



# Putting You and Your Business First

A guide to your new business accounts and services





### FirstMerit puts you and your business first.

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FirstMerit can make a true difference when it comes to helping you build and manage your business. You'll find we offer you a wide range of business accounts and services for all your banking, cash management and credit needs.

What's more, we are focused on getting to know you and your business and developing strong relationships with each and every business client. That means you can count on us to work with you to find the right solutions for your particular business needs.

You'll also find we make decisions locally and always strive to act quickly and efficiently on your behalf. We're delighted to have you as a business client, and look forward to serving you.

# Contents

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Please review the pages that follow for information about your new accounts and services. Along the way, if you have any questions or need help, we're always here for you.

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For the terms, conditions and fee schedules that will apply to your FirstMerit deposit accounts as of the conversion date, please see the enclosed *Business Disclosure* booklet.

# Questions?

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Call Commercial Client Services at **800-582-9224**  
Monday-Friday, 7:00 a.m. to 7:00 p.m. (EST)



Contact your relationship manager



Visit any FirstMerit branch

## HIGHLIGHTS

At-a-glance facts about the transition

*Any change that may require an action on your part is marked with this symbol: ◆*

### Your Satisfaction Matters Most

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- We have taken great care to match your current accounts to FirstMerit accounts with similar benefits and features.
- If you are not sure your FirstMerit account fits your needs, please call Commercial Client Services or contact your relationship manager to discuss your options. We'll make it easy to switch.

### The Conversion Date

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- Please refer to the accompanying letter for the official conversion date referred to in this *Guide*.



## Account Numbers

- **Checking and Money Market Checking accounts:** Account numbers will remain the same unless you have been previously notified.
- **Savings and Money Market Savings accounts:** The number “63” will be added to the beginning of your current account number. In addition, zeros will be inserted following this prefix so that your account number is 12 digits long.  
For example, if your current number is 8894376, your modified account number will be 630008894376.
- **Certificates of Deposit (CDs):** The prefix “6300” will be added to your current account number. Additional zeros will be inserted following this prefix to make your account number 14 digits long.  
For example, if your current number is 998877665, your modified account number will be 63000998877665.
- **Loans and Lines of Credit:** New account numbers will be assigned and will appear on the first statement you receive after the conversion date.

## Checks and Deposit Slips

- **Checking, Savings and Money Market accounts:** Continue to use your Citizens Bank checks and deposit slips until you finish your current supply. When you reorder from the bank, your new checks will be printed with the FirstMerit logo and new routing and transit number.

◆ If you order checks from a source other than the bank, please use a FirstMerit check specification sheet, which can be found at [firstmerit.com/checkspec](http://firstmerit.com/checkspec), when placing your next order.

**New Routing and Transit Number, as of the conversion date: 041200555**

YOUR NAME	DATE	001
ADDRESS		BRANCH
PAY TO THE ORDER OF	\$	
DOLLARS		
Bank Name		
FOR		
⑆ 23456789 ⑆ 000001 23456789 ⑆ 001		
Routing and Transit Number		Account Number

- ◆ **Lines of Credit:** If you currently have check writing access to your line of credit, you will receive a complimentary supply of new FirstMerit checks prior to the conversion date, unless you have been previously notified otherwise. Continue to use your current checks through the conversion date, and then begin using your new FirstMerit checks immediately following the conversion date.

## Debit Cards

- If you currently have a Citizens Bank business debit card you will be mailed a FirstMerit Business MasterCard® Debit Card to replace your existing card shortly before the conversion date.

(continued)

- Your Personal Identification Number (PIN) will remain the same.
- ◆ Your FirstMerit Business MasterCard® Debit Card will need to be activated before it can be used. Refer to the materials accompanying your new card for instructions.
- ◆ We recommend that you cut up your Citizens Bank card and dispose of it in a secure manner once it no longer works.
- ◆ On or after the conversion date, please provide your new card number and expiration date to any companies, such as vendors, with whom you have set up recurring payments from your current debit card.
- When using your debit card to purchase gas, you will no longer see an authorization pending when you inquire about your account. You will only see the actual amount of the purchase once it has posted.

## Important

Your existing Citizens Bank debit card will work through Friday of the conversion weekend. You must start using your new FirstMerit Business MasterCard® Debit Card on Saturday of the conversion weekend. Your old card will no longer work as of that day.

