



First Merchants Bank

Helping you prosper



PRODUCTS & SERVICES

ATTENTIVELY HELPING BUSINESSES, PEOPLE & COMMUNITIES



www.firstmerchants.com

800.205.3464

MEMBER
FDIC





Welcome to First Merchants Bank where attentiveness to your needs comes first. Our local bankers are here for you, providing tailored financial services relevant to your unique needs.

As a community bank that is growing by consistently providing a better customer experience, First Merchants believes in putting people first. We’re tuned into you and your needs by providing you high-quality, attentive solutions.

We know having guidance that matches your needs matters, effectively addressing the details that you care about. First Merchants has the resources and tools to help you realize your dreams. All our services are provided in the welcoming, friendly manner our clients expect from a community bank that genuinely cares about your financial wellness.

Unlike big banks, First Merchants provides attentive service, driven by our “Helping You Prosper” mentality. We believe in delivering expertise in helpful, caring ways. We’ll speak plainly with integrity to directly address your needs in a straight-forward way. Our goal is to offer some of the soundest financial advice in the business. It’s one reason why Newsweek recognized First Merchants as a “U.S. Best Bank” two years in a row.

So, whether you’re looking to grow a business, build a dream home, or prepare to send a child to college, we can help. Whatever your goals are, we’ll be with you, attentively helping every step of the way.

COMMERCIAL BANKING

- Loans
- Deposits
- Treasury Management
- Debt Capital Markets

PERSONAL BANKING

- Checking
- Savings & CDs
- Mortgages, Home Equity, Auto and Personal Loans
- Mobile and Online Banking
- Business Banking
- First Merchants Investment Services*

PRIVATE WEALTH ADVISORS

- Investment Management
- Financial & Estate Planning
- Private Banking
- Retirement Plan Services
- Fiduciary Administration

Deposit accounts and loan products are offered by First Merchants Bank, Member FDIC, Equal Housing Lender.

First Merchants Private Wealth Advisors products are not FDIC insured, are not deposits of First Merchants Bank, are not guaranteed by any federal government agency, and may lose value. Investments are not guaranteed by First Merchants Bank and are not insured by any government agency.

*Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFG STC Insurance Agency LLC), member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Cetera is not affiliated with the financial institution where investment services are offered. Individuals affiliated with Cetera firms are either Registered Representatives who offer only brokerage services and receive transaction-based compensation (commissions), Investment Adviser Representatives who offer only investment advisory services and receive fees based on assets, or both Registered Representatives and Investment Adviser Representatives, who can offer both types of services. **Investments:** • Are not FDIC/NCUSIF insured • May lose value • Are not financial institution guaranteed • Are not a deposit • Are not insured by any federal government agency.



SUPPORTING YOU

Attentively serving you is our main goal consistent with our Vision and Mission statements. It’s a key part of our overall philosophy of “Helping you prosper” by how we serve you.



First Merchants Bank
Helping you prosper



OUR VISION

To enhance the financial wellness of the diverse communities we serve.

OUR MISSION

To be the most responsive, knowledgeable and high-performing bank for our clients, teammates and shareholders.

OUR TEAM

We are a collection of dynamic colleagues with diverse experiences and perspectives who share a passion for positively impacting lives. We are genuinely committed to attracting and engaging teammates of diverse backgrounds. We believe in the power of inclusion and belonging.

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FIRST MERCHANTS

5 PERSONAL BANKING

From checking and savings accounts to lending, debit cards, online banking and more, we have the tools to help you reach your financial goals. And better yet, we have local bankers who will be there for you every step of the way.

FIRST MERCHANTS

25 COMMERCIAL BANKING

We offer simple products and comprehensive services ranging from deposits to lending; to complete industry-specific banking solutions for industries like healthcare, agriculture and real estate.

FIRST MERCHANTS

37 PRIVATE WEALTH

We deliver expertise in Investment Management, Financial & Estate Planning, Private Banking, Fiduciary Administration and Retirement Plan Services.

YOUR SECURITY IS IMPORTANT TO US

At First Merchants we understand the importance of security when you are managing your finances. In fact, we are customers too.

As your trusted financial partner, we are committed to protecting the confidentiality of your personal information, and we appreciate the trust you have placed in us. We continually work to provide an environment in which your account information stays secure and personal to you. Some of the steps we take for protection are:

- Maintain high security standards on our systems
- Continuously monitor our security protocols to keep your money and information safe
- Apply a layered approach to security which helps defeat attempts to compromise our systems
- Work closely with law enforcement and regulatory agencies to stay current with industry standards for fraud prevention

First Merchants or any of its divisions, First Merchants Private Wealth Advisors will not contact you via email, phone, or other means and request confidential information.

For more information on Security and Fraud Prevention, visit our Online Security Center at firstmerchants.com/security-center/







EMPOWERED
BANKERS

CONFIDENT
YOU

FIRST MERCHANTS
PERSONAL BANKING

Enjoy the benefits of attentive, individually-tailored service. Our welcoming and dependable bankers are empowered to help you succeed. So take a breather – we'll be here to help you prosper.

 **First Merchants Bank**
Helping you prosper



CHECKING YOUR WAY

Our checking accounts were created to simplify your banking experience and reward you for the things you already do.

Open an account online today with no opening deposit! Fund your account within 60 days and begin using all the features and benefits of your First Merchants checking account.

VISIT [FIRSTMERCHANTS.COM](https://firstmerchants.com)
TO OPEN YOUR PERSONAL
CHECKING ACCOUNT TODAY!

FREE FEATURES OF ALL CHECKING ACCOUNTS



MONEYPASS
More than 25,000 free ATMs nationwide



ZELLE®¹
Quickly and easily send money to friends and family with Zelle® (Available within our mobile app)



OVERDRAFT PROTECTION TRANSFERS
Free from any linked FMB deposit account



MOBILE AND ONLINE BANKING
With Mobile Deposit & Debit Card Controls



ENHANCED MASTERCARD DEBIT CARD²
With Identity Theft Protection



CARD CONTROLS³
Turn your debit card on/off
Receive card transaction alerts



SAMSUNG PAY AND APPLE PAY
Pay for goods or services directly from your mobile device



eSTATEMENTS
Free sStatements with every account

FIRST MERCHANTS CAREFREE CHECKING

Great for clients who want a simple, easy account that includes all of our free features.

CAREFREE FEATURES

- All the free features

ADDITIONAL STUDENT BENEFITS:

- No monthly maintenance fee for clients under age 25⁸
- Free Paper Statements

Make one customer-initiated transaction per month or maintain \$100 in minimum combined personal deposit balances; otherwise, \$5 monthly maintenance fee.⁹

FIRST MERCHANTS FIRST DIRECT

An account with premium benefits exclusively for employees of participating businesses, first responders and members of the military, and those who work in the healthcare or education field.⁴

FIRST DIRECT FEATURES

- All the free features
- Earns interest
- CD interest rate bonus⁵
- No annual fee on new Home Equity Line of Credit (HELOC)¹¹
- Free Specialty Checks
- Two NSF/OD fee items waived⁶
- Free Official Checks and Money Orders
- Residential first mortgage closing costs discount
- Discount on Safe Deposit Box rental (where available)

Make one direct deposit of at least \$200 monthly, otherwise \$10 monthly maintenance fee.⁷

FIRST MERCHANTS SIMPLE ACCESS

Designed for clients who want simplicity with no overdrafts*. Spend only the money you have, while building your banking history.

SIMPLE ACCESS FEATURES

- All the free features
- Overdrafts are not enabled on this account to help you spend only what you have in your account and avoid the cost of overdrawing.

*We will decline or return transactions when you do not have enough money in your account to cover the charge. You could still end up with a negative balance if a transaction is approved for one amount, but then the actual charge is larger than the balance in your account.

FIRST MERCHANTS ADVANTAGE CHECKING

An interest-bearing account with special benefits created for clients who are frequent debit card users or receive monthly direct deposits.

ADVANTAGE FEATURES

- All the free features
- Earns interest
- Money Market Savings with Monthly Maintenance Fee Waived¹⁰
- 50% discount on Personal Checks
- Free Official Checks and Money Orders

ADDITIONAL SENIOR BENEFITS:

- No monthly maintenance fee for clients age 62 and above
- Free Specialty Checks
- Free Paper Statements

Make 15 debit card transactions per month, or make one direct deposit of at least \$500 per month, or maintain \$1,500 in minimum combined personal deposit balances, otherwise, \$15 monthly maintenance fee.¹²

FIRST MERCHANTS ELITE CHECKING

Designed for our clients who value a comprehensive, whole bank relationship and maintain large balances, this account earns high interest and special benefits.

ELITE FEATURES

- All the free features
- Earns a high checking interest rate
- Money Market Savings with Monthly Maintenance Fee Waived¹⁰
- CD and Money Market interest rate bonus
- No annual fee on new Home Equity Line of Credit (HELOC)¹¹
- Free Specialty Checks
- Free Paper Statements
- Free Official Checks and Money Orders
- Discount on Safe Deposit Box rental (where available)

Maintain \$15,000 in minimum combined personal deposit balances; otherwise, \$20 monthly maintenance fee.

[1] Must have a bank account in the U.S. to use Zelle. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Please see terms and conditions of First Merchants Mobile Banking at firstmerchants.com. [2] Certain restrictions may apply. [3] Merchant restrictions on customer-placed transactions may be subject to MasterCard® definitions and limitations. Any questions should be directed to First Merchants Customer Service at 1-800-205-3464. [4] First responders include police, firefighters and paramedics. Military includes active members and veterans of the Army, Navy, Marine Corps, Air Force, Coast Guard and National Guard. [5] Cannot be combined with other special offers. [6] Per rolling 12-month calendar. An NSF/OD item is defined as one or more items presented to an account with non-sufficient funds on a business day. [7] Multiple deposits of less than \$200 will not qualify for waived monthly maintenance fee. [8] At age 25, must meet account requirements to avoid monthly maintenance fee. [9] Excludes bank service fees and charges, transaction must post during statement cycle. [10] Monthly maintenance fee waived for statement cycles where you maintain an open First Merchants Elite or First Merchants Advantage account. If you have an open First Merchants Elite or First Merchants Advantage account and receive the \$10 monthly maintenance fee on the Money Market account, the fee will be refunded on the next statement cycle. [11] Subject to credit approval. [12] Multiple deposits of less than \$500 will not qualify. Debit card transactions include PIN based, signature based or ATM withdrawal.



