



Putting You First

A guide to your new accounts and services



FIRSTMERIT.
Bank



FirstMerit is committed to putting you first.

For more than 165 years, we've delivered solutions that help our customers finance homes, pay for their children's educations, protect their families, grow wealth, plan for retirement and simply get more out of life.

As we move forward together, you can count on us to:

- Continue the qualities you like best about your bank — the people, the friendly, personal service and the convenience.
- Treat you with respect and care, honesty and integrity and provide you with quality services and accounts that can make a real difference in your financial life.
- Go beyond what's expected to pursue the best for you and for the communities in which we live and work.

Contents

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, fee schedules and interest rate tiers that will apply to your FirstMerit deposit accounts as of the conversion date, please see the enclosed *Consumer Disclosure* booklet.

Questions?



Call Retail Client Services at **800-824-1731**
Monday-Friday, 7:00 a.m. to 10:00 p.m. (EST)
Saturday, 8:00 a.m. to 5:00 p.m. (EST)



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

- We have taken great care to match your current accounts to FirstMerit accounts with similar benefits and features.
- To help give you time to familiarize yourself with your new accounts, we'll waive the monthly maintenance fee for your first monthly statement cycle after the conversion date.
- As you look through this *Guide*, if you see a different account you believe may better suit your needs, let us know. We'll make it easy to switch after conversion.

The Conversion Date

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



Account Numbers

- **Checking accounts:** Account numbers will remain the same unless you have been previously notified.
- **Savings and Money Market Savings accounts (including Money Market IRAs):** 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) and IRA 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 your coupon book or on the first monthly statement you will receive after the conversion date.

Checks and Deposit Slips

- **Checking and Savings 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 are one of the few clients receiving a new account number, you will be sent a new box of checks prior to conversion. Begin using your new checks on or after the conversion date.

◆ 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, when placing your next order.

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

YOUR NAME	DATE	001
ADDRESS		BRIDGE
CITY, STATE, ZIP		BRIDGE
PAY TO THE ORDER OF	\$	
		DOLLARS
Bank Name		
123 North Main Street		
Anytown, CA 12345		
FOR		
⑆123456789⑆ 00000123456789⑆ 001		
Routing and Transit Number	Account Number	

- **Money Market accounts:** These accounts will become FirstMerit savings accounts and no longer offer checkwriting.

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◆ **Home Equity Lines of Credit and Golden Credit Lines:**

Since you will have a new account number, you will be sent a complimentary supply of new FirstMerit checks prior to the conversion date. Continue to use your current checks through the conversion date. It is important that you begin using your new FirstMerit checks immediately following the conversion date.

Debit and ATM Cards

- If you currently have a Citizens Bank debit or ATM card, you will be mailed a FirstMerit MasterCard® Debit Card or ATM Card to replace your existing card shortly before the conversion date.
- Your Personal Identification Number (PIN) will remain the same.
- ◆ Your FirstMerit 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 a fitness club or cell phone provider, with whom you have set up recurring payments from your current debit card.
- There is a \$1.00 monthly fee for ATM cards for checking accounts. If you would like to upgrade your ATM card to a debit card to avoid this fee, simply call Retail Client Services or stop by your branch.
- 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 card will work through Friday of the conversion weekend. You must start using your new FirstMerit MasterCard® Debit Card or ATM Card on Saturday of the conversion weekend. Your old card will no longer work as of that day.

PLEASE NOTE: If you have “opted-in” to authorize Citizens Bank to pay overdrafts on your ATM and one-time debit card transactions, your authorization/opt-in will continue at FirstMerit. **The fees incurred will be different.** Under our standard overdraft practices, if your account balance is overdrawn by more than \$1.00, we will charge you \$35.00 each time we pay an overdraft. We will charge you a maximum of 7 overdraft fees per day. Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$5.00 per day. You may revoke

this authorization, or “opt-out” at any time. Please see “What You Need to Know About Overdrafts and Overdraft Fees” on page 35 of the enclosed *Consumer Disclosure* booklet for details.

