

CRB Checking Accounts



CRB Direct

Account Details		
Minimum Opening Deposit	\$100	
Monthly Account Analysis Service Charge	Varies	based on monthly account activity via account analysis.
Statement Fee	\$0	per month for paper statements
	\$0	per month for eStatement with images

CRB Direct		
<ul style="list-style-type: none">• Free MasterCard Debit Card• Free Business Online Banking• Free Mobile Banking		

CRB Indirect Tier 1

Account Details		
Minimum Opening Deposit	\$100	
Monthly Account Analysis Service Charge	Varies	based on monthly account activity via account analysis.
Statement Fee	\$0	per month for paper statements
	\$0	per month for eStatement with images

CRB Indirect Tier 1		
<ul style="list-style-type: none">• Free MasterCard Debit Card• Free Business Online Banking• Free Mobile Banking		

CRB Indirect Tier 2

Account Details		
Minimum Opening Deposit	\$100	
Monthly Account Analysis Service Charge	Varies	based on monthly account activity via account analysis.
Statement Fee	\$0	per month for paper statements
	\$0	per month for eStatement with images

CRB Indirect Tier 2		
<ul style="list-style-type: none">• Free MasterCard Debit Card• Free Business Online Banking• Free Mobile Banking		

¹Standard Business Online Banking is available for no monthly fee. Additional charges may apply for certain services

Business Checking Accounts



First Business Checking

Account Details		
Minimum Opening Deposit	\$100	
Minimum Balance Requirement	\$0	
Monthly Maintenance Fee	\$0	
Free Items Per Month	100	plus unlimited ACH credits and debits received. Items include checks paid, checks deposited, and various other debits.
Item Fee	\$0.50	per additional item over 100
Statement Fee	\$3	per month for paper statements
	\$0	per month for eStatement with check images

First Business Checking Features		
<ul style="list-style-type: none">• Free MasterCard Debit Card• Free Business Online Banking• Free Mobile Banking• No minimum balance requirement		

Basic Business Checking

Account Details		
Minimum Opening Deposit	\$100	
Minimum Balance Requirement	\$5,000	monthly average collected balance ²
Monthly Maintenance Fee	\$20	if monthly average collected balance not met
Free Items Per Month	300	plus unlimited ACH credits and debits received. Items include checks paid, checks deposited, and various other debits.
Item Fee	\$0.50	per additional item over 300
Statement Fee	\$3	per month for paper statements
	\$0	per month for eStatement with check images

Basic Business Checking Features		
<ul style="list-style-type: none">• Free MasterCard Debit Card• Free Business Online Banking• Free Mobile Banking		

Commercial Checking

Account Details		
Minimum Opening Deposit	\$100	
Monthly Account Analysis Service Charge	Varies	based on monthly account activity via account analysis. Fees may be reduced or eliminated with earnings credit based on account balance.
Statement Fee	\$0	per month for paper statements
	\$0	per month for eStatement with images

Commercial Checking Account Features		
<ul style="list-style-type: none">• Competitive Earnings Credit Rate• Free MasterCard Debit Card• Free Business Online Banking• Free Mobile Banking		

Business Interest Checking

Account Details		
Minimum Opening Deposit	\$100	
Minimum Balance Requirement	\$7,500	monthly average collected balance ²
Monthly Maintenance Fee	\$20	if monthly average collected balance not met
Free Items Per Month	300	plus unlimited ACH credits and debits received. Items include checks paid, checks deposited, and various other debits.
Item Fee	\$0.50	per additional item over 300
Statement Fee	\$3	per month for paper statements
	\$0	per month for eStatement with check images

Business Interest Checking Features	
<ul style="list-style-type: none"> • Earns Interest³ • Free MasterCard Debit Card • Free Business Online Banking • Free Mobile Banking 	

IOLTA Checking (Interest on Lawyer Trust Accounts)

Account Details		
Minimum Opening Deposit	\$100	
Minimum Balance Requirement	\$0	monthly average collected balance ²
Monthly Maintenance Fee	\$0	if monthly average collected balance not met
Statement Fee	\$0	per month for paper statements
	\$0	per month for eStatement with check images
Eligibility Requirements		For lawyers and law firms to comply with states' IOLTA programs