## Direct Deposits, Payments and Transfers

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- Automated deposits such as vendor payments will continue without interruption.
- Recurring payments and transfers will continue as before, with no change to your current arrangements, with the following exceptions:
  - ◆ Recurring payments made from a debit card: You will need to update information as described in the previous section.
  - ◆ Some automatic transfers to or from an account at another financial institution and your FirstMerit bank account may be impacted. Please contact Commercial Client Services or your relationship manager for details.

## Deposit Account Statements

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- **Two statements** will be mailed to you for the month of conversion (except for CDs):
  - A statement covering the period from the last statement date to the conversion date, which will include interest earned, if applicable, through the end of that weekend.
  - A statement covering the period from the day after conversion to your next regular statement date, which will include interest earned, if applicable, beginning on Monday following the conversion date.

- For Business Checking customers, beginning with the first month after conversion, you will no longer receive a separate analysis statement and all account fees will be assessed in the same month in which the activity occurred. Treasury Management charges will continue to be assessed around the 10th business day of the following month.
- **Future statements** will be mailed on approximately the same schedule as they are today. Statements will include the same information, but have a new look and design.
- **Combined statements** will continue to be sent if you currently receive a statement with information for more than one account.
  - **Note:** If you have accounts with the same title and ownership not currently combined on one statement, we will automatically combine them beginning with your first statement after conversion.
- **Paperless statements** will continue to be provided if you are currently enrolled for this service.

### Overdraft Protection

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- If you currently have overdraft protection at Citizens Bank, you will continue to have overdraft protection at FirstMerit. Please see page 11 of this *Guide* for additional details.

### Availability of Funds

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- ◆ FirstMerit's Funds Availability Policy is different from the Policy at Citizens Bank. It is important that you read this Policy; the changes may impact the availability of deposits into your account. Please see page 16 of the *Business Disclosure* booklet for the Funds Availability Policy with the highlighted changes.

### FDIC Insurance

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- Your deposit accounts at FirstMerit are FDIC insured, according to applicable FDIC rules, regulations and limits.

### Domestic Wire Transfers

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- ◆ As of the conversion date, please instruct any party sending you a wire to use the FirstMerit Bank routing and transit number, **041200555**, along with your FirstMerit Bank account number. This will ensure your incoming wire is credited properly to your account.
- If you currently have an existing wire transfer agreement on file with Citizens Bank, and would like to request a wire transfer:
  - **Request By Phone or Fax:** You must contact the FirstMerit Bank Domestic Wire Transfer department by phone at **800-264-0892** or by fax to **330-384-7497**.

- **Electronic Request:** You can request a wire transfer electronically through your FirstMerit e-Connect<sup>®</sup> Online Banking service.
- If you do not have an existing wire transfer agreement on file and you would like to request an outgoing wire transfer, please stop into your nearest FirstMerit branch or contact your relationship manager.

## International Wire Transfers

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- ◆ As of the conversion date, please instruct any party sending you a wire to use the FirstMerit Bank routing and transit number: **041200555** or our SWIFT bank identification code **FNBAUS3A**. This will ensure your incoming wire is credited properly to your account.
- If you have an existing wire transfer agreement on file with Citizens Bank, you may continue either to use FirstMerit e-Connect, our online banking service, or fax your wire request instructions directly to the International Banking Division at **330-996-6997**. Clients who fax instructions will receive a call back to verify authenticity.
- If you do not have an existing wire transfer agreement on file and you want to request an international wire transfer, please visit your nearest FirstMerit branch.
- You may also contact Commercial Client Services or your relationship manager for more information about obtaining a wire agreement. Please allow 5-7 business days to process new agreements.

## Treasury Management Services

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- ◆ Please see the list of services on page 23 of this *Guide*. If you use any of these services, visit **firstmerit.com/TMhandbook** for additional information.

## Safe Deposit Boxes

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- The number on your physical safe deposit box is not changing.
- You will see a modified account number for your safe deposit box on your next billing statement.

## Payment Order of Items

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- ◆ The order in which transactions (debits and credits) are applied to your account during processing at the end of a business day is different at FirstMerit than at Citizens Bank. It is important that you read the FirstMerit Payment Order of Items on page 10 of the *Business Disclosure* booklet.



# BUSINESS CHECKING ACCOUNTS

With these FirstMerit checking accounts, you'll have these great benefits:

- Easy access with a FirstMerit Business MasterCard® Debit Card
- Paperless statements with check images available at no cost
- Business Online Banking with entitlements at the account level
- Mobile Banking and mobile alerts\*

Please see the reverse side of the enclosed letter for the new product name of your account.