FIRST MERCHANTS
OVERDRAFT PRACTICE

OUR OVERDRAFT PRACTICE IS:

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

WHAT FEES WILL I BE CHARGED IF FIRST MERCHANTS BANK PAYS MY OVERDRAFT?

- We will charge you a fee of \$37 each time we pay an overdraft or return an item, with a limit of six charges per day.
- Also, beginning on the fifth business day your account is overdrawn, an \$8 fee may be charged each business day your account remains overdrawn. This charge is in addition to any Overdraft Item Fees or Returned Item Fees assessed.
- The \$37 overdraft fee is not charged if the total overdraft is -\$50 or less.

HOW DOES FIRST MERCHANTS BANK POST ITEMS TO MY ACCOUNT?

1. Deposits are credited to your account prior to posting any withdrawal.
2. The next items that we post are ATM withdrawals, debit card transactions, and any checks cashed by our employees or that you have written to us, in the order in which they are received.
3. We then post any items that were submitted electronically, such as ACH items, preauthorized automatic transfers, telephone initiated transfers and any other electronic transfers are paid in the order in which they are received.
4. Finally, we pay the remaining items based on check number order.

WHAT IF I WANT FIRST MERCHANTS BANK TO AUTHORIZE AND PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, you must contact us. This choice may be changed at any time by you.

OVERDRAFT PROTECTION
TRANSFERS

CONSUMER ACCOUNTS ONLY

Use another First Merchants account as a backup in case your checking account is overdrawn. We'll automatically transfer funds if you need them.

HOW IT WORKS

If your checking account is overdrawn, we'll automatically transfer funds from your linked deposit account to cover the negative balance, in \$50 increments.

EXAMPLE:

Three items totaling \$325 are presented against your account with a balance of \$45. We would transfer \$300 from your linked account and approve the items, leaving you with a balance of \$20 in your account.

FEES

- First Merchants Elite, First Direct, Advantage, Simple Access and Carefree accounts receive free Overdraft Protection Transfers from any linked First Merchants account.

OVERDRAFT PROTECTION
READY RESERVE

Use a First Merchants line of credit¹ as an automatic backup to your checking account. Just pay interest on the amount you borrow!

HOW IT WORKS

If your account is overdrawn, we will transfer funds from your credit line to cover the negative balance.

EXAMPLE

Three items totaling \$325 are presented against your account with a balance of \$45. We would transfer \$280 from your Ready Reserve credit line and approve the items, leaving you with a balance of \$0 in your account.

FEES

- We will begin charging interest on the amount you borrow the day that funds are deposited into your account
- Normal overdraft practices apply after credit limit is exceeded
- Variable interest rates, annual fee \$50 - please ask for details

¹Subject to credit approval.

First Merchants Personal Debit MasterCard®

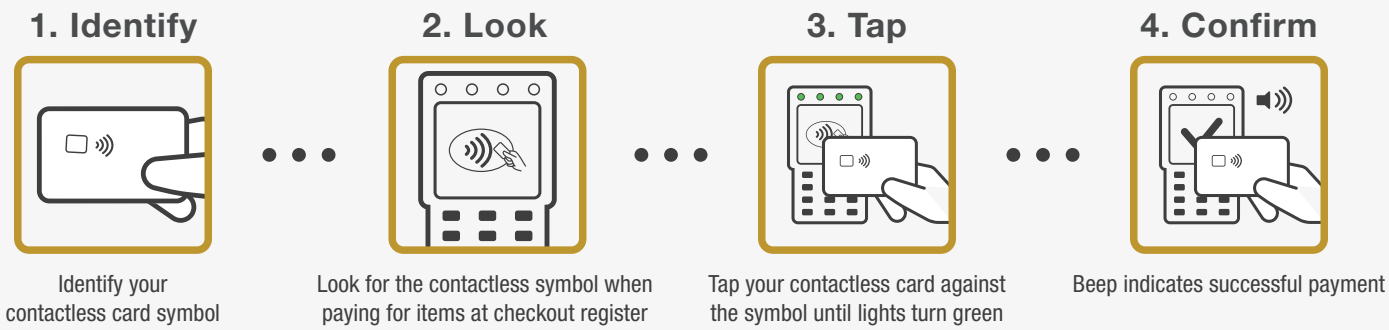
Using a debit card, your purchases are deducted directly from your checking account and can be easily tracked via Mobile or Online Banking or your monthly bank statement. Your debit card is not a credit card, so you'll never pay finance charges. Access cash from any of our ATMs plus more than 25,000 MoneyPass network ATMs fee free. Activate Debit Card Controls in our mobile app and you can decide how, when and where your debit card is used.



Contactless Debit Cards

Lose your strings and experience true freedom with a First Merchants Bank Contactless Debit Card. Cover your meal or fill up a tank of gas with just a wave of your hand.

Our Contactless Debit Cards share all the same great benefits as a traditional First Merchants Bank Debit Card, including MasterCard security benefits, convenient mobile wallet options, and access to more than 25,000 MoneyPass ATMs across the country. Be part of the technological revolution – go contactless.



MasterCard® ENHANCED BENEFITS

First Merchants Personal Debit MasterCard holders get the security of First Merchants Bank with the added protection of MasterCard Enhanced Benefits.* Shop with confidence thanks to the benefits designed for superior security and greater peace of mind on every purchase at no additional cost.

SECURITY BENEFITS

- Identity Theft Protection – Assisted Restoration*
If someone attempts to steal your identity, MasterCard® provides the services you need to report and help resolve the incident.
- MasterCard® Zero Liability*
Protects you against unauthorized purchases on your card should it be lost or stolen.

EXTENDED WARRANTY INSURANCE*

Doubles the time period and duplicates the coverage of the original manufacturer's or U.S. store brand warranty on new products for a maximum of one year.

SATISFACTION GUARANTEE

Provides up to \$250 per new product, if you become dissatisfied with their product within 60 days of purchase and the merchant will not accept a return.

MOBILE WALLET

With mobile wallet options like Apple Pay® and Samsung Pay®, you can pay for goods and services using your mobile device using your First Merchants Personal Debit MasterCard®.

CONVENIENCE

Once you've added your debit card to your mobile wallet, simply hold your device next to the terminal, authorize your purchase, and you're done! Plus, if you forget your wallet at home, you can still make purchases with your smartphone.

SECURITY

Your full card number is not shown and your name and security code are never shared with the merchant. Transactions are monitored by First Merchants Bank's risk and fraud detection systems. You won't be held responsible for promptly reported unauthorized transactions.



SAMSUNG
pay

25,000 FREE ATMs

First Merchants Bank is part of the MoneyPass network. Access your money at more than 25,000 free ATMs throughout the country. Just look for the MoneyPass symbol.

MORE ATMS, MORE PLACES

More than 600 free ATMs in Indiana
More than 1,400 free ATMs in Illinois
More than 500 free ATMs in Michigan
More than 1,400 free ATMs in Ohio



CONVENIENT, QUICK CASH NATIONWIDE

First Merchants Bank and MoneyPass make it easy to get cash nearly anywhere in the United States! With MoneyPass there is no surcharge on ATM withdrawals. Your ATM and/or debit card(s) are automatically part of the MoneyPass network. No action is necessary. Visit moneypass.com for more than 25,000 free ATM locations or download the MoneyPass ATM Locator app!

INSTANT ISSUE DEBIT CARD

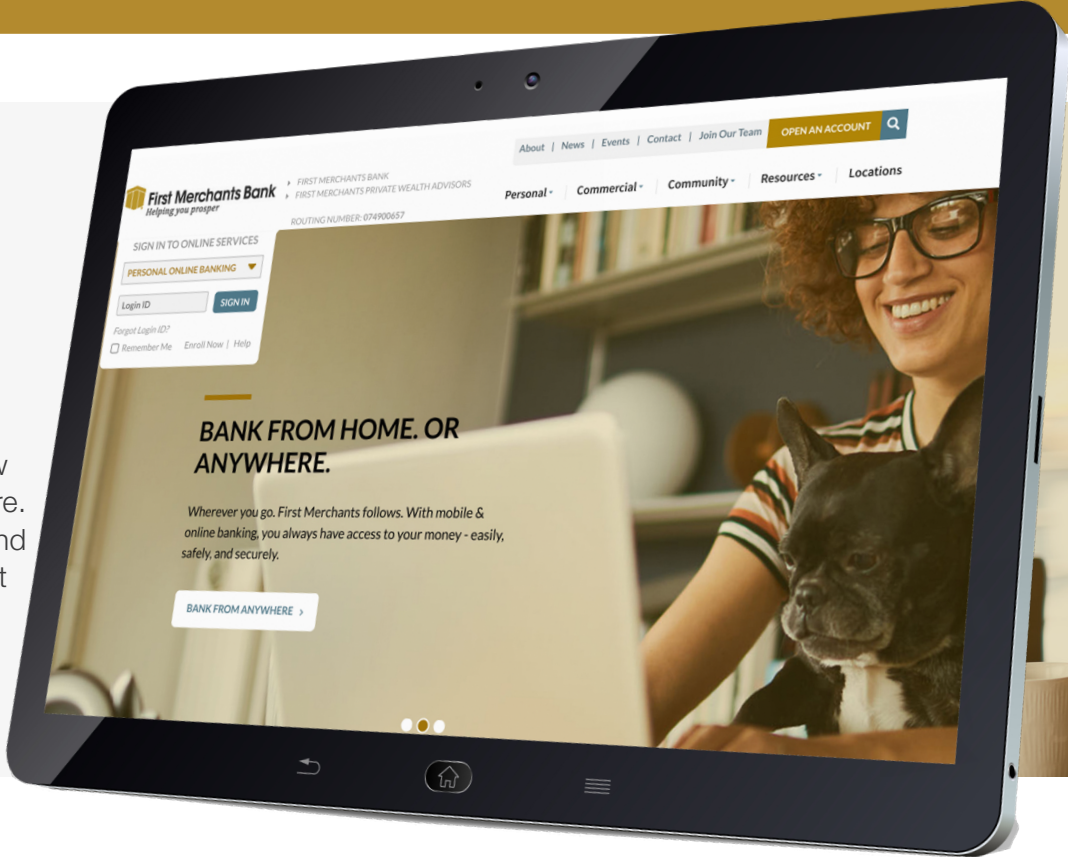
An Instant Issue First Merchants Personal Debit MasterCard® is simply a First Merchants debit card that is printed in the banking center. You will select your PIN and a First Merchants associate will print your card on the spot. Since the card is activated instantly, you will be able to use the ATM or make a debit card transaction as soon as you leave the banking center.

