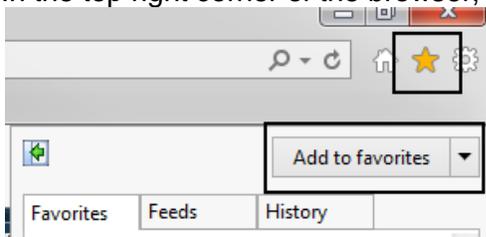


Each time you log in to our web site, the system evaluates whether you are using the same computer and browser you registered with us. Our site looks for our cookies (electronic markers) in your computer's memory; if it doesn't find them, we ask you to identify yourself again by providing a code that you receive by phone call or SMS text. After your computer is registered, you shouldn't need to provide a code again for that computer using that browser. (Note: Each time you use a public computer, you must provide a code as a security measure.)

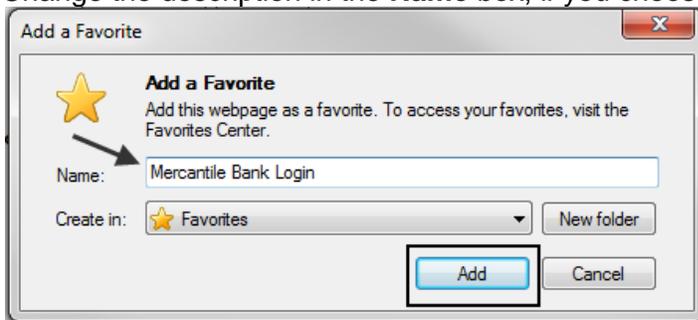
On rare occasions, people cannot log in without registering their computer each time – even after they have registered it already. This may mean that their computer's browser is clearing our cookies, so our web site cannot recognize the computer. If you are experiencing this, try changing the settings on your computer. Here's how.

Set our web site as a Favorite in your browser (if you have not already):

1. Browse to our web site. Do not log in.
2. In the top right corner of the browser, click  > **Add to Favorites**.



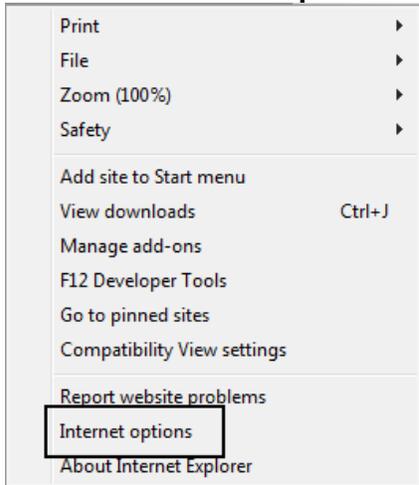
3. Change the description in the **Name** box, if you choose.



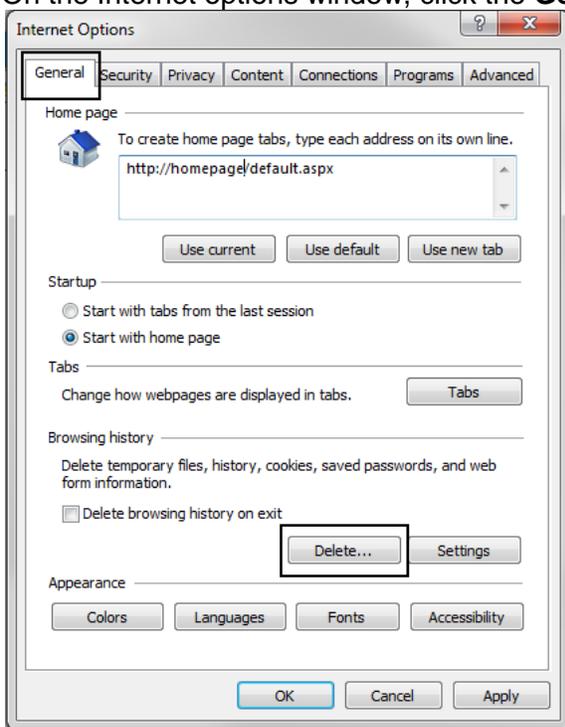
4. Click **Add**.

Optimal browser settings for online banking:

1. Browse to our web site. Do not log in.
2. Click  > **Internet options** or click on **Tools** from the Menu bar, then select **Internet Options**.



3. On the Internet options window, click the **General** tab.



4. In the **Browsing history** section, click **Delete...**

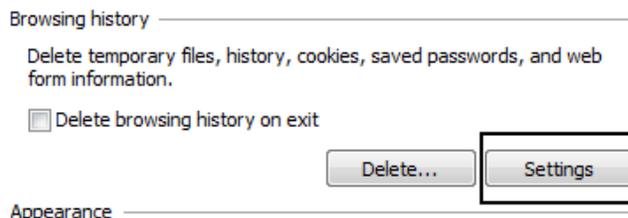
- On the **Delete Browsing History** window, the top option is **Preserve Favorite website data**. Make sure this option's check box is selected.