New name of account:	Account highlights:
Reality Basic Free	<ul style="list-style-type: none"><li>• No balance requirements or monthly maintenance fee</li><li>• Includes 200 free transactions per month – \$0.50 per each additional transaction</li><li>• Deposit up to \$5,000 in cash per month with no fee; \$0.15 per additional \$100</li></ul>
Reality Business Basic	<ul style="list-style-type: none"><li>• No balance requirements or monthly maintenance fee</li><li>• Includes 250 free transactions per month – \$1 per each additional transaction</li><li>• Deposit up to \$5,000 in cash per month with no fee; \$0.15 per additional \$100</li></ul>
Reality Advanced Pro	<ul style="list-style-type: none"><li>• No monthly maintenance fee with:<ul style="list-style-type: none"><li>– \$5,000 minimum daily balance in this account, OR</li><li>– Use of one of the following business services: Business Online Payroll, Remote Deposit Capture or Merchant Services</li></ul></li><li>• Otherwise, a \$17 monthly fee applies</li><li>• Includes 500 free transactions per month – \$0.40 per each additional transaction</li><li>• Deposit up to \$25,000 in cash per month with no fee; \$0.15 per additional \$100</li></ul>
Business Interest Checking	<ul style="list-style-type: none"><li>• No monthly maintenance fee with \$10,000 minimum daily balance in this account</li><li>• Otherwise, a \$20 monthly fee applies</li><li>• \$0.19 per debit; \$0.11 per deposit; \$0.13 per ACH; \$0.45 per deposit ticket</li><li>• Deposit up to \$25,000 in cash per month with no fee; \$0.15 per additional \$100</li></ul>

(continued)

\* FirstMerit does not charge to send or receive text messages as a part of FirstMerit Mobile Banking. Your phone carrier's standard text messaging charges may apply.

# BUSINESS CHECKING ACCOUNTS (continued)

**New name of account: Account Highlights:**

**Complete Business  
Interest 300**

- No monthly maintenance fee with:
  - \$7,500 minimum daily balance in this account, OR
  - \$15,000 in loan/deposit combined balances
- Otherwise, a \$21.25 monthly fee applies
- Includes 300 free transactions per month
  - \$0.40 per each additional transaction
- Deposit up to \$25,000 in cash per month with no fee; \$0.15 per additional \$100

**Complete Business  
Interest 500**

- No monthly maintenance fee with:
  - \$12,500 minimum daily balance in this account, OR
  - \$25,000 in loan/deposit combined balances
- Otherwise, a \$25.75 monthly fee applies
- Includes 500 free transactions per month
  - \$0.40 per each additional transaction
- Deposit up to \$25,000 in cash per month with no fee; \$0.15 per additional \$100

For the terms, conditions and fee schedules that will apply to your FirstMerit deposit accounts as of the conversion date, please see the enclosed *Business Disclosure* booklet. A transaction is defined as each deposit, deposited item, transfer in, transfer out, check, debit, or ACH Credit or Debit.



## OVERDRAFT PROTECTION FOR YOUR FIRSTMERIT BUSINESS CHECKING ACCOUNTS

If you currently have overdraft protection, here's what you need to know about enjoying continued coverage at FirstMerit.

### **For clients with overdraft protection provided by an automatic transfer from another deposit account:**

- Your service will continue. The \$10 Savings Overdraft Transfer Fee will be charged per overdraft transfer and be assessed at the end of your monthly checking account statement cycle.

### **For clients with a Citizens Bank Overdraft Reserve Line of Credit:**

Your overdraft coverage will convert automatically to a FirstMerit Business Reserve Line of Credit, with a few differences:

- The minimum credit advance on your Business Reserve Line of Credit will be \$100.
- You will receive a separate billing statement with payment instructions for your overdraft line of credit.
- You will have a separate account number for your Business Reserve Line of Credit, which you will see on your statement.
- Payments will no longer be able to be made through an automatic debit from the associated checking account.
- You will no longer be able to take a cash advance at the branch.
- The minimum payment will remain the same — 3% of the outstanding principal balance or \$20, whichever is greater.

### **For clients with a Business Line of Credit set up for overdraft protection:**

- Your service will continue in the same manner.
- The minimum credit advance on your Business Line of Credit set up for overdraft protection will be \$100.

