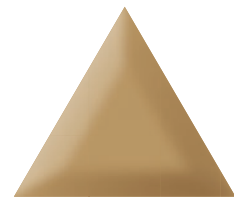
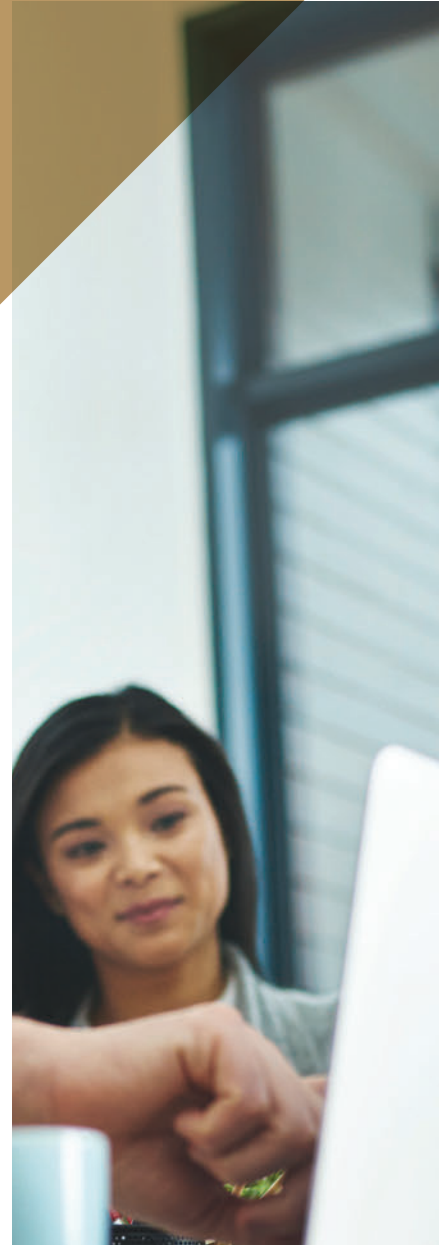


BUSINESS & COMMERCIAL BANKING



Mercantile[®]
Bank of Michigan

EXPERIENCED. COMMITTED. DRIVEN.

Made in Michigan. Designed to serve you.

As one of Michigan's largest community banks, Mercantile Bank offers a full range of services to its customers. And because we're locally based, our roots go deep into the communities we serve, enabling us to offer unparalleled customer service and premier banking services throughout the state.



MICHIGAN ROOTS

We're a Michigan-based bank, so our employees call Michigan home, ensuring our roots run deep into our local communities.



ACCESSIBLE

With branches throughout Michigan, we provide responsive and consistent service, both in person and via the latest technologies.



DESIGNED FOR BUSINESS

We offer a full range of products and services designed to help streamline and grow your business.

We firmly believe customers and communities are best served by financial institutions with local ties. Over the years, we've established a strong and extensive commercial banking presence across Michigan, allowing us to provide innovative solutions that are second to none.

Our belief in mutually beneficial relationship banking strengthens our communities and sets us apart.

We've also taken the time to listen to the needs of our local businesses and develop a comprehensive, integrated approach to commercial banking to help you save time and streamline your business. As a result, our full range of products and services is designed so businesses like yours can move assets easily and gain ready access to financial information.

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Empowering companies to do what they do best.

A one-size-fits-all approach doesn't even work when buying a hat. So why should we expect it to in business banking?

Since inception, Mercantile has been built around the needs of its customers—and not the other way around. Started by entrepreneurs, for entrepreneurs, we've never lost the focus that made us one of the region's best business partners—our customers and their success.

Our business experts offer all the tools one would expect from a truly integrated financial and business partner. However, it's our service and unique approach to addressing the needs of our customers that sets us apart. From helping you establish a wide variety of business accounts, to our wide range of lending capabilities designed to help you manage growth and cash flow, we can craft the perfect solution for your unique business needs.



BUILDING PARTNERSHIPS

We're committed to partnering with businesses and entrepreneurs across Michigan to empower them to do what they do best.



CUSTOMIZED SOLUTIONS

The Mercantile team will help you find the right solutions to fit your needs while ensuring minimal disruption and downtime during the implementation period.



LEVERAGING SUCCESS

Every business has unique needs and our commitment to top-quality service means we're here for the long haul, helping to position our customers for success.



