

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
- Online Banking
- 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



CHECKING ACCOUNTS

*A Complete Lineup
of All Our Personal Accounts*



PLATINUM CHECKING

Our Best Checking Account FOR ONLY \$7 A MONTH

Unlimited Checking with Check Imaging

With your Platinum Checking account, there are no minimum balance requirements or per-check charges. And, you'll receive images of your checks with your monthly statement.

Free Checks

You'll receive your personally imprinted Merchants Bank checks at no charge. (One box per order)

Estimated annual value \$30

Free Safe Deposit Box

Receive a free 3" x 5" safe deposit box for one full year.*

Estimated annual value \$25

No-Fee Traveler's Checks, Cashier's Checks & Money Orders

Just stop by the bank, and we'll provide these at no charge.^

Estimated annual value \$25

Free MasterMoney™ Debit Card

There are never any charges when you use your Merchants Bank debit card at a Merchants Bank ATM.

Free Online Banking

Enjoy the convenience of checking the status of your account anytime and anywhere you have Internet access. View up-to-the-minute account balances, transfer funds and more!

Free 24-Hour Telephone Banking

Access your Merchants Bank account 24/7 with our Telephone Banking System. Just call (251) 246-1525 or, toll-free, 1-800-999-9695. It's a secure, convenient way to check balances, make transfers, and more!

\$5,000 Travel Accidental Death Insurance

Members are protected when traveling by automobile or licensed common carrier (scheduled airline, bus, taxi, and train).

Estimated annual value \$30

Local & Online Shopping Discounts

Enjoy access to discounts at a variety of retailers locally and online. Save on clothing, electronics, books, and much more!

Estimated annual value OVER \$50

Local Services Discounts

Save up to 50% on professional services including dry cleaning, business services, lawn care, and various automotive services.

Estimated annual value \$30

* Subject to availability.

^ Limit three per day.

Local & National Dining Savings

Save up to 50% at hundreds of dining establishments ranging from upscale restaurants to casual family eateries.

Estimated annual value \$100

Travel, Hotel & Recreation Discounts

Enjoy preferred rates at several of the nation's largest condo resort rental companies and save 10-25% on car and RV rentals. Also, take advantage of discounts on golf and ski vacation packages, theme park admissions, sporting event tickets, and many other exciting activities.

Estimated annual value OVER \$350

Pharmacy Savings Program

Enjoy significant savings with your prescription discount card at over 57,000 participating local pharmacies. Or use the mail order pharmacy service for savings and convenience!

Estimated annual value OVER \$100

Vision Savings Program

Save up to 60% on eyeglasses and contact lenses at thousands of retail optical locations nationwide and by mail. Members also receive discounted medical eye examinations and save up to 25% on surgical procedures, including LASIK.

Estimated annual value OVER \$50

Hearing Savings Program

Save 15% on over 70 models of hearing aids through a nationwide network of hearing care offices. Purchases are backed by the BelCare™ program, which includes free inspections, cleanings, and adjustments.

Estimated annual value OVER \$25

Payment Card & Personal Identity Protection

If you ever lose a registered card, simply call our 24-hour toll-free number, and all your card issuers will be notified for you. Should you become an identity theft victim, you are eligible for reimbursement of up to \$1,000 in identity recovery costs.

Estimated annual value \$30

Emergency Travel Assistance Services

Travel with the peace of mind that help is a phone call away.

Estimated annual value \$30

** Platinum 55 Plus is available to our customers age 55 and over: All the benefits of Platinum Checking plus interest, for a discounted monthly membership fee of just \$5.*