# COMMERCIAL CHECKING ACCOUNTS

With these FirstMerit commercial checking accounts, you'll have these benefits:

- Access to a full range of Treasury Management Services
- Paperless statements with check images available at no cost
- Basic Business Online Banking with entitlements at the account level

Please see the reverse side of the enclosed letter for the new product name of your account.

New name of account:	Account highlights:
Commercial Checking	<ul style="list-style-type: none"> <li>• Receive earnings credit to offset your monthly activity charges</li> <li>• Monthly maintenance and transaction fees will remain the same</li> </ul>
Business NOW	<ul style="list-style-type: none"> <li>• \$30 monthly maintenance fee</li> <li>• \$0.20 per check, debit, ACH debit; \$0.65 per deposit ticket; \$0.13 per deposit item on us, \$0.15 per non-FirstMerit deposit item</li> <li>• Includes 200 free transactions per month – \$0.50 per each additional transaction</li> </ul>
<b>IBRETA</b> Interest Bearing Real Estate Trust Account	<ul style="list-style-type: none"> <li>• No minimum balance and no monthly maintenance fee</li> <li>• Interest paid monthly and remitted to the appropriate legal entity annually</li> </ul>
<b>IOLTA</b> Interest on Lawyers Trust Account	<ul style="list-style-type: none"> <li>• No minimum balance and no monthly maintenance fee</li> <li>• Interest paid monthly and remitted to the appropriate legal entity monthly</li> </ul>
<b>IOTA</b> Interest on Trust Account	<ul style="list-style-type: none"> <li>• No minimum balance and no monthly maintenance fee</li> <li>• Interest paid monthly and remitted to the appropriate legal entity monthly</li> </ul>

For the terms, conditions and fee schedules that will apply to your FirstMerit deposit accounts as of the conversion date, please see the enclosed *Business Disclosure* booklet. A transaction is defined as each deposit, deposited item, transfer in, transfer out, check, debit, or ACH Credit or Debit.

## BUSINESS/COMMERCIAL SAVINGS AND MONEY MARKET ACCOUNTS

With all FirstMerit business money market and savings accounts, you'll have these benefits:

- Paperless statements available
- Business Online Banking

Please see the reverse side of the enclosed letter for the new product name of your account.

New name of account:	Account highlights:
<a href="#">FirstMerit Statement Savings<sup>®</sup></a>	<ul style="list-style-type: none"><li>• No monthly maintenance fee with a \$200 minimum daily balance</li><li>• Otherwise, a \$4 monthly fee applies</li><li>• Earn a tiered rate of interest when the minimum daily balance on the account is \$50 or more</li><li>• Five free non-FirstMerit ATM transactions each statement cycle*</li></ul>
<a href="#">Business Access Money Market</a>	<ul style="list-style-type: none"><li>• No monthly maintenance fee with a \$5,000 minimum daily balance</li><li>• Otherwise, a \$7 monthly fee applies</li><li>• Earn interest on all balances; higher balances may earn higher interest</li><li>• Limited check writing capability</li><li>• Unlimited transactions at FirstMerit branches</li></ul>
<a href="#">Business Premium Money Market</a>	<ul style="list-style-type: none"><li>• No monthly maintenance fee with a \$10,000 minimum daily balance</li><li>• Otherwise, a \$10 monthly fee applies</li><li>• Earn interest on all balances; higher balances may earn higher interest</li><li>• Limited check writing capability</li><li>• Unlimited transactions at FirstMerit branches using a withdrawal slip</li></ul>








For the terms, conditions and fee schedules that will apply to your FirstMerit deposit accounts as of the conversion date, please see the enclosed *Business Disclosure* booklet.

\*Other banks' fees may apply.

## BUSINESS/COMMERCIAL CERTIFICATES OF DEPOSIT (CDs)

- Accounts will continue with the same interest rate and term until maturity.
- Interest will continue to be credited and paid on the same schedule as today.
- If you have your interest automatically disbursed, it will continue to be disbursed in the same manner (e.g. monthly check or deposit) and on the same schedule it is today.
- We will notify you 10 days before your account reaches maturity.
- At maturity, CDs will renew for the most similar term offered and at the then current rate, unless funds are withdrawn at maturity or you instruct us otherwise.



