

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

Checking Accounts

- Platinum Checking
- Direct Checking
- Interest Checking
- Platinum 55 Checking
- Positively Free Checking



www.merchantsbk.com

1-800-495-5111

Mobile 1353 Cody Road South 251-639-9373

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

BANK CONVENIENCES

A Lineup of Our Banking Conveniences

The Merchants Bank logo, featuring a stylized 'MB' in a blue circle followed by the word 'Merchants' in a bold, serif font and 'Bank' in a smaller, italicized serif font below it.

MB Merchants Bank

BANK CONVENIENCES

TELEPHONE BANKING

If you're away from a computer or don't have online access, you can bank by phone with Merchant Bank's Telephone Banking system. Simply call (251) 246-1525 or Toll-Free at 1-800-999-9695 if you are outside the area. Securely access and retrieve financial info 24 hours a day, 7 days a week from any touch tone phone:

- Inquire about your account balance
- Inquire about your previous transactions
- Transfer funds between accounts
- Inquire about interest paid

Once you're using the system, simply follow the verbal prompts as they are given to you to move among your accounts and gather the information you need. It's just that easy!

ONLINE BANKING & ONLINE BILL PAY

With Online Banking, you can access your account information from any computer with Internet access. Online bank services are safe and secure.

Online Banking allows you to:

- View account balances
- View account history
- Search account history for specific check numbers, amounts and date ranges
- View check images
- Transfer funds between accounts
- View interest rates and annual percentage yields

Also, at Merchants Bank, Online Banking is free with any checking, savings, CD or loan account.

For added convenience, we recommend our Online Bill Pay service:

- Pay all your bills online
 - \$4.95/month for 1st five payments for Platinum Account holders
 - \$5.95/month for all other account holders
 - \$0.30 per payment after the first 5 payments
- Schedule monthly repeating payments
- View histories of bill payments online

It's easy to get started with Online Banking and Online Bill Pay. Just visit any Merchants Bank office and meet with a customer service representative to register. Start Saving time and money today!

Other Bank Services & Fees

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

| | |
|--|--|
| Replace lost Debit/ATM card | \$5.00 |
| ATM cash withdrawals..... | \$1.00/withdrawal at foreign ATMs |
| Balance inquiry at ATMs | \$0.50/inquiry at foreign ATMs |
| Automatic transfer of funds from savings account to checking account for Overdraft Protection..... | \$2.00 |
| Money Orders | |
| \$5.00 - \$249.99..... | \$3.00 |
| \$250.00 - \$500.00..... | \$5.00 |
| Official Checks | Customers \$5.00/Non-Customers \$10.00 |
| Overdrawn Account Fee | \$3.00 (<i>maximum charge per day</i>) |
| Non-Sufficient Funds (NSF) item | \$35.00 (each) |
| <i>Overdraft Fee – Item Paid, NSF Fee – Item Returned</i> | |
| Account Research..... | \$25.00 per hour |
| Account balancing..... | \$25.00 per hour |
| Undeliverable statements..... | \$5.00 |
| Stop payments..... | \$30.00 (all items) |
| Wire transfers | |
| Outgoing..... | \$20.00 |
| Incoming (<i>non-customer</i>)..... | \$10.00 |
| International Wires..... | Outgoing \$45.00/Incoming \$15.00 |
| Incoming collection items..... | \$10.00 minimum or \$1.25 per thousand (<i>whichever is greater</i>) |
| Letters of Credit..... | 0.5% of letter of credit (\$25.00 min.) |
| Incoming and outgoing faxes | |
| First page..... | \$6.00 |
| Each additional page..... | \$1.00 |
| Night Drop Bags | |
| Lock | \$15.00 |
| Zipper | \$3.00 |
| Check cashing (non-customer) | |
| \$0.01 - \$499.99..... | \$5.00 |
| \$500.00 - \$1,499.99..... | \$10.00 |
| \$1,500.00- \$2,499.99..... | \$15.00 |
| \$2,500.00 or greater | \$20.00 |
| Safe deposit boxes | \$20.00, \$30.00, \$35.00, \$45.00, \$65.00 |
| Safe deposit replacement keys | \$25.00 |
| Safe deposit drill fee | \$150.00 |
| Christmas Club closeout fee..... | \$15.00 |
| Dormant account fee | \$4.00/Month |
| Telephone transfers..... | \$2.00 |
| Early Closing Fee - DDA Only (in first 90 days)..... | \$15.00 |