Get your personal debit card at select banking centers when you open your account. And, if you lose your debit card, just stop into any location with instant issue and we will create a new one for you right away.

An Instant Issue First Merchants Personal Debit MasterCard® is not a temporary card for your account. This will be your permanent card so there is no hassle to wait for a permanent one to come in the mail.

To find the closest banking center to you offering instant issue debit cards, visit our locations page at firstmerchants.com/locations and select "Instant Issue Debit Cards" from the dropdown menu.

*Certain restrictions, terms, and conditions apply. Certain restrictions apply. Please see www.mastercard.us/zero-liability.html for more details. MasterCard® benefits are offered through MasterCard® card services. Please call 1-800-MASTERCARD for assistance. MasterCard® Enhanced Benefits are provided by MasterCard® to First Merchants Personal MasterCard® debit card holders at no additional cost.



First Merchants Online Banking

One of the easiest, fastest and most convenient ways to manage your accounts, our Online Banking service allows you to check balances, view statements, transfer funds and make payments online, anytime, anywhere. Set up account alerts, order checks, enroll in Mobile and Text Banking and more, all in a secure, web-based environment. Here are a few of our best features.

EASY NAVIGATION

View your accounts, recent transactions, make quick transfers and payments from the Online Banking Financial Center. Your Financial Center screen will show the information you need and provide quick access to commonly used functions.

BILL PAY

Out of stamps or checks? Bad weather? Relax. We've got it covered. First Merchants Online Banking includes Bill Pay¹, so you can manage all your payments in one place. Online Bill Pay saves time and money, allowing you to pay all your bills with the click of a mouse. Pay all your bills from one screen and get a complete history of every bill you pay. You can even have your bills paid while you're on vacation using Bill Pay scheduling and easy-to-set-up templates make recurring payments a breeze.

Schedule overnight payments using our Expedited Bill Payment option. This service supports payments to both businesses and individuals who do not accept electronic payments. Payment instructions received by 7:45 p.m. EST will be processed for delivery the next business day. Fees apply².

TRANSFERS & LOAN PAYMENTS

Easily create transfers between your First Merchants accounts. Personal Banking users can even link external accounts and use our FREE external transfer feature. Choose a one-time transfer or set up a recurring transfer.

You can make your loan payment using your First Merchants Bank account through our Online Banking system.

WORKS WITH QUICKEN

Our Online Banking service includes FREE downloads to Quicken (personal users) for your convenience.

SET ALERTS

Enjoy a variety of email and text alert options, including;

- Minimum balance triggers
- Balance above or below a certain dollar amount
- Deposit check completed notification
- Successful or failed payment or transfer
- Login ID/password change notification
- Personal reminders for Bill Pay

PERSONAL FINANCE TOOLS

- Track every dollar through spending reports, net worth calculators and budgeting tools
- View your total financial picture through Account Aggregation by displaying balances and transactions from accounts held at other financial institutions
- Understand how your investments are performing
- Set up alerts that automatically notify you when there is a change in your finances
- Also available in the First Merchants App

eSTATEMENTS

Enjoy peace of mind by choosing eStatements. Paper statements can put you at risk for identity theft if they are left in your mailbox or not properly shredded.

Receive your statement faster and find it easily by choosing eStatements. Once you enroll, you can build up to 18 months of eStatements located within Online Banking through the accounts tab by selecting eDocuments.

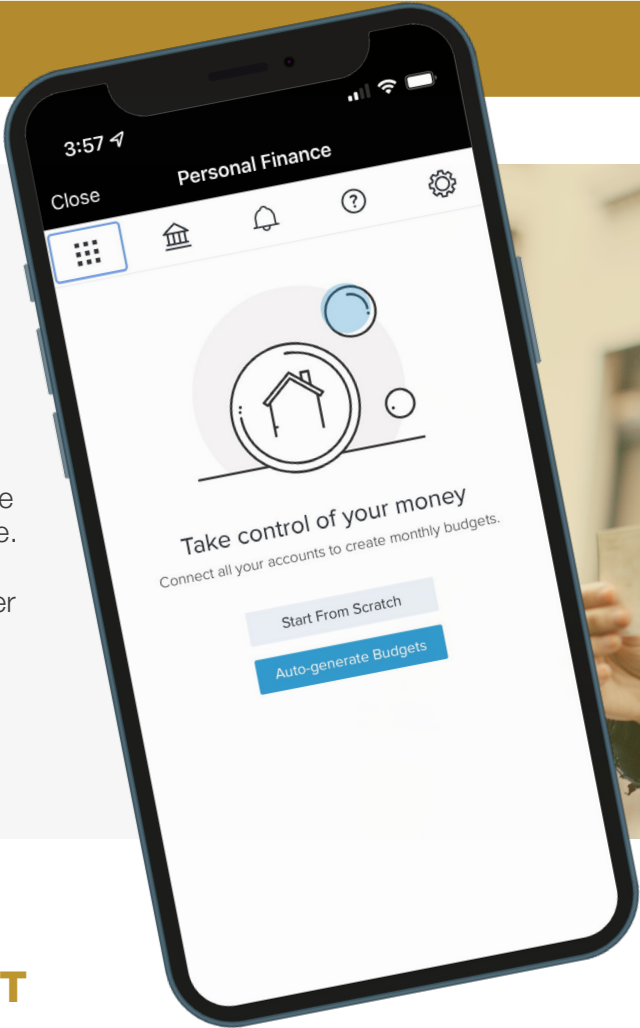
eStatements look similar to your regular paper statements, and by saving the paper we can help protect our environment, one statement at a time.

OPEN ENROLLMENT

If you have an account with us, but don't yet have **Online Banking**, you can sign up online! Just visit firstmerchants.com/online-banking to learn more and enroll today!

First Merchants Mobile App

The First Merchants Mobile App is a simple, secure and convenient way to manage your bank accounts – anytime, anywhere – right from your Apple or Android device. Use the First Merchants Mobile App to deposit checks, check your balance, view recent transactions, make transfers, schedule and pay bills, send money to another person, and find banking centers.



BANK WHENEVER – AND WHEREVER – YOU CHOOSE

- Download the First Merchants Mobile App from the App Store or Google Play.
- Sign in using your online banking credentials to access your accounts.
- Visit firstmerchants.com/videos to watch how-to videos covering First Merchants Mobile App topics.

MOBILE DEPOSIT

Mobile Deposit is a function available in the First Merchants Mobile App. You can deposit checks using your Apple or Android device in a few simple steps.

Once you’ve downloaded the First Merchants Mobile App and signed in using your online banking credentials, touch the “+” to open the menu and select Mobile Deposit. Follow the prompts to choose which account you want to deposit to, endorse the check, take a photo and confirm your deposit.

DEBIT CARD CONTROLS

Use your First Merchants Mobile App to control your First Merchants Personal Debit MasterCard using your device. Turn your First Merchants Personal Debit MasterCard on and off in the event your card is lost or stolen, set location limits to prevent purchases outside your location, set limits on transactions including dollar amounts and merchants categories.

BILL PAY

You can easily manage your bill payees and make bill payments in the First Merchants Mobile App. Use the “+” icon to access the menu and select Pay Bill. Add a payee using the plus icon or follow the prompts to select an existing payee to pay.

ZELLE®

Zelle® — a fast and easy way to send money in minutes¹ to friends, family and others you trust, right from the First Merchants Bank mobile app. Zelle makes it easy to send money to, or receive money from people you trust, with a bank account in the U.S. Find Zelle in your First Merchants Mobile app.

FAST: Send money directly from your account to theirs — typically in minutes.¹

EASY Send money to almost anyone you know and trust² using just an email address or U.S. mobile phone number.

1 Transactions typically occur in minutes when the recipient’s email address or U.S. mobile number is already enrolled with Zelle. 2 Must have a bank account in the U.S. to use Zelle. 3 In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



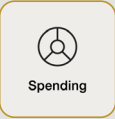
PERSONAL FINANCE

Take control of your financial future with First Merchants Personal Finance, where you can seamlessly manage your money and track your finances, all in one place.



Accounts

Connect all of your financial accounts: Keep tabs on all of your financial accounts, including those from external institutions. This eliminates the need to log in to several different websites to track your accounts.



Spending

Understand your expenses: Get powerful insights on where, when and how you spend. Our Personal Finance tool automatically categorizes and tracks spending from all of your accounts, so you can see where your money is really going.



Budget

Manage your budget: Stay on top of your financial health with features designed to help you understand your entire financial picture. Quickly analyze budgets, spending trends, goals, net worth and cash flow — all from one central location.



Security

Comprehensive account security: Rest easy knowing all of your Personal Finance data is safe and secure. We’ve integrated Personal Finance into our online and mobile banking to ensure that your sensitive information is protected with the highest security standards.



