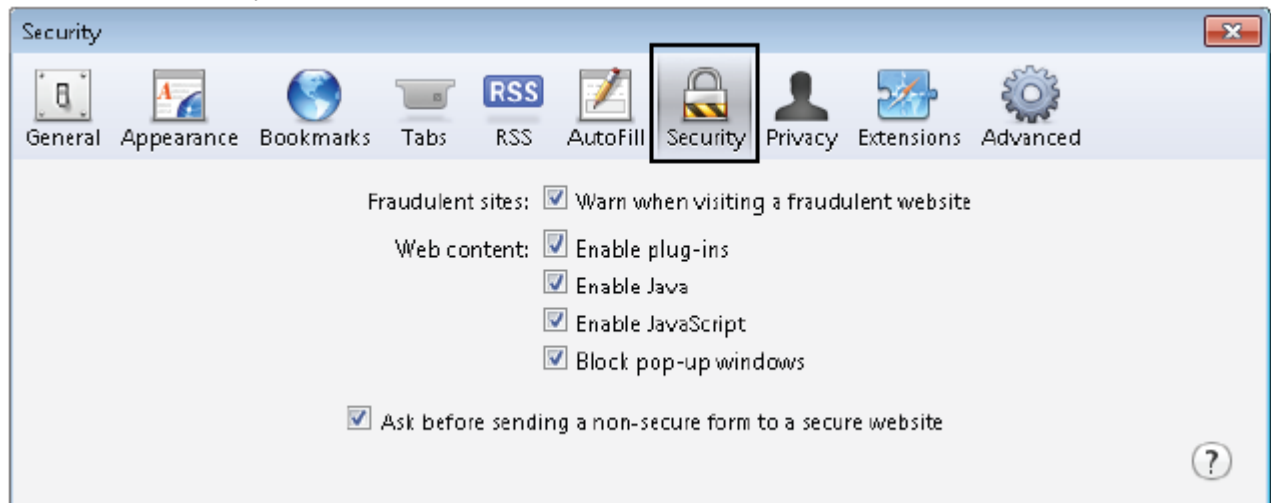
4. For **Block cookies**, make sure that **Never** is selected.
5. Do *not* click on **Remove All Website Data**.
6. Click  to save your settings and exit the Preferences box.


## Optimal Browser Settings for Bill Pay (include settings above as well)

1. In the top right corner of the browser, click  to display a menu. Choose **Preferences** from the menu options.



2. Choose the Security icon.



3. For the Web content settings, verify the following check boxes are selected:
  - Enable plug-ins
  - Enable Java
  - Enable JavaScript
4. Verify the **Block pop-up windows** check box is cleared
5. Click  to save your settings and exit the Preferences box.

**Prevent login ID from being auto-corrected**

1. From the mercbank.com home page, right click in the **Login ID** field.
2. Hover over **Spelling and Grammar** to bring up more options.
3. Uncheck the options for **Correct Spelling Automatically** and **Check Spelling While Typing**.

