

Welcome to First Merchants

Getting Started

We're excited you've chosen First Merchants as your new financial partner! This kit will make switching your accounts to First Merchants an easy, stress-free process.

There's a lot to look forward to with your First Merchants account:

- Get paid up to two days sooner with Early Pay¹
- Avoid overdraft fees with Overdraft Helper²
- Easy mobile banking with our top-rated app
- Build savings automatically with Round Ups
- Confidence and security with built-in budgeting and credit monitoring
- And so much more!

This kit includes the following documents to help you switch your account to First Merchants.

- Account Balance worksheet
- Companies to Notify of Change worksheet
- Automatic Payment Change Notice
- Direct Deposit Change Notice
- Checking Account Closure Notice
- New Account Checklist

Five Simple Steps

1. Open and fund your new account

First, you'll need to make sure you have a First Merchants checking account. You can open a new account online or visit your closest neighborhood branch.

2. Enroll in digital banking

Use the new account checklist to make sure you've wrapped up all potential loose ends. Now that you're done, don't forget to enroll in Online Banking and download our Mobile App. Pay bills automatically, link external accounts, build savings automatically with Round Ups, swap out your preferred payment method on your favorite sites, switch your direct deposit information with a simple click, and more!

3. Transfer direct deposits

Use Direct Deposit Switch in the First Merchants app to easily update your new account information with whoever pays you. You can also print the Direct Deposit Change Notice and submit it to your employer.

4. Change your payments

Use Card Swap in your First Merchants app to easily change your preferred payment for dozens of services and subscriptions in one place. If you need to redirect other automatic payments to your new First Merchants account, you can complete and mail an Automatic Payment Change for each company, vendor, or payee.

5. Close your old account

Once your account is balanced, all transactions have cleared, and all automatic payments are switched to your new First Merchants account, it's time to close your old account! Easily do this by filling out and signing the Request to Close Account form.



Save time with Digital Switch Tools

Log into your app or Online Banking to get started!

¹Terms and conditions apply. Early Pay is a free service that First Merchants Bank offers at its discretion. We can't guarantee you'll always get your paycheck early—it depends on how and when your employer sends us your direct deposit. Not all employers send deposits early or label them in a way that qualifies for Early Pay. If your deposit doesn't meet the criteria, it will arrive on your regular payday. ²No overdraft fees if you're overdrawn by \$50 or less at the end of the business day and no daily fee until day 5. Overdraft Helper™ does not require enrollment and comes with most First Merchants Personal Checking accounts. It does not apply if an account is set up for overdraft protection transfers from another account or for Simple Access accounts, which do not permit overdrafts.



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Important Information:

To help the government fight the funding of terrorism and money laundering activities, the law requires all institutions to obtain, verify, and record information that identifies the person who opens an account. When you open an account we will ask to see your driver's license or other identifying documents. Some companies require the use of their own forms to initiate the switch. In order to facilitate this from your previous account to your new account, please plan to provide your current banking information, including a previous bank statement and forms supplies to you by your employer or party originating the debit or credit.

> Account Balance Worksheet

Use this form to help you balance your account before closing. Beginning with the account balance shown on your most recent bank statement, balance your existing account.

1. Balance from your most recent bank statement. \$_____

2. List deposits since statement closing date.

Date	Description	Amount
_____	_____	\$_____
_____	_____	\$_____
_____	_____	\$_____
_____	_____	\$_____
_____	_____	\$_____
Total Deposits		\$_____

3. List all checks, debit card purchases, ATM withdrawals, automatic debits and bank fees since your last statement.

Date	Description	Amount
_____	_____	\$_____
_____	_____	\$_____
_____	_____	\$_____
_____	_____	\$_____
_____	_____	\$_____
Total Deposits		\$_____

4. Total any automatic debits you have scheduled for the next 10 business days including bank service charges. \$_____

5. Add Step 1 and 2 then subtract 3 and 4. This is the amount you need to remain in the account. \$_____

6. Excess funds to be transferred to new account. \$_____



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Companies To Notify Of Change

Use this form to help identify the companies you may need to notify about changing automatic transactions linked to your checking account.