Mobile Access

Seamless mobile access: Access all Personal Finance features in your First Merchants Mobile App — no need to download and manage a separate app. Just log in to the First Merchants Online Banking, click “Personal Finance”, opt in and accept the Personal Finance terms and conditions

Android and Google Play are trademarks of Google Inc. Apple, the Apple logo, iPhone, iPod touch, and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Amazon, Kindle and Fire are trademarks of Amazon.com, Inc. or its affiliates.

REGULAR SAVINGS

A great way to start saving, this account offers tiered interest rates based on account balance and multiple ways to avoid a monthly service fee.

FEATURES:

- FREE ATM card
- FREE Online, Mobile & Text Banking
- FREE ATMs nationwide with MoneyPass
- FREE Telephone Banking

Interest

- Rates are tiered based on account balance and may vary - ask us for current rates
- Interest is accrued daily and credited monthly

Minimum Opening Deposit

\$0

Monthly Service Fee

No monthly service fee with \$300 minimum balance or enrollment in eStatements or if under 19 years of age, otherwise \$5.

Quarterly Statement Options

- eStatements
- Combined statements
- Paper statements

MONEY MARKET

Get the convenience of check writing and ATMs to access your money when you need it, along with competitive interest rates that are tiered based on your balance.

FEATURES:

- FREE Money Market Savings checks
- FREE Mastercard Debit Card
- FREE Online Banking with Bill Pay (must be 18 years of age to use Bill Pay)

Interest

- Rates are tiered based on account balance and may vary - ask us for current rates
- Interest rate bonus with Elite Checking account
- Interest is accrued daily and credited monthly

Minimum Opening Deposit

\$1,000

Monthly Service Fee

No monthly service fee with \$10,000 minimum balance or maintain an Elite or Advantage checking account¹, otherwise \$10.

Monthly Statement Options

- eStatements
- Combined statements
- Paper statements

SMART SAVER CD

This account is designed to make saving easy with regular, automatic deposits throughout the year. Start with as little as \$25 and watch your savings grow!

FEATURES:

- Automatic deposits
- FREE Online, Text, Mobile and Telephone Banking
- Rate is fixed throughout one-year term - ask for current rates

Requirements

- Deposit at least \$25 monthly through pre-authorized transfer
- Maintain a minimum balance of \$25
- Failure to meet these requirements may result in account closure

Interest/Term

- Interest rate bonus with an Elite or First Direct checking account
- At maturity, funds may be withdrawn or renewed for an additional year at the rate in effect at that time
- Interest is accrued daily and credited quarterly
- Early withdrawal penalty may apply

Minimum Opening Deposit

\$25

Using Online Banking and the First Merchants Mobile App, you can manage your Savings, Money Market and Health Savings Accounts (HSAs) as well as your Certificates of Deposit (CDs).

TRADITIONAL CD

Our Traditional CDs are a great way to invest, generally with higher interest rates than other savings options! Choose the term that works best for you.

FEATURES:

- A variety of terms
- Attractive interest rates
- FREE Online, Text & Mobile Banking
- FREE Telephone Banking

Interest

- Rate is fixed throughout the term - ask for current rates
- Interest rate bonus with an Elite or First Direct checking account
- Interest is accrued daily and credited quarterly or at maturity, whichever comes first
- Early withdrawal penalty may apply

Minimum Opening Deposit

- \$1,000 for terms of 12 months or more
- OR \$2,500 for terms less than 12 months

HEALTH SAVINGS ACCOUNT (HSA)

An HSA is a tax-advantaged, interest-bearing account for participants in High Deductible Health Care plans that can be used for qualified medical expenses.

FEATURES:

- FREE uniquely branded HSA MasterCard Debit Card to avoid confusion with other debit or credit cards
- FREE Online Banking with Bill Pay for convenient record keeping (must be 18 years of age to use Bill Pay)
- FREE Telephone Banking
- Year end tax reporting to simplify record keeping
- Can be used for qualified medical expenses for yourself, spouse and dependents
- Reduce taxable income²
- Money always available when needed
- FREE Mobile and Text Banking

Interest

- Rates are tiered based on account balance and may vary - ask us for current rates
- Interest is accrued daily and credited monthly

Minimum Opening Deposit

\$0

Monthly Service Fee

- No monthly service fee with eStatements.
- Otherwise \$5 with paper statements.

Monthly Statement Options

- eStatements
- Paper statements

RETIREMENT (IRA)

Round out your retirement portfolio or get one started.

Traditional

- Contributions may be tax deductible², and earnings are not taxed until withdrawal
- People with eligible earned income may contribute, regardless of age, excluding those who were 70 ½ prior to January 1, 2020, contribution limits apply

Roth

- Contributions are not tax-deductible - however, earnings are tax free² unless a withdrawal is not a qualified distribution
- Ideal if you anticipate being in a higher tax bracket upon retirement
- People with earned income may contribute, regardless of age; contribution limits apply

Interest

- Rates are tiered based on term and are generally fixed
- Interest rate bonus with an Elite or First Direct checking account
- Interest is accrued daily and credited quarterly or at maturity, whichever comes first
- Early withdrawal penalty may apply

Minimum Opening Deposit

- \$2,500 for terms less than 12 months
- OR \$1,000 for terms 12 months or more
- OR \$100 for variable rate terms

[1] Monthly maintenance fee waived for statement cycles where you maintain an open First Merchants Elite or First Merchants Advantage account. If you have an open First Merchants Elite or First Merchants Advantage account and receive the \$10 monthly maintenance fee on the Money Market account, the fee will be refunded on the next statement cycle. [2] Not to be construed as tax advice. Please consult your attorney or tax advisor.

First Merchants Borrowing

For all stages of life, we have loans that can be uniquely tailored to meet your needs. And more importantly, all of our loans come with a banker who wants to be a partner in helping you achieve financial freedom along your unique pathway of life.



HOME EQUITY LOANS

A lump sum loan, based on your home’s equity, with a set monthly payment. A Home Equity Loan may be right for you if you prefer the stability of a fixed rate loan with a set monthly payment over a fixed term. With a Home Equity Loan, you get the entire amount up front, which is good for large single investments or expenses.

- Competitive fixed rates
- Secured by the equity in your home
- Loan amount is based upon a percentage of your LTV (loan-to-value) for qualified borrowers
- Distributed in one lump sum
- Payment options with a variety of terms
- Interest may be tax deductible (consult your tax advisor)

HOME EQUITY LINES OF CREDIT (HELOC)

A line of credit, tied to the equity in your home, provides ongoing access to funds. Monthly payments vary based upon the amount of line usage advanced. A Home Equity Line of Credit may be right for you if you want access to your money over a period of time.

- Competitive rates
- Secured by the equity in your home
- Available line is based upon a percentage of your LTV (loan-to-value) for qualified borrowers
- Monthly payments are based upon your usage
- Available all at once or in increments, right away or at a later date
- Interest may be tax deductible (consult your tax advisor)
- Use your HELOC wherever MasterCard is accepted with the Equity Access MasterCard debit card

SMART HOME REFI

If you currently owe less than \$150,000, our Smart Home Refi may be an affordable and sensible option to refinance. You could lower your interest rate or tap in to the valuable equity in your home. The Smart Home Refi is offered as an affordable alternative to traditional home mortgage refinancing. You could potentially save hundreds, even thousands, of dollars in loan closing fees alone.

- | | |
|-----------------------------|---------------------------------|
| • Low flat closing costs | • Save money/pay off faster |
| • Cash-out option available | • No private mortgage insurance |
| • Lower interest payments | • Auto pay discount |
| • Fixed rate/flexible terms | |

VEHICLE LOANS

We offer loans for new and used cars and trucks, and we can even help you refinance a current loan.

We also offer loans for new or used recreational vehicles, motorcycles, and boats. Our installment loans allow you to borrow a fixed dollar amount for a set period of time.

- Great low fixed rates
- Flexible terms for any year of vehicle
- Shop with confidence with a pre-approved amount

FIRST ACCESS PERSONAL LINE OF CREDIT

Get access to extra cash when you need it! Borrow as much or as little as you need – up to an approved credit limit.

- Flexible repayment options - borrow cash needed, repay and borrow again
- Unsecured
- Loan amounts from \$2,500 - \$25,000
- Continuous draw period

CREDIT CREATOR

A good credit score is essential to a secure financial future. You could build your credit with a First Merchants Credit Creator Loan.

HOW DOES IT WORK?

- Credit Creator loan proceeds will be deposited into your savings account
- As your monthly payments are made on time, credit is established with each credit bureau
- When your loan is paid in full, the funds from the savings account are available to you

LOAN FEATURES

- Low Fixed Rate
- Low Fixed Monthly Payment
- No minimum credit score required
- Flexible loan options from \$1,000 - \$2,500

APPLY ONLINE

You can easily apply online! Visit our website at firstmerchants.com/borrowing.

First Merchants Mortgage

First Merchants has the mortgage to fit your unique needs, and your local loan expert will take the time to personally discuss all of your options. From down-payment assistance to jumbo mortgages, you can count on First Merchants to make the mortgage process simple and straightforward.



ONLINE MORTGAGE CENTER

Visit our online mortgage center to check rates and apply online anytime. Plus, find online calculators, answers to common questions, and more, all at your fingertips.

Visit: www.firstmerchants.com/mortgage

THE POWER OF PRE-APPROVAL*

Hunt for your next home with confidence thanks to our FREE mortgage pre-approval program. A pre-approval gives you valuable leverage when negotiating with sellers, builders, and realtors. You'll save time and frustration, too, by limiting your search to homes that would be right for you.

This service is based on your validated financial, employment, and tax information, as well as your individual credit score. It's fast and easy. Apply today!

CONVENTIONAL FINANCING

Your local mortgage expert can help determine which loan is right for you, how much home you can afford, and what you'll need for loan approval. Take the first step and contact us!

First-Time Homebuyers

We offer lending products to meet first-time homebuyer mortgage needs. Grant funds are available periodically through our partnership with the Federal Home Loan Bank of Indianapolis.

Fixed Rate Mortgage

This mortgage offers a guaranteed fixed interest rate for the life of your loan.