# GOVERNMENT BANKING (formerly PUBLIC FUNDS) CHECKING ACCOUNTS, MONEY MARKET ACCOUNTS

With all FirstMerit Government Banking checking accounts, you'll have these benefits:

- Paperless statements with check images available at no cost
- Basic Business Online Banking with entitlements at the account level

With government banking checking, you also have access to a full range of Treasury Management Services. See [firstmerit.com/TMhandbook](http://firstmerit.com/TMhandbook) for more information.

**A NOTE ABOUT FEES: Our goal is to maintain your current pricing — the standard fees shown below DO NOT replace contractually agreed upon pricing.**

Please see the reverse side of the enclosed letter for the new product name of your account.

New name of account:	Account highlights:
Government Banking Free Checking	<ul style="list-style-type: none"><li>• No balance requirements or monthly maintenance fee</li><li>• Includes 200 free transactions per month – \$0.50 per each additional transaction</li><li>• Deposit up to \$5,000 in cash per month with no fee; \$0.15 per additional \$100</li></ul>
Government Banking Advanced Checking	<ul style="list-style-type: none"><li>• No monthly maintenance fee with \$5,000 minimum daily balance in this account</li><li>• Otherwise, a \$17 monthly fee applies</li><li>• Includes 500 free transactions per month – \$0.40 per each additional transaction</li><li>• Deposit up to \$25,000 in cash per month with no fee; \$0.15 per additional \$100</li></ul>
Government Banking Advanced Checking with Interest	<ul style="list-style-type: none"><li>• No monthly maintenance fee with \$5,000 minimum daily balance in this account</li><li>• Otherwise, a \$17 monthly fee applies; \$20 with check images returned</li><li>• Includes 500 free transactions per month – \$0.15 per each additional transaction</li><li>• Deposit up to \$25,000 in cash per month with no fee; \$0.15 per additional \$100</li></ul>

(continued)

A transaction is defined as each deposit, deposited item, transfer in, transfer out, check, debit, or ACH Credit or Debit.

# GOVERNMENT BANKING ACCOUNTS (continued)

New name of account:	Account highlights:
Government Banking Commercial Checking	<ul style="list-style-type: none"><li>• Receive a financial earnings credit to offset your monthly activity charges</li><li>• There is a \$24.75 monthly maintenance fee</li><li>• \$0.19 per debit; \$0.11 per deposit; \$0.13 per ACH; \$0.45 per deposit ticket</li><li>• Deposit up to \$10,000 in cash per month with no fee; \$0.13 per additional \$100</li></ul>
Government Banking Premium Money Market	<ul style="list-style-type: none"><li>• No monthly maintenance fee with a \$2,500 minimum daily balance</li><li>• Otherwise, a \$7 monthly fee applies</li><li>• Earn interest on all balances; higher balances may earn higher interest</li><li>• Limited check writing capability</li><li>• Unlimited transactions at FirstMerit branches</li></ul>

For the terms, conditions and fee schedules that will apply to your FirstMerit deposit accounts as of the conversion date, please see the enclosed *Business Disclosure* booklet.

## GOVERNMENT BANKING (formerly PUBLIC FUNDS) CERTIFICATES OF DEPOSIT

- Accounts will continue with the same interest rate and term until maturity.
- Interest will continue to be credited and paid on the same schedule as today.
- We will notify you 10 days before your account reaches maturity.
- At maturity, CDs will renew for the most similar term offered and at the then current rate, unless funds are withdrawn at maturity or you instruct us otherwise.



# COMMERCIAL LOANS AND LINES OF CREDIT

## Account Numbers

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- New account numbers will be assigned to all loans and lines of credit. These will appear on the first statement you receive following the conversion date. If you need any information prior to that, please contact Commercial Client Services or your relationship manager.

## Loans

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- If you have a fixed rate loan, there will be no change to the terms of your agreement, and your payment due date will remain the same.
- If you have a variable rate loan currently tied to the lender prime or Citizens Bank Prime, going forward your interest rate will be indexed to the FirstMerit Prime Rate. Currently, there is no difference.
- If your loan is LIBOR-based, your rate will continue to be LIBOR-based.
- If you currently receive a billing statement, you will continue to do so.
- ◆ If you have a coupon book, as of conversion, you will be sent a billing statement 12 days prior to your payment due date. Please do not use your coupon book after the conversion date.

## Lines of Credit

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### Commercial Lines of Credit

- You can access your line by calling your relationship manager or visiting your branch.