Automatic Deposits

Address/Other Account Information

Payroll:

Government Deposit:

Transfer from other Banks:

Other:

Automatic Debits

Account Number

Address

Insurance:

Loan Payments:

Transfers to Other Banks:

Gas:

Electric:

Telephone:

Water:

Cable:

Other:



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Automatic Payment/Withdrawal Change Notice

Use this form to help you change your automatic payments. Moving forward, you can use Card Swap in online banking or the First Merchants mobile app to swap out preferred payment methods for websites and bills.

Name: _____ Date: _____

Account or Identification Number: _____

Name of Company or Agent: _____

Street: _____

City: _____ State: _____ Zip: _____

PREVIOUS FINANCIAL INSTITUTION

Name of Institution: _____

Account Number: _____

Street: _____

City: _____ State: _____ Zip: _____

NEW FINANCIAL INSTITUTION

First Merchants Bank | 200 E. Jackson Street, Muncie, In 47305 | 765.747.1500

Routing Number: 074900657. I hereby authorize you to redirect future automated direct deposits to my new checking account effective ____/____/____.

Name: _____

Checking Account Number: _____

Signature: _____ Date: _____



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Direct Deposit Change Notice

Give this form to your employer to change your direct deposit. You can also use Click Switch to change your direct deposit via online banking or the First Merchants app.

Name: _____ Date: _____

Social Security Number: _____

Name of Company or Agent: _____

Street: _____

City: _____ State: _____ Zip: _____

Account Number: _____

PREVIOUS FINANCIAL INSTITUTION

Name of Institution: _____

Account Number: _____

Street: _____

City: _____ State: _____ Zip: _____

NEW FINANCIAL INSTITUTION

First Merchants Bank | 200 E. Jackson Street, Muncie, In 47305 | 765.747.1500

Routing Number: 074900657. I hereby authorize you to redirect future automated direct deposits to my new checking account effective ____/____/____.

Name: _____

Checking Account Number: _____

Signature: _____ Date: _____



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Checking Account Closure Notice

Give this form to your previous bank to close the account.

Name: _____ Date: _____

Social Security Number: _____

Joint Owner (If Applicable): _____

Joint Owner Social Security Number (If Applicable): _____

PREVIOUS FINANCIAL INSTITUTION

Name of Institution: _____

Account Number: _____

Street: _____

City: _____ State: _____ Zip: _____

I hereby authorize you to close my account and mail additional funds
to the address below effective ____/____/____.

Name: _____

Address: _____

Signature: _____ Date: _____



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New Account Checklist

Our checklist makes it simple and stress-free to make the switch to your new checking account.

Account Number: _____

Routing Number: 074900657

IMPORTANT CONTACT INFORMATION

My Banker's Name: _____

Phone Number: _____

Email Address: _____

Customer Service Phone Number:
800.205.3464

Telephone Banking Phone Number:
800.473.5055

SET UP YOUR NEW ACCOUNT

☐ Deposit funds into new account

☐ Enroll in online banking:

Username: _____

☐ Add a bill pay (need payee names,
addresses and account numbers)

☐ Enroll in eStatements

☐ Set up overdraft protection

Linked to account: _____

☐ Complete direct deposit form

☐ Close previous checking accounts

☐ Stop automatic payments (e.g. PayPal, Amazon,
other) and set them up in Card Swap:

☐ Change direct deposits
(e.g. paycheck, Social Security, other):

☐ Verify transactions have cleared

☐ Turn on account alerts for extra security.

SET UP ADDITIONAL ACCESS

☐ Activate debit card

☐ Download mobile app to your device

☐ Download MoneyPass app

☐ Set up Apple Pay or Samsung Pay

☐ Order checks

ADDITIONAL RECOMMENDATIONS

☐ Schedule deposit account review

Appointment time: _____

☐ Schedule loan account review

Appointment time: _____

☐ Schedule investment account review

Appointment time: _____

☐ Set up Personal Finance Manager in online banking

☐ Rent safe deposit box

☐ Opt-in to RoundUps to build savings automatically.



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