IOLTA Checking Features	
<ul style="list-style-type: none"> • Earns Interest³ • Free MasterCard Debit Card • Free Business Online Banking • Free Mobile Banking 	

¹Standard Business Online Banking is available for no monthly fee. Additional charges may apply for certain services. ²Average collected balance equals ledger balance minus bank float. ³Interest rates are tiered based on account balance and may vary. Ask us for current rates. Interest is accrued daily and credited monthly. If you close your account before interest is credited, you will not receive the accrued interest. Other service fees may apply.

Business Savings

Account Details		
Minimum Opening Deposit	\$100	
Monthly Service Fee	\$5	if the requirement is not met
No Monthly Service Fee if you complete the following requirement	\$300	minimum balance
Statement Options	eStatement	
	combined statement	
	paper statement	

Business Savings Account Features		
<ul style="list-style-type: none"> • Earns interest¹ • Free Business Online Banking • Free Mobile Banking 		

Money Market Savings

Account Details		
Minimum Opening Deposit	\$1,000	
Monthly Service Fee	\$10	if the requirement is not met
No Monthly Service Fee if you complete the following requirement	\$10,000	average collected balance ²
Monthly Statement Options	eStatement	
	combined statement	
	paper statement	

Money Market Savings Account Features		
<ul style="list-style-type: none"> • Free Money Market Savings Checks • Earns Interest¹ • Free Business Online Banking • Free Mobile Banking 		

Thriving Business Money Market

Account Details		
Minimum Opening Deposit	\$1,000	
Monthly Service Fee	\$10	if the requirement is not met
No Monthly Service Fee if you complete the following requirement	\$10,000	average collected balance ²
Monthly Statement Options	eStatement	
	combined statement	
	paper statement	

Thriving Business Money Market Account Features		
<ul style="list-style-type: none"> • Free Money Market Savings Checks • Earns Interest¹ • Free Business Online Banking • Free Mobile Banking 		

Traditional CD

Account Features		
<ul style="list-style-type: none">• A variety of terms• Attractive interest rates• FREE Business Online Banking• FREE Mobile Banking		
Account Details		
Minimum Opening Deposit	\$1,000	for terms 12 months or more
	\$2,500	for terms less than 12 months
Interest Information		
<ul style="list-style-type: none">• Rate is fixed throughout the term• Interest is accrued daily and credited quarterly• Early withdrawal penalty may apply		

¹The variable interest rate and annual percentage yield for your account depends upon the applicable balance. The interest rate and annual percentage yield for these tiers may change at any time. The interest rate changes are made at the bank's discretion. Interest will accrue daily and credit monthly. If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). ²Average Collected Balance equals ledger balance minus bank float. Other service fees may apply.

Availability of Funds Policy Change Notice:

Effective 7/1/25, the dollar thresholds in our Policy have been adjusted in accordance with Regulation CC (Availability of Funds and Collection of Checks). These changes affect when funds from check deposits are available for withdrawal.

Please review the key updates below:

1. **Minimum Amount for Next-Day Availability:** Increased from \$225 to \$275.
2. **Cash Withdrawal Amount:** Increased from \$450 to \$550.
3. **New-Account Amount:** Increased from \$5,525 to \$6,725.
4. **Large-Deposit Threshold:** Increased from \$5,525 to \$6,725.
5. **Repeatedly Overdrawn Threshold:** Increased from \$5,525 to \$6,725.
6. **Civil Liability Minimum and Maximum for Individual Action:**
 - Minimum increased from \$100 to \$125.
 - Maximum increased from \$1,100 to \$1,350.
7. **Civil Liability Maximum for Class Action:** Increased from \$552,500 to \$672,950.

Additionally: Effective 8/1/25, debit card delivery fees will be \$50 for Express delivery and \$90 for Emergency delivery.

Please visit firstmerchants.com/disclosures for details.