### Business Lines of Credit

- You can access your line by calling your relationship manager or visiting your branch.
- ◆ If you currently have the option of writing a check to access your line of credit, you will receive new FirstMerit line of credit checks shortly before the conversion date. Please continue to use your current checks until conversion, and begin to use your new FirstMerit checks after the conversion date.
- You will not be able to access your line using a debit card following the conversion date.
- Automatic ACH payments for a FirstMerit loan from an account outside of FirstMerit: You will need to make alternate payment arrangements, such as Online Bill Pay.

### Get extra credit at FirstMerit

Choose the FirstMerit Business MasterCard® credit card\* that can best help you manage your individual needs. To compare FirstMerit credit card accounts, visit [firstmerit.com/creditcard](https://firstmerit.com/creditcard).

\* Subject to credit approval

## Additional Payment Information for Loans and Lines of Credit

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- **Payments by mail:** Beginning on the conversion date, payments should be mailed to:
  - FirstMerit Bank, N.A.
  - PO Box 3648
  - Akron, OH 44309-3648
- **Existing automatic payments:** Automatic payments from your FirstMerit checking account to your loan or line of credit will continue without interruption.
  - If you do not have sufficient funds in your account on the payment due date, two additional attempts will be made to make the payment on the following day. If there still are not sufficient funds in your account, the payment will not be made. You will need to make other payment arrangements.
- ◆ **Online Bill Pay service** (other than FirstMerit Online Bill Pay): Please notify any non-FirstMerit Online Bill Pay service of your new FirstMerit loan or line of credit account number and payment address listed above.
- **Payments at the branch:** You can continue to make payments at the branch.
- **Payments by phone:** You can continue to make one-time loan and line payments through Commercial Client Services.



## CONVENIENT WAYS TO ACCESS YOUR ACCOUNTS

As a FirstMerit client, you can access your accounts wherever it is most convenient for you ... at a branch or ATM, by phone and online. You have anytime, anywhere access to your funds.

Here's what you need to know about the services available to you, as of the conversion date.



### STOP BY: An Expanded Network of Branches and ATMs

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- We now have more than 400 conveniently located branches and more than 440 ATM locations to serve you, across Ohio, Illinois, Michigan, Wisconsin and Pennsylvania. For specific locations, go to **firstmerit.com**.



### CALL: Commercial Client Services is Here for You

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- Commercial Specialists are available at **800-582-9224**, Monday through Friday, 7:00 a.m. to 7:00 p.m. (EST) to assist you with:
  - Account analysis and reconciliation
  - Real-time access to account information
  - Product and service information
  - Technical support for Treasury Management Services
  - Stop payments
  - Fund transfers
  - Loan payments and advance requests
- Continue to call **800-806-1692** for our 24-hour automated system to access your accounts for balance inquiries, account activity and account transfers.
  - ◆ The first time you call on or after the conversion date, please use the last four digits of your Tax Identification Number and your account number to access your account information. You will then have the option of setting up your own unique Personal Identification Number (PIN).



## CLICK: Online Banking Services

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- If you currently use Business Express Internet banking from Citizens Bank, your online service will transfer to one of FirstMerit's two online banking services: Business Online Banking or FirstMerit e-Connect®.
- You will be sent an email just prior to the conversion date with the name of the online service your accounts will transfer to, along with detailed log in instructions.
- In addition, if you log in to our online banking service at **firstmerit.com** on or after the conversion date, the system will automatically direct you to the appropriate service.
- Keep in mind, you can use your same User ID but will need the new Company ID provided to you via email.

If you're not currently an online user, you can enroll on or after the conversion date by contacting Commercial Client Services.

### **Here's additional information about our online service options.**

#### **Option 1: Business Online Banking and Bill Pay**

With FirstMerit's Business Online Banking services, you'll have access to virtually all of the features you're now accustomed to – you can continue to do the following:

- Set up and manage multiple users
- View account balances and transaction history for up to 18 months
- View check and statement images for up to 18 months
- Reorder checks
- Request a copy of a check
- View your current and previous banking statements
- View loan history up to 90 days
- Send secure messages about your accounts to the bank
- Get immediate access to loan applications
- Generate QuickBooks®, Quicken®, Microsoft® Money, and CSV downloads
- Pay your bills online
- Stay informed and in control of your finances with account alerts

**Please note:** Running register balances will no longer be available.

Quicken and QuickBooks are registered trademarks of Intuit Inc., Microsoft is a registered trademark of Microsoft Corporation.