MERCHANTS BANK CHECKING ACCOUNTS

A Lineup of Our Accounts

	DIRECT CHECKING	INTEREST CHECKING	PLATINUM CHECKING	PLATINUM 55 CHECKING
UNLIMITED CHECK WRITING	Yes	Yes	Yes	Yes
MINIMUM BALANCE TO OPEN ACCOUNT	\$100	\$100	\$100	\$100
HOW TO AVOID THE MONTHLY FEE	Free with direct deposit or for full-time students under age 25	Maintain a \$1,500 minimum balance	N/A	Free for customers aged 55 and over
MONTHLY FEE	\$6	\$8	\$7	\$0
INTEREST PAID	No	Yes - on balances over \$1,500	No	Yes - on balances over \$1,500
FREE CHECKS	No	No	Yes	Yes
FREE MASTERMONEY™ DEBIT CARD	Yes	Yes	Yes	Yes
FREE ONLINE BANKING	Yes	Yes	Yes	Yes
FREE TELEPHONE BANKING	Yes	Yes	Yes	Yes
CHECK IMAGING	No - Check Safekeeping	Yes	Yes	Yes
ADDITIONAL BENEFITS	With Bonus Benefits	With Bonus Benefits	Yes - see inside panel	With Platinum 55 Plus
SPECIAL BONUS OPTION (SEE BENEFITS LISTED ON RIGHT)	\$5 monthly for Bonus Benefits	\$5 monthly for Bonus Benefits	Included - see inside panel	\$5 monthly for Platinum Checking plus interest



BONUS BENEFITS

A package of additional benefits available to our Direct Checking or Interest Checking customers for only \$5 per month

Free Check Imaging

Receive images of your checks with your monthly statement.

Free Checks

You'll receive your personally imprinted Merchants Bank checks at no charge. (One box per order)

Estimated annual value \$30

\$5,000 Travel Accidental Death Insurance

Members are protected when traveling by automobile or licensed common carrier (scheduled airline, bus, taxi, and train).

Estimated annual value \$30

Local & National Dining Savings

Save up to 50% at hundreds of dining establishments ranging from upscale restaurants to casual family eateries.

Estimated annual value \$100

Hotel Discounts

Save up to 50% at over 15,000 hotels in popular destinations worldwide. Enjoy easy online access to discounts at properties such as Hilton, Sheraton, Holiday Inn, and more!

Estimated annual value OVER \$80

Additional Travel & Recreation Discounts

Enjoy preferred rates at several of the nation's largest condo resort rental companies and save 10-25% on car and RV rentals. Also, take advantage of discounts on golf and ski vacation packages, theme park admissions, sporting event tickets, and many other exciting activities.

Estimated annual value OVER \$275

Payment Card & Personal Identity Protection

If you ever lose a registered card, simply call our 24-hour toll-free number, and all your card issuers will be notified for you. Should you become an identity theft victim, you are eligible for reimbursement of up to \$1,000 in identity recovery costs.

Estimated annual value \$30

Emergency Travel Assistance Services

Travel with the peace of mind that help is as close as a phone call if you need emergency cash or assistance with lost or stolen luggage or travel documents.

Estimated annual value \$30

Local & Online Shopping Discounts

Enjoy access to discounts at a variety of retailers locally and online. Take advantage of savings on clothing, electronics, jewelry, books, and much more!

Estimated annual value OVER \$50

Local Services Discounts

Save up to 50% on professional services including dry cleaning, business services, photography, house cleaning, lawn care, and home security. In addition, you'll enjoy discounted rates on various automotive services such as engine repairs, oil changes, new tires, body work, and more!

Estimated annual value \$30

JOINING IS EASY

Stop by any banking center and meet with one of our associates to learn more. We will quickly answer your questions and help you open an account that fits your lifestyle and banking needs.

VISIT OUR WEB SITE

We are pleased to offer the convenience of access to benefits and services via our website, www.merchantsbk.com. Visit us online to check balances, transfer funds, pay bills, and access all the online benefits described in this brochure. It's easy and convenient. Try it today!

As a member of Platinum Checking or Bonus Benefits, you will receive a membership card with your member benefits number. Once you sign up, your membership card will allow you to access all your online benefits at your convenience, 24 hours a day, 7 days a week.

24-HOUR ACCESS

In addition to your 24-hour online access, you can bank by phone with Merchants Bank's Telephone Banking System. Just call (251) 246-1525 or, toll-free, 1-800-999-9695. It's a secure, convenient way to bank 24 hours a day, 7 days a week.

SATISFACTION GUARANTEED

Open a new Merchants Bank checking account today. If you are not completely satisfied in 30 days, we will happily switch you to another account that better suits your needs. We will also refund your membership fees, no questions asked.