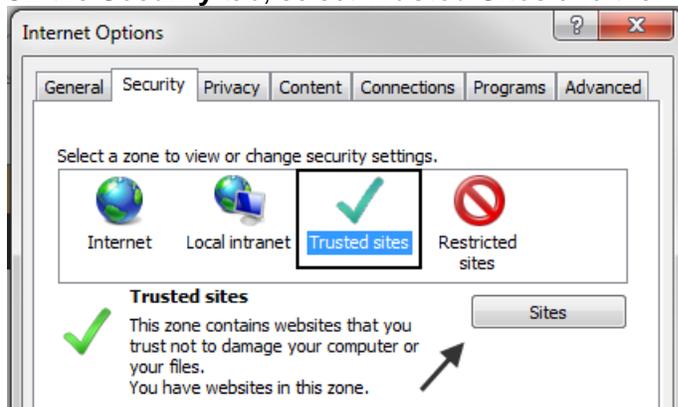
- Click **Cancel**. (This retains your setting without deleting cookies at this time.)
- In the **Browsing history** section, make sure **Delete browsing history on exit** is NOT checked.



- In the **Browsing history** section, click **Settings**.

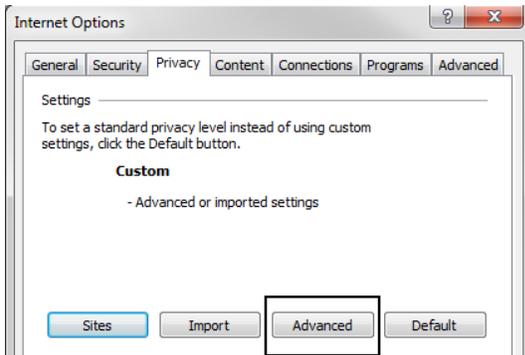


- Under **Check for newer version of stored pages**: choose **Ever time I visit the webpage**.
- Click **OK**.
- On the **Security** tab, select **Trusted Sites** and then click on **Sites**.

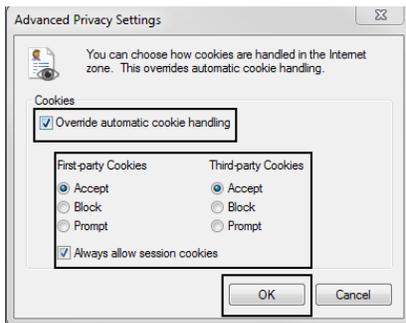


- Under **Add this website to the zone**: add the following sites:
 - For consumer bill pay: <https://www.billpaysite.com>
 - For business bill pay: <https://businessbillpay-e.com>
 - For consumer and business: <https://secure.mercbank.com>
- Click **Close**.

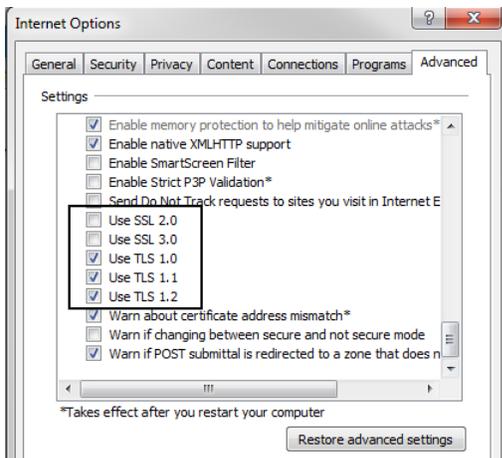
14. On the **Privacy** tab, select **Advanced**.



15. Verify the **Override automatic cookie handling** and **Allows allow session cookies** are checked. Verify **Accept** is selected for both **First-party Cookies** and **Third-party Cookies** and then select **OK**.



16. On the **Advanced** tab, in the **Settings** section, verify TLS 1.0, TLS 1.1 and TLS 1.2 are checked. It is optional whether SSL 2.0 and SSL 3.0 are checked or unchecked.

