

Online Banking enables you to safely and securely take care of your banking anytime, from anywhere that you have Internet access. You can view all of your accounts - including checking, savings, CDs, IRAs, and loan accounts. You can transfer funds between accounts, check account balances and histories, and see if checks have cleared or view images of those checks.

And for added convenience, we recommend our Online Bill Pay feature. Pay all your bills online, without the hassle of envelopes or stamps! You can schedule monthly repeating payments, and view online histories of all your bill payments. Visit with any Merchants Bank customer service representative to register today!



*Community Minded,
Just Like You*

MERCHANTS BANK SERVICES

Savings

- Savings Accounts
- Certificates of Deposit
- IRAs
- Money Market Accounts

Loans

- Credit Cards
- Home Mortgages
- Home Equity Loans
- Auto Loans
- Boat Loans
- Agriculture Loans
- Timberland Loans
- Lines of Credit
- Business Loans

Other Conveniences

- Direct Deposit
- Telephone Banking
- MasterMoney™ Debit Card



www.merchantsbk.com
1-800-495-5111

Jackson 1901 College Avenue | 251-246-4425

Jackson 101 College Avenue | 251-246-4425

Grove Hill 103 Main Street | 251-275-3175

Thomasville 33440 Hwy 43 | 334-636-1501

24 Hour Account Information 246-1525 or 1-800-999-9695



Member FDIC

ON-LINE BANKING

*A Look at Our
Innovative Feature*



MERCHANTS BANK

Online Banking Service

Online Banking Service

You can reach our WEBSITE at: www.merchantsbk.com

Follow these simple steps to find your way through our online service.

- 1) Our WEBSITE is where you can find PRODUCTS, ONLINE BANKING, RATES, ETC
- 2) When you reach the Merchants Bank Website, click on ONLINE BANKING
- 3) You will be prompted to enter your customer username and password.
- 4) You will then be required to change your password and to verify the new password that you have created.
- 5) Confirm password and continue
- 6) ACCOUNTS SUMMARY will display
- 7) Under ACCOUNTS SUMMARY your accounts are listed with the following options at the top of the page:

ACCOUNTS	PAYBILLS	PREFERENCES	LOG OUT
SUMMARY	ACTIVITY	TRANSFER FUNDS	LOAN PAYMENT

****Please Contact the Operations Dept at Merchants Bank if you have any problems accessing our online banking product.

PHONE 251-246-4425
TOLL FREE 1-800-495-5111

**** The BILL PAYMENT option will allow you to set up any monthly payment to be automatically withdrawn from your account and paid on the date you request. This option will require you to complete an application as well as a monthly service fee. You are required to come into the bank to complete the paper work before this service can begin.

Online Banking Application and Authorization

CUSTOMER INFORMATION (please print)

First Name _____ Middle Name _____ Last Name _____
Address 1 _____ City _____ State _____ Zip _____
Address 2 _____ City _____ State _____ Zip _____
Daytime Phone _____ Nighttime Phone _____
Date of Birth (mm-dd-yy) _____ Email Address _____
User ID (your choice*) _____ Security Phrase (mother's maiden name) _____
**Must be at least 4 characters*
Temporary Password** _____ Monthly e-Statements*? Yes No
***Customers must change the PASSWORD during initial logon* *(*If yes, no paper statement will be mailed)*

ACCOUNTS YOU WISH TO ACCESS ONLINE

Account Type	Account #	Account Type	Account #
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

BANK USE ONLY

New Maintenance

Date _____

Requested by CSR _____

Loaded/Changed by _____ Reviewed by _____

As used in this application, "I" or "We" refer to the owners of the accounts. (I/We) request Merchants Bank to set up an internet banking authorization as specified above.

I/We understand access to the account(s) listed above is through the "CUSTOMER ID" and "PASSWORD." I/WE agree to safe guard these numbers from all unauthorized persons.

****Funds can only be transferred between acct's listed above.

****Balance in the acct(s) is as of the bank's most recent "AVAILABLE" balance.

****Acct's requiring two (2) or more signatures cannot be included.

****There will be a \$2.00 fee for each transfer withdrawal in excess of two (2) from a savings acct per month.

****Federal regulations restrict the number of pre-authorized transfers out of a savings acct or Insured Money Market account to six (6) per month.

****Sufficient funds must be in the account(s) on the day of request to effect transfer. I/WE acknowledge receipt of Merchants Bank Reg E Disclosure governing EFT transfers.

ACCOUNT HOLDER _____

Date _____