Direct Deposits

- Direct deposit of payroll, government or other recurring deposits to your account will continue without interruption.

Automatic Payments and Transfers

- 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: On or after the conversion date, please provide your new card number and expiration date to any companies, such as a fitness club or cell phone provider, with whom you have set up recurring payments from your current debit card.
 - ◆ Some automatic transfers to or from an account at another financial institution and your FirstMerit bank account may be impacted. Please contact Retail Client Services or visit your local branch for details.

Good Things Ahead

Banking at FirstMerit is all about you. That’s why we want to make this a smooth transition, and bring you all of the same qualities and benefits you expect from your bank, including:

- Branches with the same great people and friendly service
- Accounts and services with the same exceptional value and convenience
- Local management with the same commitment to you and the communities we serve

Deposit Account Statements

- **Two statements** will be mailed to you for the month of conversion (except for CDs and IRA CDs):
 - A statement covering the period from the last statement date to the conversion date, which will include interest earned, if applicable, through Sunday of conversion 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.

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- **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 for you beginning with your first statement after conversion.
- **Paperless statements** will continue to be provided if you are currently enrolled for this service.

Overdraft Protection

- 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

- ◆ 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 21 of the *Consumer Disclosure* booklet for the Funds Availability Policy with the highlighted changes.

FDIC Insurance

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

Safe Deposit Boxes

- 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

- ◆ 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 11 of the *Consumer Disclosure* booklet.

CHECKING ACCOUNTS

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

- Easy access to your money with a FirstMerit MasterCard® Debit Card
- Paperless statements available
- Online Banking with Bill Pay and email alerts
- Mobile Banking, Text Banking and 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 Checking®	<ul style="list-style-type: none">• No minimum balance required or monthly maintenance fee• This account does not earn interest
Reality Gold Checking SM	<ul style="list-style-type: none">• No monthly maintenance fee with:<ul style="list-style-type: none">– \$1,500 minimum daily balance in this account, OR– \$10,000 in loan/deposit combined balances• Otherwise, a \$10 monthly fee applies• Free box of select style checks each year ordered through the bank• Five free non-FirstMerit ATM transactions each statement cycle**• Earn interest on all balances
Reality Platinum Checking SM	<ul style="list-style-type: none">• No monthly maintenance fee with:<ul style="list-style-type: none">– \$5,000 minimum daily balance in this account, OR– \$25,000 in loan/deposit combined balances, OR– FirstMerit Mortgage Loan with auto debit from Reality Platinum Checking• Otherwise, a \$15 monthly fee applies• Free box of select style checks each year ordered through the bank• Unlimited free non-FirstMerit ATM transactions each statement cycle**• Earn interest on all balances

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*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. For more details about Mobile Banking services, see pages 18-19 of this *Guide*.

**Other banks' fees may apply.

CHECKING ACCOUNTS (continued)

New name of account: Account highlights:

WorkPlace Checking

- No minimum balance required or monthly maintenance fee
- This account does not earn interest

WorkPlace Gold Checking

- No monthly maintenance fee with:
 - \$1,500 minimum daily balance in this account, OR
 - \$10,000 in loan/deposit combined balances
- Otherwise, a \$10 monthly fee applies
- Free box of select style checks each year ordered through the bank
- Five free non-FirstMerit ATM transactions each statement cycle**
- Earn interest on all balances

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

**Other banks' fees may apply.



OVERDRAFT PROTECTION FOR YOUR FIRSTMERIT 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 Retail Reserve Line of Credit, with a few differences:

- The minimum credit advance on your Retail 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 Retail 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 Home Equity Line of Credit set up for overdraft protection:

- Your service will continue.
- The minimum credit advance on your Home Equity Line of Credit will be \$100.