Here to get you there.®

“When we discovered Mercantile, we found that all of the services you would associate with a big bank—wires, ACH, multiple currency accounts—were available, but with a local, hands-on relationship. Disregard any experience you’ve had with any other bank. Because banking with Mercantile is at a different level.”

RICK STADLER
Rattunde Corporation

“I find Mercantile to be what I call a solution provider, so that when there are either opportunities or difficulties, Mercantile comes to the table with constructive solutions.”

BILL HOYER
Precision Aerospace Corporation

PRODUCTS



Comprehensive solutions for forward-thinking businesses.

Looking to streamline your business? We offer a full range of banking products and services designed to give your business ready access to financial information—and the ability to move assets easily.

Receivables Solutions

ACH COLLECTION SERVICES

Perfect for nonprofits or businesses that collect periodic dues or rents or for single payments, ACH allows you to electronically move pre-authorized dollars from customer accounts to yours. You can create and maintain information directly in the site, convert it from spreadsheets to the correct format, or upload files from your accounting software into the application.

CUSTOMER PAYMENT PORTAL

Customer payment portal is an easy-to-implement solution designed to allow you to accept online payments and donations via your website. You can easily place a payment link on your website for customers to make payments securely from either their credit card or bank account.

LOCKBOX SERVICES

Streamline your receivables process by allowing Mercantile to collect and process your customer payments. We'll provide online access to all materials received and create a posting file to allow easy application of payments to your accounting system. Because our business is to save your business time and more.

REMOTE DEPOSIT CAPTURE

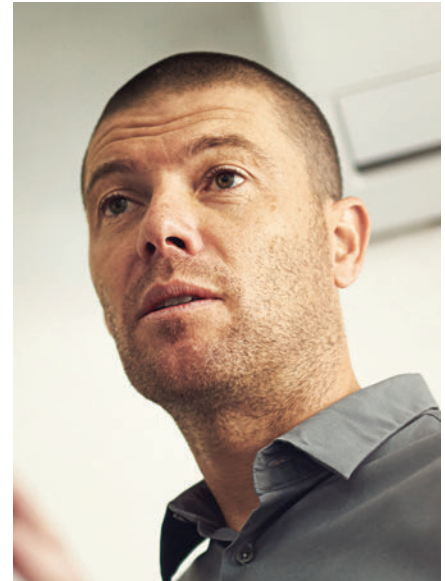
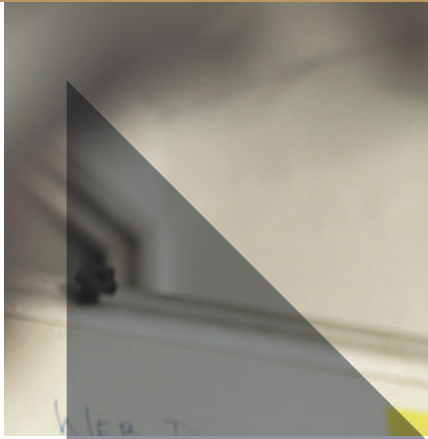
This fully integrated, web-based electronic payment processing system utilizes a check scanner or mobile device to convert paper checks into electronic transactions and generates real-time deposit and user activity reports. Combine the flexibility and immediacy of electronic payments with the familiarity of paying by check.

MERCHANT SERVICES

We've partnered with an industry-leading merchant services company to provide you with a first-in-class solution to maximize efficiencies and keep your customers' credit card information secure. Our partnership allows us to provide creative internet and mobile-based payment solutions and the unique ability to integrate with many industry-specific POS systems.



PRODUCTS



Payables Solutions

ACH PAYMENT SERVICES

Pay your vendors electronically knowing payment will be credited on the date selected and monies will be securely posted early in the day to allow for immediate access. You can also pay a variety of federal and state taxes accurately and promptly. Create and maintain this information directly in the site or upload files from spreadsheets or your accounting software into the application.

ONLINE WIRE TRANSFER

For urgent payments, our wire transfer service allows you to create payments on both a domestic and international basis. Whether the payment needs to be made in US dollars or the appropriate foreign currency, our online service will allow you to securely and efficiently make payments to your vendors.

