

FIRST MERCHANTS Online Banking **Basics** Guide

Welcome to First Merchants' new Online Banking. We think you will find it very easy to navigate and utilize in your daily routine. After logging in, you are presented with a screen with several widgets that show you the info you need and give you the most used functions right at your fingertips.

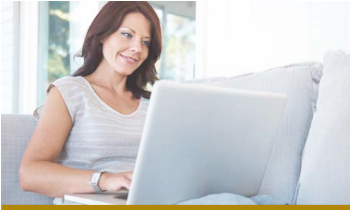
1. To see recent activity on your accounts, simply click on any of the account names. A quick register will display showing the last 30 days of activity. You'll notice the addition of a running balance on this screen as well.
2. To see your current balance across your accounts, there's no need to click – they are displayed right away upon logging in to make it quick and easy for you.
3. To see an overview of all accounts, click on Go to Accounts Overview. Once there, you can click on any account name to bring up the full history view. We will display up to 90 days of history initially and over the next year will be building up to a full 18 months worth of history.
4. To do a quick internal or external transfer, simply click Transfer Funds in the Money Center widget.
5. You can pay a bill in less than 30 seconds by clicking on Pay Bills, also in the Money Center. To learn more about bill pay, simply go to the next page.
6. Finally, any time you would like to return home to this screen, simply click the Financial Center link at the top left of the application.

The screenshot shows the First Merchants Online Banking interface. At the top left is the bank logo and name. The main navigation bar includes links for Financial Center, Accounts, Pay and Transfer, Personal Finance, and Customer Service. The Financial Center widget displays a welcome message and a 'Take a tour' button. The Accounts widget is divided into Deposit, Credit, and Loans sections. The Money Center widget features icons for Transfer Funds, Pay Bills, and Pay People, along with a summary of scheduled transfers and bill payments. The Mobile Banking Center widget shows enrolled mobile devices and text banking status.

Account Name	Available	Current
Operating	1,750.00	1,750.00
Mom and Dad	2,500.00	2,500.00
HSA FAMILY-ESTMT	1,000.00	1,000.00
SAVINGS PERSONAL *3503	2,000.00	2,000.00

Account Name	Available	Credit in Use
REVOLVING CREDIT	1,000.00	2,000.00
REVOLVING CREDIT	10,000.00	10,000.00

Account Name	Outstanding Principal
INSTALLMENT	5,000.00
INSTALLMENT	5,000.00



FIRST MERCHANTS Online Banking **Bill Pay** Guide

First Merchants Bill Pay offers a safe and secure way to pay all of your bills.

Pay a bill that has already been paid before

Click on **Pay Bills** in the Money Center

Select the **Pay From account** and the **Pay To recipient**

Select the **amount** and the **date** you would like it to arrive

Click **Continue** and **Make Payment**

***It's that easy to make a bill payment
in less than 30 seconds!***

Pay a bill to someone new

Click on **Pay Bills** in the Money Center

Click Add a new person or business to pay

Type their name in to the **Pay Someone New** box and press **Add**

- If the biller is already in our system for electronic payments, the system will ask you for additional information such as an account number.
- If it's a biller that receives checks, the system will ask you for their address info and your account number.

Click **Continue** and **Make Payment**

Pay To	Amount	Deliver By
...	\$	07/06/2015
...	\$	07/08/2015
...	\$	07/08/2015