SAVINGS AND MONEY MARKET SAVINGS ACCOUNTS

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

- Easy access to your money with a FirstMerit MasterCard® Debit Card or ATM Card
- Paperless statements available
- Online Banking
- 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:

FirstMerit Statement Savings®

- No monthly maintenance fee with:
 - \$200 minimum daily balance, OR
 - A monthly automatic funds transfer from your FirstMerit checking account, OR
 - Minor 18 years of age or younger
- Otherwise, a \$4 monthly fee applies
- Earn interest when the minimum daily balance on the account is \$50 or more

Reality Savings®

- No monthly maintenance fee with a FirstMerit checking account with at least five debit or credit transactions per calendar month
- Otherwise, a \$10 monthly fee applies
- Earn competitive interest rates on all balances

Reality Gold SavingsSM

- No monthly maintenance fee with an active FirstMerit Reality Gold Checking or Reality Platinum Checking account
- Otherwise, a \$15 monthly fee applies
- Earn premium interest rates on all balances

FirstMerit High Yield Money Market®

- No monthly maintenance fee with a \$5,000 minimum daily balance in this account
- Otherwise, a \$10 monthly fee applies
- Higher balances can earn you a higher variable rate of interest
- Write up to 3 checks per month**

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

* 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. For more details about Mobile Banking services, see pages 18-19 of this *Guide*.

** You will be charged an excessive activity fee of \$10 each for writing more than three checks, more than six computer transactions, more than six preauthorized transfers, or any combination of checks, computer, and preauthorized transfers greater than six, in any statement cycle.

CERTIFICATES OF DEPOSIT (CDs) AND INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

- Accounts will continue with the same interest rate and term until maturity.
- Interest will continue to be credited and paid. 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 and IRA CDs will renew for the most similar term offered and at the then current interest rate, unless funds are withdrawn at maturity or you instruct us otherwise.
- If you have an IRA, FirstMerit will become the custodian of your account on the conversion date instead of Citizens Bank.
- If you have an IRA Money Fund account, it will become an IRA Savings account and continue to earn a competitive rate of interest.



PERSONAL LOANS AND HOME EQUITY LINES OF CREDIT

Loans

- **Fixed rate loans:** There will be no change to the terms of your agreement, and your payment amount and due date will remain the same. You will receive a new coupon book or coupon statement with your new account number shortly after the conversion date. Please use your existing coupon book or monthly statement coupon until then, but be sure to mail your payment to the new address on the next page as of the conversion date.
- **Variable rate loans:** You will continue to receive a billing statement each month. Your payment will be due on approximately the same date as it is today.

Home Equity Lines of Credit and Golden Credit Lines

- Your terms will remain the same, and you will continue to receive a billing statement for your account.
- If you currently have check access to your line, you will receive a supply of new checks shortly before the conversion date. Please continue to use your current checks through the conversion date, and begin using your new FirstMerit checks immediately following the conversion date.
- If you currently have card access to your line, you will receive a new card shortly before the conversion date. Please destroy your old card and begin using your new card immediately following the conversion date.



Additional Payment Information for Loans and Lines of Credit

- **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 home equity line of credit will continue without interruption.

- Additional “Principal-only” payments will continue only if they are scheduled on the same day as your regular payment.

◆ Additional “Principal-only” payments scheduled to be paid on any other day will not continue. These payments will need to be made at the branch as of the conversion date.

- 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 any FirstMerit branch.

- **Payments by phone:** You can continue to make one-time loan and line payments by calling Retail Client Services.

Get extra credit at FirstMerit

Choose the FirstMerit MasterCard® credit card* that can best help you manage your individual needs.

For more details or to compare all FirstMerit credit card accounts, visit firstmerit.com/creditcard.

* Subject to credit approval

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 banking, or through mobile and text banking. 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

- 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: Retail Client Services is Here For You

- Specialists are available Monday through Friday at **800-824-1731**, 7:00 a.m. to 10:00 p.m. (EST), and Saturday, 8:00 a.m. to 5:00 p.m. (EST) to assist you with:
 - Real-time access to account information
 - Product and service information
 - Stop payments
 - Fund transfers
 - Online Banking
- 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 Social Security 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: Free Online Banking

- If you currently use Citizens Online Banking, you will be sent a letter prior to the conversion date with detailed information about Online Banking services. At conversion, you will be sent an email with instructions on how to log in to your online banking account at **firstmerit.com**.