Adjustable Rate Mortgage

This loan offers a lower initial interest rate than most fixed rate loans, but the interest rate can change periodically. You have the assurance of yearly and lifetime rate caps.

Jumbo Mortgage

These loans are perfect for luxury residences that require loan amounts above traditional limits.

Construction Loans

Building a home? We work with builders and buyers to help make the construction loan process smooth and efficient. Whether your project is big or small, we'd love to serve you - just ask for more information.

NEXT HORIZON MORTGAGE

The First Merchants Next Horizon Mortgage offers you affordable housing with more accessible loan terms and lower monthly payments. Up to \$7,500 Community Home Grant to cover closing costs, down payment funds for principal reduction for qualified applicants.*

*See a Community Home Lending officer for more information. Subject to credit approval.

GOVERNMENT PROGRAMS

We can assist you in applying for government programs that could help you qualify for a loan, offer down-payment assistance, or reduce your interest rate.

FHA Insured Mortgage

Because this loan is insured by the government, credit history requirements may be more relaxed and rates may be lower than a traditional mortgage. Down-payment requirements are also lower than a traditional loan.

Indiana, Ohio, Illinois, Michigan Housing Program

This program offers below-market interest rates to income-eligible first-time homebuyers. Ask us about other state programs that might be right for you!

USDA Rural Housing

This loan is designed to help low- to middle-income households buy, build, or repair homes in rural areas.

VA Mortgage

This loan is for eligible veterans and may offer more favorable terms than other loan options.

*An FMB pre-approval is valid for up to 90 days from the date of issuance. This assumes there are no changes in the financial situation of those that were FMB pre-approved. The information provided for the FMB pre-approval is subject to a final review by a qualified underwriter.

ADDITIONAL SERVICES

Automatic Payment (ACH)

Begin enjoying the convenience of having your loan payments automatically transferred from your checking or savings account.

Direct Deposit

Don't let bad weather or a busy schedule delay your deposit! With the convenience of automatic Direct Deposit, payments reach your account the day the check is issued. And your funds are available on the day of receipt!

Wires

Wire Transfers offer accelerated clearings, enhanced cash flow, reduced return item risk and reduced processing costs.

Stop Payments

If you need to stop payment on a check you've written, contact us as soon as possible, either at a banking center, by phone at 1.800.205.3464, or through Online Banking.

Money Orders/Official Checks

Has someone requested you pay with a money order or bank check? It's an easy way to pay using verifiable funds, and we offer money orders and official checks to our customers.

Safe Deposit Boxes

Available in a variety of sizes to meet most needs, our Safe Deposit Boxes provide you with a convenient place to store important items that would be difficult to replace. Use our Safe Deposit Boxes to store anything of value that you do not need to have immediate access. Call us to find a location near you.

ATMs

Access to cash, anytime, anywhere! Cards are available to all personal checking and savings account holders.

ENROLL IN TEXT BANKING

TEXT BANKING MUST BE ACTIVATED FROM THE MOBILE BANKING CENTER WITHIN ONLINE BANKING.



Sign in to Online Banking and activate Text Banking from Mobile Banking Center.



Click "Activate Now" link and follow the instructions presented on the screen.

If you change your mobile number, be sure to return to the Mobile Banking Center to update your mobile device profile and activate any new devices.

TEXT BANKING COMMANDS

SEND TEXTS TO 49794

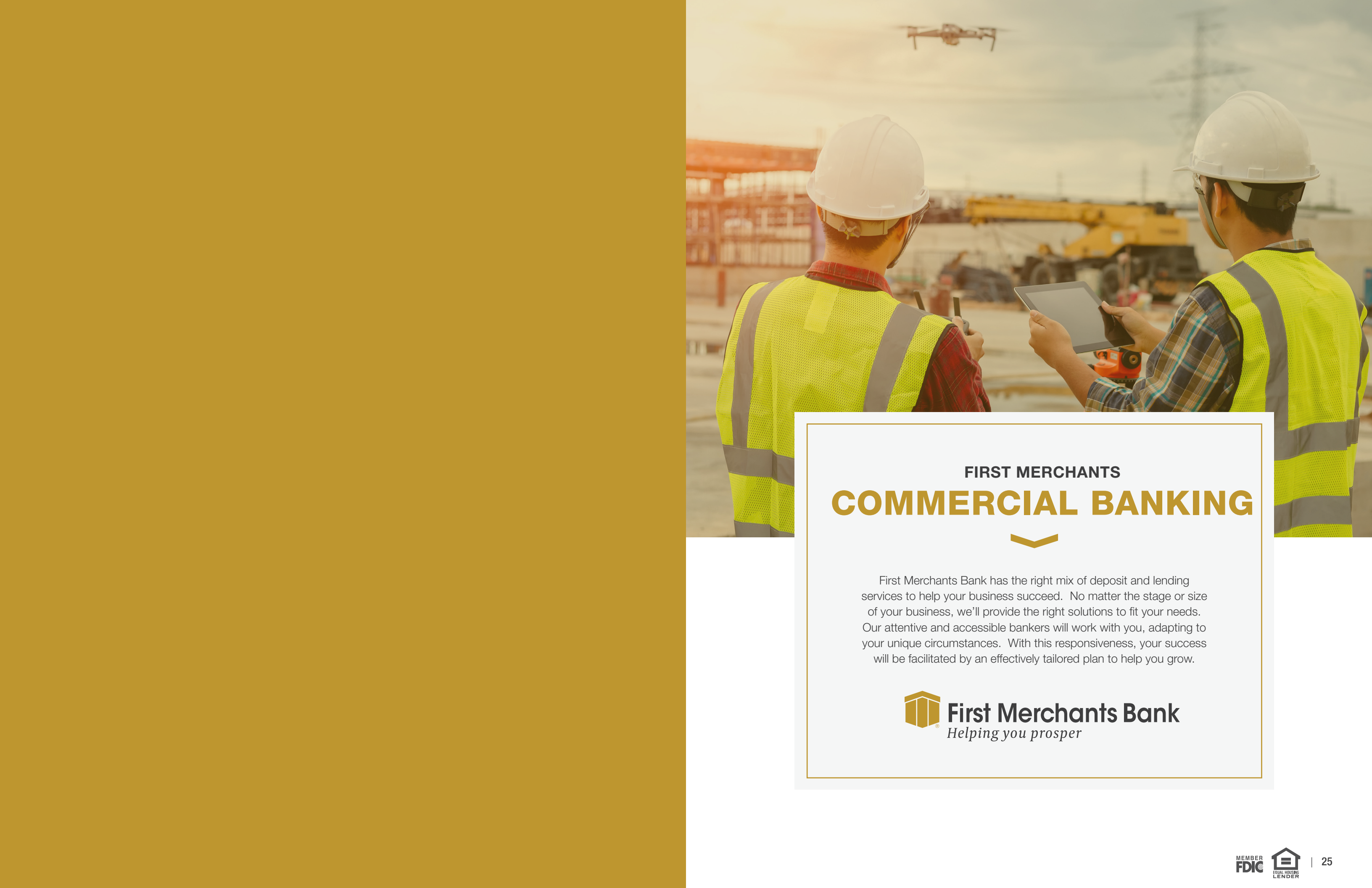
FUNCTION	COMD.	DESCRIPTION
BALANCE	B	Summary of available balances for all accounts
HISTORY	H	Summary of recent transactions per account
COMMAND	C	List of available Text Banking commands
HELP	HE	Help for Text Banking
LOGIN	L	Receive a URL for the FMB Mobile Browser website
RECOVER	R	Receive a URL and new activation code for the FMB Mobile Browser website
STOP	S	Deactivate all FMB Text Banking services

NOTE: The L and R commands will only return info if user has enrolled and activated the mobile web mode of mobile banking.

USE TELEPHONE BANKING

ACCOUNT ACCESS IS AS CLOSE AS YOUR TELEPHONE. JUST CALL 1.800.473.5055 ANYTIME DAY OR NIGHT.





FIRST MERCHANTS

COMMERCIAL BANKING



First Merchants Bank has the right mix of deposit and lending services to help your business succeed. No matter the stage or size of your business, we'll provide the right solutions to fit your needs. Our attentive and accessible bankers will work with you, adapting to your unique circumstances. With this responsiveness, your success will be facilitated by an effectively tailored plan to help you grow.



BUSINESS CHECKING & SAVINGS

First Merchants offers banking convenience and expertise, along with access to a wide range of solutions designed to help you manage your finances with efficiency and flexibility.

BANKING DESIGNED FOR BUSINESS

As your business evolves, your banking needs change too. Our Business Online Banking & Bill Pay, mobile banking, telephone banking, and debit cards provide you with the power to bank where and when it's convenient for you. First Merchants also offers merchant services so you can increase sales by accepting credit and debit card payments.

FIRST BUSINESS CHECKING

The checking account for small business with big benefits and no minimum balance requirements.

FEATURES:

- Free MasterCard Debit Card
- Free Business Online Banking with Bill Pay
- Free Mobile Banking
- No minimum balance requirement
- Free eStatements with check images

ACCOUNT DETAILS:

- No monthly service charge or minimum balance requirement
- 100 free items per month, plus unlimited ACH credits and debits received
 - Items include checks paid, check deposited, deposited items, and various other debits
- \$0.50 per additional item over 100

MINIMUM OPENING DEPOSIT:

- \$100

STATEMENT OPTIONS:

- Free eStatements with images, otherwise
- Paper statements are \$3 per month

BASIC BUSINESS CHECKING

The checking account for businesses that have larger transaction volume and maintain higher balances.

FEATURES:

- Free MasterCard Debit Card
- Free Business Online Banking with Bill Pay
- Free Mobile Banking
- Free eStatements with check images

ACCOUNT DETAILS:

- 300 free items processed per month, plus unlimited ACH credit and debits received
 - Items include checks paid, checks deposited, deposited items and various other debits
- \$0.50 per additional item over 300
- No monthly service charge with average collected balance of at least \$5,000, otherwise, \$20 per month

MINIMUM OPENING DEPOSIT:

- \$100

STATEMENT OPTIONS:

- Free eStatements with images, otherwise
- Paper statements are \$3 per month

BUSINESS INTEREST CHECKING

Your account balance earns interest and more with Business Interest Checking!