BUSINESS CREDIT CARDS

Whether replacing petty cash, deploying company-wide travel and entertainment cards, or using cards as part of your payables and working capital strategy, our business credit card programs will meet all your needs. Designated users have single login access to transactional reporting and card management, including ordering cards, changing limits, administering restrictions, and creating virtual card accounts. Individual cardholders also have access to expense reporting capabilities and statement access.



Information Reporting & Fraud Mitigation Services

CHECK POSITIVE PAY

Ensure your accounts are protected from unauthorized check activity. Through check positive pay, Mercantile can match amount, date, and payee name on checks. Check items are compared on a daily basis—if exceptions are found, we will notify authorized individuals via email or text alert of the need to review items for validity.

ACH POSITIVE PAY

Minimize fraud with ACH positive pay. This service allows you to monitor and be alerted to all ACH activity—both credits and debits—so you can make secure and safe decisions. Any items that do not match designated criteria are flagged as exceptions to authorized individuals in the same manner as check positive pay.

FUNDS MANAGER

This service provides a daily notification of check amounts that will be posted to your account by the Federal Reserve, allowing you to accurately forecast cash needs for that day.

AUTOMATED SWEEP SERVICES

Ensure your idle cash balances are systematically managed on a daily basis, maximizing available dollars for your business needs. From zero balance accounts to overnight investment options to loan sweep services, Mercantile has a solution to meet your needs.

BUSINESS ONLINE BANKING

Business online banking offers balance reporting services of current day and intra day account activity. Enjoy the convenience of easy access to bank statements, as well as export options for account activity and transaction image access for checks, deposit tickets, and deposited items.

PRODUCTS



International Banking

Through Mercantile's strategic partnerships with leading global banking partners, we are pleased to offer a variety of international banking capabilities typically not available through community banks.

FOREIGN EXCHANGE

We're able to provide payment in a wide variety of currencies for your international banking requirements. Whether you need to execute on a transaction immediately, or would like to lock in an exchange rate for a future time period, we have a solution for you.

LETTERS OF CREDIT

Working with customers overseas can be a tenuous situation. Through our strategic partnerships, we can provide assurances that trade payments will be made within the outlined parameters between parties. We offer import, export, and standby options to meet your specific needs.

FOREIGN CURRENCY ACCOUNTS

You can receive and hold payments in a designated currency for future use, eliminating unnecessary currency conversions.

MercForce™. A new way to manage the complexities of a growing workforce.

Navigate the complexities of payroll, human resources, benefits, and time tracking—all in one place. This cloud-based solution puts you in control of the data you need, whenever and wherever you want it. Our knowledgeable and local in-house staff is always here to handle any questions you have, providing the highest level of support for your business.



PAYROLL & TAX

Process payroll efficiently, accurately, and easily. All critical functions are in one convenient database, so there's no need for exporting, importing, or clunky integrations. And with our cloud-based platform, you'll have anytime, anywhere access.



HUMAN RESOURCES

Streamline your HR needs. Manage and strengthen your workforce with precise reporting, easy onboarding, job histories, performance reviews, and more. Use our mobile app to experience easy, on-the-go access to the information you need.

EMPLOYEE BENEFIT BANKING

MercForce is the perfect go-to resource for employee benefit questions and enrollments. With this tool, your employees can easily log in, select, and manage their benefit options to best suit their needs. Let MercForce handle the details and connections with carriers to ensure proper communication and reporting—so you can focus on your business.



BENEFITS

Bring simplicity, clarity, and a well-managed database to the complicated world of employee benefits. Our solution allows employers and benefit providers to work hand-in-hand with brokers to provide employees with the correct information they need to manage their benefit choices.



TIME & ATTENDANCE

Track time, eliminate costly errors, view employee history, and manage data to the very minute. This solution is perfect for employers requiring a flexible, feature-rich time tracking solution with an intuitive interface that makes it easy to collect, manage, and process employee time.

Giving back to the communities that support us.

Every day, and in so many ways, Mercantile employees give of themselves to better our communities. Each year, our employees volunteer more than 30,000 hours and serve on more than 200 local boards across our state.

We strive to be as generous as possible with financial support, but we also believe our responsibility goes far beyond that. We've built a culture that encourages hands-on involvement in community service. This means that on any given day, you might find a group of Mercantile employees organizing a fundraiser to help fight disease, building a home for a needy family, or volunteering at a school to mentor young people.

From giving and volunteering to teaching and leading, involvement in our communities is a priority.