## Business Online Bill Pay

- **Rest assured:** Your payees, recurring payments, funding account, payee history and scheduled payments will all transfer automatically.
- Enjoy the convenience, ease and security of paying bills online:
  - Save time with no more check writing
  - Save money using fewer stamps
  - View and pay bills from any Internet connection
  - Pay an unlimited number of bills electronically
  - Schedule recurring monthly payments
  - Set reminders to track when bills are due

### How bill payments are scheduled at FirstMerit:

- When making payments through FirstMerit, you select the day you want your payment to be made, rather than the date it should be sent.
  - ◆ Please review any scheduled payments you set up prior to conversion that are to be paid after the conversion date to make sure the dates are still accurate.
- Based on your payment date and how the payment will be sent (paper check or electronic), FirstMerit will calculate the send date.
  - If sent electronically, funds are not deducted from your account until the due date of the payment.
  - If a paper check is mailed, funds are deducted when the biller (payee) processes the check.
- Keep in mind: You must have the funds available on the due date to ensure the payment is paid on your account. If the payment is returned due to insufficient funds, you will be notified.

## **Option 2: FirstMerit e-Connect®**

FirstMerit e-Connect®, our online Treasury Management tool, provides quick, easy and timely access to your commercial banking transactions, helping you make sound Treasury Management decisions.

### **Features and Benefits**

- FirstMerit e-Connect determines your cash position automatically; you get an instant picture of your company's financial standing.
- You can also search for individual transactions; this feature saves time since you can limit your search to only the detail needed and receive relevant information instantly.

### **Concentrate/collect, disburse and transfer funds:**

- Pay State and/or Federal taxes electronically
- Pay employees through direct deposit of payroll
- Pay vendors electronically
- Direct debit your vendors and your clients

### **Simplify your daily banking activities:**

- Get quick summaries and detailed balance information
- View previous day and current day transaction activity
- View check images and statements online
- View deposit and returned item images
- View up to 18 months of checking account history

### **Initiate bank transactions, such as:**

- Funds transfers between FirstMerit accounts
- Domestic and international wire transfers
- Stop payments
- Direct debit your vendors and your clients

Fees may apply to some services.

# TREASURY MANAGEMENT SERVICES

◆ If you use any of the following services, please visit [firstmerit.com/TMhandbook](http://firstmerit.com/TMhandbook) for important conversion information about your services.

## Payment/Disbursement Services    Liquidity/Investment Services

- ACH Origination
- Domestic/International Wire Transfer Origination Services
- Controlled Disbursement
- Account Reconciliation (Full/Partial)
- Check Positive Pay
- ACH Positive Pay
- ACH Debit Block
- Commercial Demand Deposit Account
- Zero Balance Accounts
- Investment Sweep
- Line of Credit Sweep

## Information/Account Management Services

- Information/Web Reporting
- Daily Balance Reporting
- Specialized Reporting (e.g. EDI Remittance Reporting)
- Data Exchange

## Receivables/Collection Services

- Accounts Receivable Lockbox
- Remote Deposit Capture
- ACH Origination
- Deposit Reconciliation
- Cash Vault Services

## Fraud Prevention Services

- Check Positive Pay
- ACH Positive Pay
- ACH Debit Block

## Commercial Card Program

- Commercial/Purchasing Card

# ADDITIONAL SERVICES

## Merchant Bankcard Services

Your current Merchant Service provider will not be changing as a result of this conversion. Questions regarding your existing merchant services should be directed to your current provider.

## International Banking Services

FirstMerit offers a wide range of International Banking services, including:

- International Payments
- Foreign Exchange
- Documentary (Import/Export) Trade
- Government Export Lending Programs
- Foreign Check Clearing and Collection
- Foreign Banknotes

To learn more about FirstMerit Merchant Services or International Banking, please contact Commercial Client Services or your relationship manager.

## Questions?

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Call Commercial Client Services at **800-582-9224**  
Monday-Friday, 7:00 a.m. to 7:00 p.m. (EST)



Contact your relationship manager



Visit any FirstMerit branch



Frequently Asked Questions  
Visit **firstmerit.com/MeetUs** to find answers to the  
questions asked most often

We will be pleased to help you any way we can.

[firstmerit.com/BusinessGuide](http://firstmerit.com/BusinessGuide)