FEATURES:

- Earns Interest
- Free MasterCard Debit Card
- Free Business Online Banking with Bill Pay
- Free Mobile Banking
- Free eStatements with check images

ACCOUNT DETAILS:

- 300 free items per month, plus unlimited ACH credits and debits received
 - Items include checks paid, checks deposited, deposited items, and various other debits
- \$0.50 per additional item over 300
- No monthly service charge with average collected balance of at least \$7,500, otherwise \$20 per month
- Interest
 - Rates are tiered based on account balance and may vary. Ask us for current rates.
 - Interest is accrued daily and credited monthly.

MINIMUM OPENING DEPOSIT:

- \$100

STATEMENT OPTIONS:

- Free eStatements with images, otherwise
- Paper statements are \$3 per month

COMMERCIAL CHECKING

The account that can accommodate the most basic or complex banking needs.

FEATURES:

- Competitive Earnings Credit Rate
- Free MasterCard Debit Card
- Free Business Online Banking with Bill Pay
- Free Mobile Banking
- Free eStatements or Paper Statements with check images

ACCOUNT DETAILS:

- Monthly account analysis service charge and other fees based on account activity
- Fees may be reduced or eliminated with earnings credit based on account balance

MINIMUM OPENING DEPOSIT:

- \$100

STATEMENT OPTIONS:

- Free eStatements with images or
- Free paper statements with images

BUSINESS SAVINGS

A great savings account that has tiered interest rate for higher balances, accrues interest daily and credits monthly.

BENEFITS:

- Earns Interest
- Free Business Online Banking
- Free Mobile Banking

ACCOUNT DETAILS:

- No monthly service fee with minimum balance of \$300, otherwise \$5 monthly service charge
- Earns Interest
 - Rates are tiered based on account balance and may vary. Ask us for current rates
 - Interest is accrued daily and credited monthly.

MINIMUM OPENING DEPOSIT:

- \$100

STATEMENT OPTIONS:

- Free eStatements or Paper Statements

MONEY MARKET SAVINGS

You can have it all! Get tiered rates based on your balance, with the convenience of check writing.

BENEFITS:

- Free Money Market Savings checks
- Earns Interest
- Free Business Online Banking
- Free Mobile Banking

ACCOUNT DETAILS:

- No monthly service fee with average collected balance of at least \$10,000, otherwise a \$10 monthly service charge
- Earns Interest
 - Rates are tiered based on account balance and may vary. Ask us for current rates.
 - Interest is accrued daily and credited monthly.

MINIMUM OPENING DEPOSIT:

- \$1,000

STATEMENT OPTIONS:

- Free eStatements or Paper Statements

Other service fees may apply.

Other service fees may apply.

BUSINESS ONLINE & MOBILE BANKING

With Business Online & Mobile Banking, you can check balances, view statements, transfer funds, make deposits and pay your bills anytime, anywhere. You can set up ACH payments and wire transfers (fees may apply), set up account alerts, order checks and more, all in a secure, web-based environment.



BUSINESS ONLINE BANKING FEATURES

For more details about our Business Online Banking features, try the system out for yourself using our online demo at firstmerchants.com/business-online-banking.

WORKS WITH QUICKEN/QUICKBOOKS

All Business Online Banking packages include FREE downloads to QuickBooks/Quicken for your convenience.

EASY NAVIGATION

View your accounts and recent transactions and make quick transfers from the Online Banking home screen. Drop down menus and a search feature allow you to find what you're looking for easily.

TRANSFERS

Easily create transfers between internal accounts. Choose a one-time transfer or set up a recurring transfer. You can make your loan payment using our Online Banking system, too.

ALERTS

Enjoy a variety of email alert and text options, including approval requests, cleared checks, and more.

USER MANAGEMENT

Create new users easily and control their login information and access options. And if you add an account or a new service feature, existing user access options will automatically transfer.

STREAMLINED, SECURE SIGN IN

Sign in from our website anytime using your Company ID and Login ID. If you need help signing in, you may call our Customer Service line at 800.205.3464, from 8:00 a.m. - 8:00 p.m. ET Monday - Friday or 9:00 a.m.-3:00 p.m. ET on Saturday.

SECURITY FEATURES

First Merchants cares about the security of your accounts. Business Online Banking uses one-time security codes to verify your identity. For more information visit <https://firstmerchants.com/online-banking-authentication>.

PAYMENTS

Unlike some other bank's online banking, First Merchants Online Bill Pay service includes up to 25 FREE Bill Pay transactions. You can even schedule overnight payments using our Expedited Bill Payment option. And, if you need it, our Business Online Banking service includes the ability to request a stop payment.

eSTATEMENTS

With eStatements, you can view your monthly statements online. They're secure, available at no cost and look similar to your paper statements.

Choose eStatements and protect your business's financial information. Paper statements can put you at risk for identity theft if they are left in your mailbox or not properly shredded.

Instead of waiting on your statement to arrive in the mail to reconcile your account, you will receive an email notification as soon as your statement is available in Business Online Banking to view, print, or download.

Build up to 18 months of eStatements online, anytime, anywhere you need them.

BUSINESS ONLINE BANKING QUICK START GUIDES

Quick Start Guides are available for download via firstmerchants.com. The Quick Start Guides are designed to help you with following Business Online Banking features.

- ACH
- Administration
- Basic Functions
- Business Bill Pay
- Positive Pay
- Wire Transfers

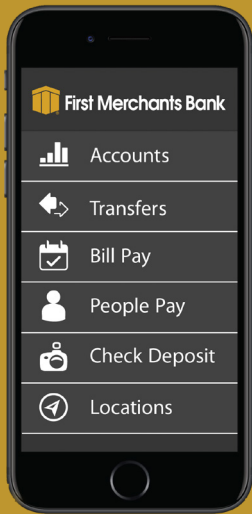
Android and Google Play are trademarks of Google Inc. Apple, the Apple logo, iPhone, iPod touch, and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Amazon, Kindle and Fire are trademarks of Amazon.com, Inc. or its affiliates.

DOWNLOAD OUR MOBILE APP

Find First Merchants for Business in the App Store and Google Play Store or visit firstmerchants.com/business-mobile-app

Do your banking whenever - and wherever - you choose.

The First Merchants for Business Mobile app is a simple, secure and convenient way to manage your bank accounts, anytime, anywhere, right from your Apple or Android device! Whether you're at home, at work, or on the go, your bank accounts are at your fingertips; deposit checks, check your balance and see recent activity, make transfers, schedule and pay bills, send money to another person, find locations, and more, all on your mobile device! Mobile approval also available.

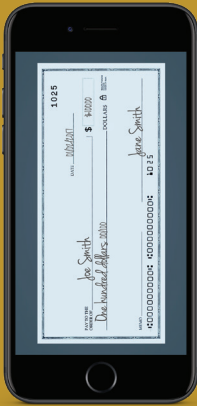


MOBILE DEPOSIT

Simply Snap and Send!

With Mobile Deposit, you can deposit checks from almost anywhere for Apple or Android devices in just a few simple steps.

All you have to do is download our Mobile Banking App and log in using your business online banking credentials. Select Mobile Deposit and choose which account will receive the funds. Simply endorse the check, take a photo and send it. Just follow the instructions in the app!



TREASURY MANAGEMENT

Accelerating your business's cash flow cycle is extremely important for the success of your business. We have the tools to help you collect money faster, keep it longer, make it work harder, and manage it efficiently; so you can concentrate on running your business.



POSITIVE PAY

Protect your business against unauthorized or fraudulent transactions with our ACH and/or Check Positive Pay services. The services provide the peace of mind that only authorized debits will be paid from your accounts.

- ACH and Check Exceptions are easily decisioned in the same module within Business Online Banking
- You can set up alerts to notify you when you have an Exception item to review and/or remind you an hour before the decision window closes that items have not been decisioned

- Band Authentication is required for transaction approval
- ABA/Routing number search feature to validate the accuracy of your transactions
- Same day ACH processing available (fees apply)

ACH POSITIVE PAY

ACH debit transactions presented for payment from your account(s) are displayed through Business Online Banking as Exceptions. You can review Exceptions during the Review Period and decision legitimate items to pay or return unauthorized debits.

CHECK POSITIVE PAY

You submit a check Issue File through Business Online Banking. Checks presented for payment that do not match your Issue File are displayed as Exceptions. Each day, you instruct First Merchants to pay or return each Exception item.

BENEFITS INCLUDE:

- Saves you from the time, money, and worry involved in dealing with unauthorized or fraudulent transactions

ACH ORIGATION

You can save time and money by replacing virtually every check-based payment and receivables collection process with Automated Clearing House (ACH)/Electronic Funds Transfer transactions. ACH is available through Business Online Banking and offers flexible processing options.

BENEFITS INCLUDE:

- Reduce the potential for fraud on your account
- Improve cash position forecasts with predictable transaction posting
- Immediate funds availability on incoming credit transactions
- Simplify account reconciliation
- Customize user entitlements by account and function and establish transaction limits.
- Additional security through Out of

ACH ORIGATION TRANSACTION OPTIONS INCLUDE

- Direct Deposit of Pay for your employees
- Vendor Payments
- Expense Reimbursement Payments
- State and Federal Tax Payments
- Accounts Receivable Collection – Direct Payments
- Cash Concentration

REMOTE DEPOSIT

With Remote Deposit, say goodbye to the hassle of time consuming trips to the bank and filling out deposit slips by hand! Our Remote Deposit Capture service allows you to electronically send checks for deposit to your account without leaving your office.

Remote Deposit is a web based, check image capture, deposit processing, and storage solution. The bank provides the desktop scanner that allows you to securely image your check deposits with your computer and internet connection. Just log in, scan your checks, verify the information, and transmit the deposit.