We also recognize the positive impact our financial support and expertise can have on the communities we serve. Each year, we provide financial assistance to nonprofit organizations that meet a wide variety of community needs, and we encourage our employees to do the same. We also strive to be generous when it comes to sharing our financial expertise by offering educational courses and seminars to help children, families, and businesses achieve their goals.



GIVE

We're committed to positively influencing Michigan communities through our financial support of local nonprofits and participation in community events.



VOLUNTEER

Mercantile's culture encourages our employees to actively support the community by volunteering. Our Employee Incentive Vacation Program supports these efforts with additional vacation hours to those who participate.



TEACH

We believe it's important to share our financial expertise with those who need it most: children, teens, families, nonprofits, local entrepreneurs, and small businesses.



LEAD

Our leaders regularly share their skills and expertise by serving on boards and committees that strengthen, support, and enrich our local communities.

Ensuring a sustainable future for us all.

When you're part of a team, the very act of working together allows you to reach far beyond what you could ever achieve on your own. That's why our sustainable efforts are delivered through a three-pronged strategy: collaboration, conservation, and contribution.

COLLABORATION

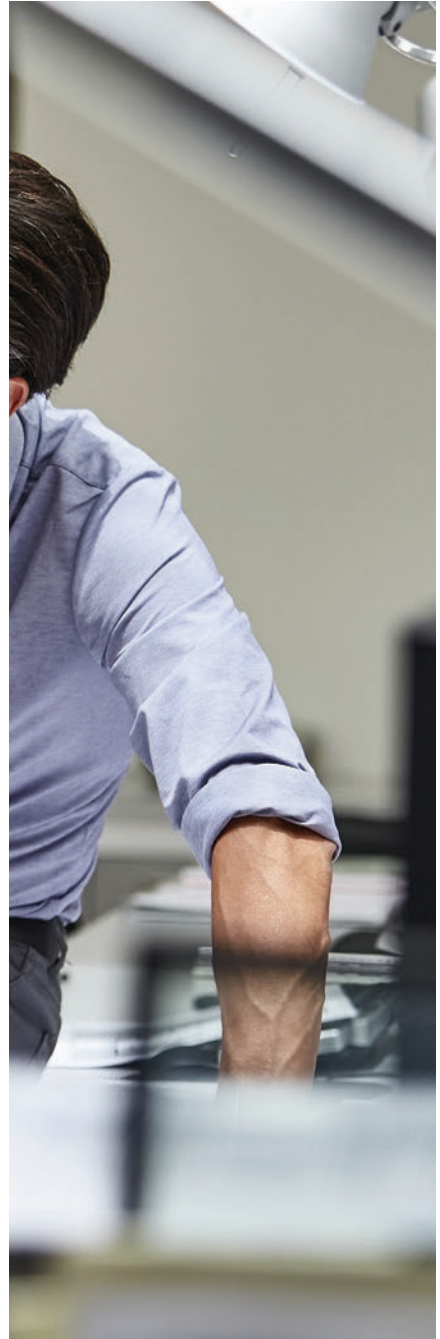
Our ability to collaborate—inside and outside our organization—generates a positive influence on individuals, organizations, and communities. Through collaboration, we can celebrate diversity, appreciate a variety of viewpoints, develop new ideas, and even put them into action. To ensure our collaborative efforts remain strong and sustainable, we invest in our team members' development from day one and at all levels. The success of our sustainable culture is evident in our low rate of employee turnover and exemplary customer service.

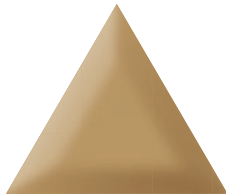
CONSERVATION

Sustainability and conservation have always been a part of Mercantile's strategic plan, and they're woven into the fabric of how we do business. From an efficient branch footprint to utilizing the latest technology, we are continuously focused on seeking new ways to be more productive with our time and energy, while remaining good stewards of the resources to which we are entrusted.

CONTRIBUTION

Our company is consistently focused on creating long-term value through meaningful relationships. The history of our ability to grow our position in innovative ways, while remaining strong and profitable, speaks to our commitment to uphold our values and leverage our experienced team. Extending our pledge into the communities in which we live and work, we believe that invested time, money, and effort also helps to sustain and advance the mission of local nonprofit and community organizations.





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