- Your current User ID will remain the same unless you have been previously notified.
- You will be emailed a temporary security code to the email address on file to use the first time you log in at conversion. You will then be asked to accept new Online Banking account terms and conditions and to set up new security questions.
- Your recent account history and any bill pay information will automatically transfer to FirstMerit Online Banking.
- Some types of email and text alerts may not transfer. You will receive more information about alerts in a separate communication.

With FirstMerit's Online Banking services, you'll have access to virtually all of the features that you are now accustomed to, including:

- View cancelled checks, transaction history and statements
- Transfer funds between FirstMerit accounts
- Make loan payments
- Stop payment on checks not yet cleared (fee may apply)
- Change your mailing address
- Reorder checks
- Send secure messages about your accounts to the bank
- Enjoy the security and convenience of paperless statements
- Download data through your personal financial management software
- Stay informed and in control of your finances with account alerts
- Set up and change personal alerts

Please note these changes:

- Running register balances will no longer be available
- Scanning checks for deposit from your home computer will no longer be available
- Principal-only loan or line of credit payments cannot be made online
- Annual, semi-annual and quarterly scheduled funds transfers will no longer be available



PAY BILLS: Free Online Bill Pay

- **Rest assured:** Your payees, recurring payments, funding account, payee history and scheduled payments will all transfer automatically.

(continued)

- 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 personal bills electronically
 - Schedule recurring monthly payments
 - Set reminders to track when bills are due
 - Make expedited payments (fee may apply)

Important Information for Current Online Bill Pay Users

How bill payments are scheduled at FirstMerit:

- When making payments through FirstMerit, you select the day your payment is due, 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 due 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.



ON THE GO: Mobile Banking

Mobile Banking Apps

FirstMerit Mobile Banking apps are a simple and convenient way to manage your money right from the palm of your hand. With our Mobile Banking apps you can:

- View balance information
- Review detailed account activity
- Transfer funds between your FirstMerit accounts
- Pay bills
- Find a FirstMerit ATM or branch

Please note: After conversion, you will be able to make a deposit to your checking account through our Mobile Banking apps for \$0.50 per deposit.

Current and new users:

- ◆ Download your FirstMerit Mobile Banking app:
 - For your iPhone or Android visit: **firstmerit.com/apps**
 - For BlackBerry devices, once you complete the security set-up, follow this link: **firstmerit.com/blackberry**; then log in to Online Banking and follow the instructions to have the installation URL sent to your device via text.
- ◆ Before you can log in to your Mobile Banking app, you will need to log in to Online Banking and complete the security set-up on or after the conversion date.

Text Banking and Alerts*

Text banking allows you to request and receive account information by sending a text to **TXTFM (89836)**. With text banking you will be able to:

- Request balance information
- Request transaction history on eligible accounts
- Locate a FirstMerit ATM or branch while you're on the go

Alerts can help you stay informed about important account activity. Stay in control of your finances via email, text message or both. With text message and email alerts you can choose to receive:

- Low balance alerts with transfer option
- Balance alerts
- Transaction alerts
- Scheduled alerts
- Payment alerts
- Security alerts

Please note: Additional information regarding your current text alerts will be included in a separate communication prior to conversion.

*FirstMerit does not charge for alerts. However, your Internet or mobile service provider may charge for sending and receiving alerts. 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. Check with your service provider for details on specific fees and charges that may apply. Once your mobile phone has been activated, you may text STOP to 89836 to cancel or text HELP to 89836 for help. **Please note:** Alerts delivery may be subject to delays, including service outages and connection issues.

Questions?



Call Retail Client Services at **800-824-1731**
Monday-Friday, 7:00 a.m. to 10:00 p.m. (EST)
Saturday, 8:00 a.m. to 5:00 p.m. (EST)



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/ConsumerGuide