BENEFITS INCLUDE:

- Make deposits as you receive checks for faster availability
- No need to manually create a deposit ticket
- Extended deposit deadline (Deposits are subject to bank's availability schedule)
- The digital image archive allows you to view deposited checks for up to 60 days
- Deposit to multiple accounts and entities

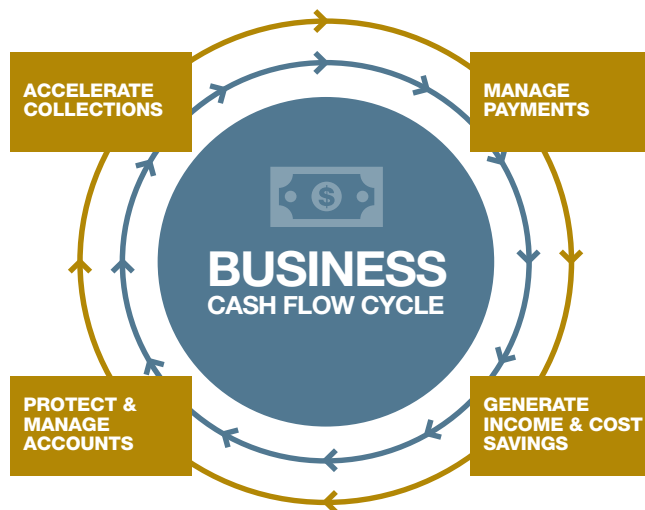
MERCHANT SERVICES

We make accepting credit and debit card payments easy. Customers today want you to accept card payments in many ways – mobile, online, over the phone, or contactless. First Merchants has partnered with Elavon to deliver the industry's leading merchant processing solutions. By combining our banking expertise with Elavon's premier network, you will enjoy a one-stop solution for all your banking and card payment processing needs.

BENEFITS INCLUDE:

- Increase sales by accepting additional payment methods
- Improve cash flow with next day funding
- High speed transaction processing
- Built in fraud monitoring and control features
- EMV capability
- Customer service is available 24/7
- Ability to accept all kinds of card types: Visa, MasterCard, American Express, Discover, Diners Club, JCB, and Union Pay credit cards, as well as, debit cards and foreign cards.





LOCKBOX

Outsource your accounts receivable processes and improve your cash flow with our Lockbox services. Your customers mail their payments to one of our post office boxes to ensure timely delivery of all mail. We will receive mail, open envelopes, examine checks for correct payer and dollar amount, image and process remittance information, endorse checks, and make the deposit to your account. Lockbox is customizable and we will tailor a solution for your specific needs.

BENEFITS INCLUDE:

- Improve your cash flow by accelerating the posting of accounts receivable with reduced mail and processing float
- Reduce internal receivables processing costs, potential for data entry errors, and time posting receivables to your account system
- Timely receipt of payment data and images online allows you to support customer inquiries
- Improve the security of payment handling by separating invoicing and receiving

WIRE TRANSFERS

Wire Transfer is the fastest, safest method to transfer money within the U.S. or to a foreign country. Initiate a wire transfer with First Merchants Business Online Banking or in-person at any banking center.

BENEFITS INCLUDE:

- Domestic transfers are sent or received securely the same business day (if received before cut off time)
- Initiate International wires in US Dollars and foreign currencies. First Merchants is a member of the SWIFT network
- Online Wire Transfers offer the ability to initiate wires and build templates for recurring transactions
- Customize user entitlements by account and function and establish transactions through Online Wire Transfers
- Additional security through Out of Band Authentication is required for transaction approval
- Business Online Banking ABA Routing number validate feature to validate the accuracy of your wire transaction
- Receive same day confirmation of outgoing and incoming wires via Business Online Banking

SWEEP SERVICES

Earn income or minimize interest expense using your operating cash with our sweep services. A sweep will automatically move funds between your checking account and the sweep alternative you choose.

BENEFITS INCLUDE:

- Achieve profits on your working capital funds
- Save time by eliminating manual account transfers
- Maintain liquidity and stability of principal
- Reduce idle balances with efficient money management

SWEEP OPTIONS INCLUDE:

- Repurchase Agreement Sweep*
- Sweep to Loan

*Repurchase Agreement Sweep is not FDIC insured, and funds are swept into an investment backed by securities. The asset and returns are fully dependent on the underlying securities and can fluctuate.

ZERO BALANCE ACCOUNTS

Automatically manage cash flow by concentrating balances while maintaining separate accounts with our Zero Balance Account (ZBA) Service. Daily disbursements are funded and receivables are consolidated in multiple accounts with the ZBA service. At the end of each day, an automatic transfer is made to/from your primary account to/from the ZBA to bring it to a \$0.00 balance.

BENEFITS INCLUDE

- Eliminate idle balances
- No need for manual transfers between accounts
- Protect your main operating account information
- Reduce potential for overdrafts
- Improve account reconciliation
- Add a Sweep to a Loan to achieve maximum earnings on your consolidated operating cash

BUSINESS LENDING

LENDING OPTIONS

Our goal is to provide your business with banking solutions that go above and beyond what you would expect from an ordinary bank. You'll receive one-on-one guidance from your professional business banker that will help your business grow and prosper.

- Working Capital Needs
- Capital Investments
- Lines of Credit
- Equipment Purchase
- Real Estate
- Succession Planning
- Government Lending Programs
- Letters of Credit
- Term Loans
- Asset Based Lending

SBA LENDING

We know small business loans, and our SBA Preferred Lender status proves it. The U.S. Small Business Administration (SBA) is the nation's largest single financial backer of small businesses, and First Merchants is proud to partner with the SBA to provide financing to business owners like you. We're one of the largest and most active SBA lenders in the areas we serve.



Our Preferred Lender designation acknowledges our expertise, which provides us with the opportunity to expedite the loan process by approving SBA loan requests in-house.

BENEFITS INCLUDE:

- Expedited SBA approval process
- More favorable loan structures may be available when eligible
- Personal guidance through the process
- The expertise and resources of a large financial institution, with the flexibility of a community bank

SBA SOLUTIONS INCLUDE:

SBA 7(a) Loan Program:

The most flexible SBA loan program, funds can be used for a number of expenses, including working capital, plant and equipment, real estate and business acquisitions.

504 Loan Program:

This long term loan is designed for businesses looking to acquire fixed assets like real estate and equipment.

SBA Express Program:

This loan is ideal for small business lines of credit.

AREAS OF EXPERTISE

Our relationship managers are committed to helping clients success, regardless of industry. We have lenders with expertise in various areas, including:

Agriculture:

Whether you're in the business of farming or supporting farms, our seasoned ag lenders know how unique your ever-changing needs can be.

Practice Finance:

The financial needs of healthcare professionals in private practice are unique. Our vision is to develop lasting relationships that support Dentists, Veterinarians and Optometrists.

Public Finance:

First Merchants Bank Public Finance understands what's important in the world of tax-exempt and taxable credit. We provide our expertise to public sector organizations, including Government, Higher Education, Healthcare, Public-Private Partnerships and Not-for-Profits

Sponsor Finance:

First Merchants Bank Sponsor Finance is built to support private equity firms. Our focus is to eliminate your execution risk. As a cash flow lender, we enable private equity sponsor buyouts, acquisitions, refinancings and recapitalizations.

FIRST MERCHANTS WORKPLACE BANKING

FINANCIAL TOOLS TO EMPOWER YOUR WORKFORCE

First Merchants Workplace Banking is a premier partnership between employers and First Merchants, empowering your workforce by offering exclusive banking products and comprehensive financial services from experienced local bankers.

PARTICIPATING IN FIRST MERCHANTS WORKPLACE BANKING ALLOWS YOU TO:

- Offer exclusive financial services & benefits to your employees beyond the local banks' standard checking, savings, lending and investment options.
- Have, as a business owner, direct access to our knowledgeable and responsive First Merchants Commercial Banking Team.

WHAT'S IN IT FOR YOUR EMPLOYEES?

Ease of access and financial peace of mind with a dedicated team of local bankers available by request in your office or at one of our nearby banking centers

- First Direct Checking¹
- HSA Account
- Financial Wellness Seminars

WHAT'S IN IT FOR YOU?

- Participating in First Merchants Workplace Banking enables business owners to focus on their business by entrusting First Merchants to assist and support employees on financial matters.
- Our broad range of financial offerings and educational seminars will empower employees and their families to improve their financial health.
- Financially confident employees make for a stronger and smarter workforce.
- We have a variety of seminars for employees that we can customize:
 - By format, such as a quarterly lunch-and-learn on a facet of personal finance topics.
 - By topic, such as budgeting, how to establish credit, protection from identity theft, and more!

EXCLUSIVE PROGRAM PRODUCTS & SERVICES

- Checking accounts with no minimum balance²
- Access to more than 25,000 free ATMs
- CD interest rate bonus
- Complimentary retirement consultation
- New Home Equity Lines of Credit annual fee waived³
- Residential mortgage closing cost discounts
- Safe Deposit Box rental discount
- Samsung Pay and Apple Pay
- FREE Overdraft Protection Transfer
- Free Enhanced MasterCard Debit Card with Identity Theft Protection
- Free official checks and money orders
- Free investment consult and educational seminars
- Free Specialty Checks
- And more!

¹First Direct is an exclusive account for employees of companies that participate in the First Merchants Workplace Banking program, and all first responders and members of the military. First responders include police, firefighters, paramedics, healthcare workers, and educators. Military includes active members and veterans of the Army, Navy, Marine Corps, Air Force, Coast Guard and National Guard. First Direct is an interest bearing account. Interest tiers starting at \$2,500. Interest is accrued daily and credited monthly. ²Make one direct deposit of at least \$200 monthly to keep the account free. Otherwise, a \$10 monthly maintenance fee is incurred. Multiple deposits of less than \$200 will not qualify. First direct deposit must be received within 30 days of account opening. ³No annual fee on new Home Equity Line of Credit (HELOC). Subject to credit approval.