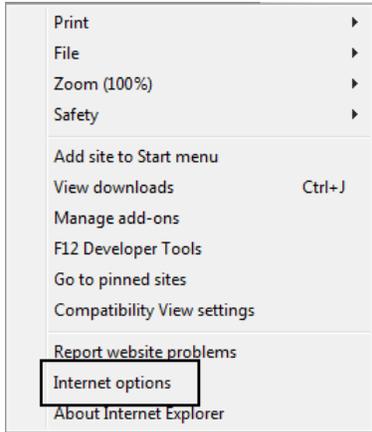


17. Click **OK**.

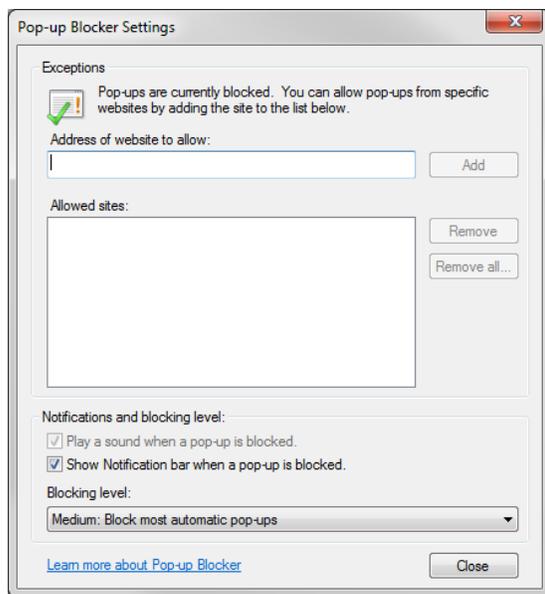
18. Log in to our web site, selecting **Register computer for future use** when prompted.

Optimal browser settings for bill pay (include above settings as well):

1. Click  > **Internet options**.



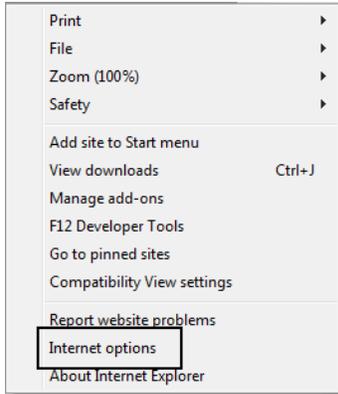
2. On the **Privacy** tab, in the **Pop-up Blocker** section, if the box is selected for **Turn on Pop-up Blocker** then select **Settings**. If the box is not selected for **Turn on Pop-up Blocker**, you do not need to complete this step. Add the following sites and then click **Add** for each site:
 - For consumer bill pay: <https://www.billpaysite.com>
 - For business bill pay: <https://businessbillpay-e.com>
 - For consumer and business bill pay: <https://secure.mercbank.com>



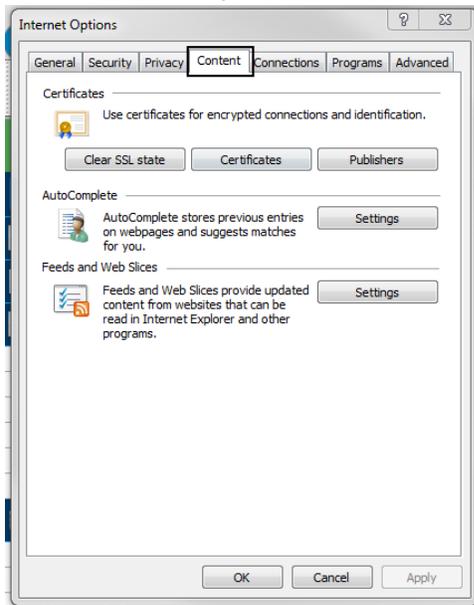
3. Once the sites appear in the **Allowed sites** section, click on **Close**.
4. Click **Apply** and then **OK** to close out of **Internet Options** screen.

Remove Auto Complete:

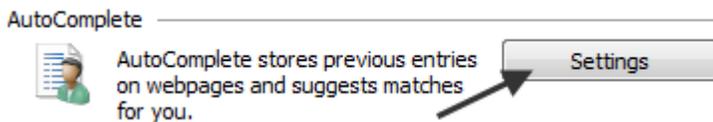
1. Click  > **Internet options** or click on **Tools** from the Menu bar, then select **Internet Options**.



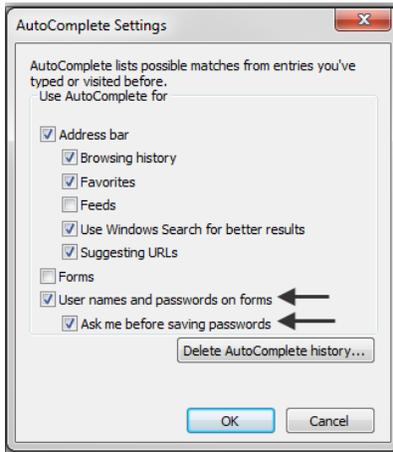
2. On the Internet options window, click the **Content** tab.



3. Under **AutoComplete** click on **Settings**.



4. To remove login ID's or passwords that are current saved, choose **Delete AutoComplete history...**
5. Uncheck options for **User names and passwords on forms** and **Ask me before savings passwords**.



6. Click on **OK** to exit Auto Complete Settings window. Then click **OK** to exit Internet Options.