FIRST MERCHANTS PRIVATE WEALTH ADVISORS



You spend your time attaining goals, making memories, and creating a legacy. We help facilitate that by spending our time protecting, preserving, and growing your assets. It's one of the ways we provide you with exceptionally attentive service, adapting to offer the right solutions as your needs change.

Our team of wealth managers, portfolio managers, private bankers and wealth advisors will conscientiously work with you to determine your goals and help you achieve them. We deliver expertise across multiple disciplines, ensuring you get the right solutions for your unique needs.



**First Merchants
Private Wealth Advisors**
Helping you prosper

- Investment Management
- Financial and Estate Planning
- Private Banking
- Retirement Plan Services
- Fiduciary Administration

Deposit accounts and loan products are offered by First Merchants Bank, Member FDIC, Equal Housing Lender.

First Merchants Private Wealth Advisors products are not FDIC insured, are not deposits of First Merchants Bank, are not guaranteed by any federal government agency, and may lose value. Investments are not guaranteed by First Merchants Bank and are not insured by any government agency.





Mission & Value Drivers

We partner with individuals, families and organizations to provide comprehensive solutions and personal service in pursuit of a secure financial future.

Powerful Local Resources

Delivering broad advisory capabilities through local, engaged and empowered leaders.

Comprehensive and Coordinated Approach

Surrounding our clients with a team of experts to deliver financial solutions focused on long-term financial success.

Standard of Excellence

Delivering proactive service and client advocacy as we look to build powerful, intergenerational relationships.



Investment Management

The preservation and growth of your assets are important to your future, and successful wealth management begins with establishing a financial blueprint. Together we will work to outline short and long-term goals and define your risk tolerance; doing so will allow us to tailor a mix of assets to meet your goals. Regular reviews will take place to keep investments aligned with your objectives and to address any changes that occur along the way.

- Diversified equity and fixed income portfolio management for individuals, non-profits and businesses
- Client access to portfolio research and management teams
- Fee-based asset management - aligning client goals with portfolio management
- Disciplined buy and sell philosophy

Financial and Estate Planning

Successfully managing your personal wealth and efficiently passing it to your loved ones is vital in creating a secure financial future for you and your family. A comprehensive and coordinated plan is the key to creating sound solutions focused on your long term financial success. We will partner with you and your other professional advisors to find the answer to your unique needs.

- Personal financial planning
- Business succession planning
- Cash flow analysis
- Tax and asset protection
- Long term care
- Estate and charitable giving

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Private Banking


First Merchants is dedicated to serving the exclusive needs of professionals, executives and affluent individuals and families with expedited, tailored solutions and a personal touch. Each client’s needs are intricate and nuanced. Private Banking custom designs cash management and financing strategies based upon individual goals, values and resources.

- Private Checking and Private Wealth Account, both offered exclusively to Private Banking clients
- Portfolio Lines of Credit
- Home Equity Lines of Credit
- Portfolio Residential Mortgages
- Personal and Professional Investment Financing




Our team creates custom plans for a secure financial future.

Our PRIVATE CHECKING ACCOUNT is an FDIC insured account that provides Private Wealth Clients an essential tool to manage your daily banking needs with ease and accessibility. Some of your exclusive account benefits include:

<div>COMPLIMENTARY BENEFITS<ul style="list-style-type: none">• Five Complimentary Foreign ATM transactions⁴• First order of standard checks or 50% off the first order of other designs• Enhanced MasterCard Debit Card¹• Retirement Consultation• Online Banking and Bill Pay (must be 18 years or older to use Bill Pay)• Mobile and Text Banking• Telephone Banking• Overdraft Protection Transfers from any linked account²• MoneyPass Surcharge Complimentary ATM Network</div> <div></div>	<div>DEPOSIT BENEFITS<ul style="list-style-type: none">• CD and IRA - CD interest rate bonus of 0.05% APY• Money Market Savings with Monthly Maintenance Fee Waived and interest rate bonus of 0.10% APY ⁶• Premier Interest Rates on tiered deposit balances³</div> <div>LOAN BENEFITS<ul style="list-style-type: none">• No Annual Fee on any new Home Equity Line of Credit⁵• \$250 off closing costs for new residential mortgage</div> <div><ul style="list-style-type: none">• Safe deposit box rental discount of 25%</div>
<div>HOW TO KEEP IT COMPLIMENTARY<p>Maintain a monthly account balance of \$2,500 or greater. Otherwise \$10 monthly maintenance fee.</p></div>	

1 Certain restrictions may apply. 2 We'll automatically transfer funds to cover your negative balance, in \$50 increments on linked deposit accounts. 3 The variable interest rate and annual percentage yield for your account depends upon the applicable balance. The interest rate and annual percentage yield for these tiers may change at any time. The interest rate changes are made at the bank's discretion. Interest will accrue daily and credit monthly. If you close your account before interest is credited, you will receive the accrued interest. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). 4 Foreign A TM transactions are; inquiries, transfers, and withdrawals at non First Merchants ATMs. Private Checking accounts will receive 5 free foreign A TM transactions and 5 rebates of the ATM operator's fee up to \$20 per statement cycle and \$4 per transaction. 5 Subject to credit approval. 6 Monthly maintenance fee waived for statement cycles where you maintain an open First Merchants Elite, or First Merchants Advantage, or Private Wealth Checking, or Private Checking account. If you have an open First Merchants Elite, or First Merchants Advantage, or Private Wealth Checking, or Private Checking account and receive the \$10 monthly maintenance fee on the Money Market account, the fee will be refunded on the next statement cycle. Interest rate bonus cannot be combined with other promotional offers.

Our PRIVATE WEALTH ACCOUNT is an FDIC insured account that provides Private Wealth Clients the ultimate banking experience with the highest level of services available. With your personal banking relationship or investment relationship of \$250,000 and greater⁴, or your Private Wealth Account relationship of \$50,000 or more, some of your exclusive account benefits include:

<div>COMPLIMENTARY BENEFITS<ul style="list-style-type: none">• Unlimited Foreign ATM transactions⁴• Official Checks and Money Orders• Standard Checks and 50% off other designs• Enhanced MasterCard Debit Card¹• Retirement Consultation• Overdraft Protection Transfers from any linked account²• Online Banking and Bill Pay (must be 18 years or older for Bill Pay)• Mobile and Text Banking• Telephone Banking• MoneyPass ATM Network</div> <div></div>	<div>HOW TO KEEP IT COMPLIMENTARY<p>Maintain combined personal deposit balances or investment relationship of \$250,000, or a minimum balance of \$50,000 or more in your Private Wealth checking account. Otherwise \$25 Monthly Maintenance Fee.</p></div> <div><div><div>DEPOSIT BENEFITS<ul style="list-style-type: none">• Premier Interest Rates on tiered deposit balances³• Money Market Savings with Monthly Maintenance Fee Waived and interest rate bonus of 0.10% APY ⁶• CD and IRA CD interest rate bonus of 0.05% APY• Family Benefits – up to six complimentary First Merchants Carefree checking accounts for immediate family members• Safe deposit box rental discount of 50% where available</div><div>LOAN BENEFITS<ul style="list-style-type: none">• Preferred Private Banking credit solution loan rates• \$250 off closing costs for new residential mortgages• No Annual Fee on any new Home Equity Line of Credit⁵</div></div></div>
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1 Certain restrictions may apply. 2 We'll automatically transfer funds to cover your negative balance, in \$50 increments on linked deposit accounts. 3 The variable interest rate and annual percentage yield for your account depends upon the applicable balance. The interest rate and annual percentage yield for these tiers may change at any time. The interest rate changes are made at the bank's discretion. Interest will accrue daily and credit monthly. If you close your account before interest is credited, you will receive the accrued interest. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). 4 Foreign ATM transactions are; inquiries, transfers, and withdrawals at non First Merchants ATMs. Private Wealth checking accounts will receive all foreign ATM transactions free and rebates of the other ATM operator's fee credited to the account. 5 Subject to credit approval. 6 Monthly maintenance fee waived for statement cycles where you maintain an open First Merchants Elite, or First Merchants Advantage, or Private Wealth Checking, or Private Checking account. If you have an open First Merchants Elite, or First Merchants Advantage, or Private Wealth Checking, or Private Checking account and receive the \$10 monthly maintenance fee on the Money Market account, the fee will be refunded on the next statement cycle. Interest rate bonus cannot be combined with other promotional offers.



Fiduciary Administration

Whether you are focused on protecting your assets today or providing for your family when tomorrow comes, having a trusted fiduciary you can count on is critical. First Merchants Private Wealth Advisors is here both today and tomorrow to serve you and your family.

- Living trusts
- Testamentary and Irrevocable trusts
- Estate administration
- Charitable trusts
- Guardianships
- Special needs trusts

Retirement Plan Services

A successful retirement program is one of the most important benefits you can offer your employees. Regardless of the size of your business or the plan you need, we can help. We will advise you through every step in starting a plan, or transferring an existing plan to one of our experts. First Merchants offers many retirement plan options and will help you determine the ideal solution for your business. We emphasize personal attention for every participant in every plan. It is our job to keep you focused on your goals in order to maximize your savings, minimize your taxes, and make your savings last.

- 401(k) and 403(b) Plans
- Profit-Sharing Plans
- Pension Plans
- Cross-Tested Plans
- Cash Balance Plans
- IRAs
- SEP and SIMPLE IRAs

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First Merchants Private Wealth Advisors products are not FDIC insured, are not deposits of First Merchants Bank, are not guaranteed by any federal government agency, and may lose value. Investments are not guaranteed by First Merchants Bank and are not insured by any government agency.





First Merchants Bank

Helping you prosper

For more information regarding our products and services, please contact us. Find a location and business hours near you at firstmerchants.com/locations. Customer service is available Monday through Friday from 8:00 a.m. to 8:00 p.m. and Saturdays from 9:00 a.m. to 3:00 p.m. (ET) at 1.800.205.3464 or via our online chat at firstmerchants.com.