Availability of Funds Disclosure
YOUR ABILITY TO WITHDRAW FUNDS AT
FIRST MERCHANTS BANK
200 EAST JACKSON STREET PO BOX 792
MUNCIE, IN 47308-0792
PHONE: (765) 747-1500

This policy statement applies to "Transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts of yours with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your cash or check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written. Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.

If you make a deposit prior to 6:00 p.m. (some cutoff times may be later at some locations) on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 6:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open. For additional information contact your branch representative.

If you make a deposit at an ATM before 7:00pm EST (some cutoff times may be later at some locations) on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 7:00pm EST or on a day we are not open, we will consider that the deposit was made on the next business day we are open. For additional information contact your branch representative.

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in one of your accounts. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

LONGER DELAYS MAY APPLY

Case-By-Case Delays - In some cases, we will not make all of the funds that you deposit by check available to you on the first -business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$275 of your deposits, however, may be available on the first business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available on the first business day after we receive your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Safeguard Exception Delays - In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$6,725 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits into your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$6,725 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit.



800.205.3464 and

www.firstmerchants.com

AvailabilityofFunds_v July 2025_FINAL

Effective February 1, 2025

DEBIT/ATM

ATM / Debit Card Replacement	\$ 10.00
Foreign ATM ^[1]	\$ 3.00
Express Delivery Fee	\$ 25.00
International Fee ^[2]	Varies

STOP PAYMENT/RETURNED ITEMS

Chargeback Fee	\$ 15.00
Redeposit Fee	\$ 5.00
Stop / Hold Fee	\$ 37.00
Insufficient Funds ^[3]	\$ 37.00
Overdraft Charge ^[3]	\$ 37.00
(Includes Bill Pay and Returned Checks)	
1st Continuous Overdraft Charge ^[4]	\$ 8.00
Recurring Overdraft Charge ^[5]	\$ 8.00

STATEMENT ASSISTANCE

Duplicate / Special / Instant Statements	\$ 10.00
Reconciling Statement (per hour, one hour min.)	\$ 30.00
Research Fee (per hour, one hour min.)	\$ 30.00
Paper Statement Fee	Varies

BUSINESS ONLINE BANKING BILL PAY

Business Online Bill Pay - Monthly Fee	\$ 8.00
Bill Pay Expedited Payments	\$ 19.95

WIRE TRANSFERS

Incoming Wire	\$ 18.00
Outgoing Wire ^[6]	\$ 50.00
International Incoming Wire Fee ^[7]	\$ 25.00
International Outgoing Wire Fee ^[7]	\$ 80.00
Drawdown Wire Fee	\$ 55.00
Soft Token Authorization Fee (per user)	\$ 3.00

OTHER

\$0.17 per \$100 Monthly Cash Handling Fee Assessed for Cash Deposits of:

\$10,000 and over – First Business
\$25,000 and over – Basic Business
\$50,000 and over – Business Interest
\$1 and over – Commercial Checking, Community Analysis & CRB account types

Official Checks ^[8]	\$ 8.00
Money Order ^[8]	\$ 5.00
ODP Immediate Transfer Charge	\$ 10.00
Telephone Transfer ^[9]	\$ 6.00
Early Closing Fee (within 180 days of opening)	\$ 50.00
Account Closing by Mail	\$ 30.00
Dormant Account Fee ^[10]	\$ 6.00
Escheatment Processing Fee	\$ 35.00
Tax Levy	\$100.00
Garnishments ^[11]	\$ 100.00
Payment of Collection Items	\$ 25.00
Overnight Check Payment via Online Bill Pay	\$ 19.95
Foreign Currency Purchase Fee ^[12]	\$ 20.00
Foreign Currency Sell Fee ^[12]	\$ 25.00
Non Customer Check Cashing Fee	\$ 6.00

¹Inquiry, Transfer, or Withdrawal transactions; ²Charges determined by MasterCard®, Maestro® and Cirrus® ³Fees may be created by check, in-person, ATM withdrawal, or other electronic transactions; ⁴Charge will be assessed on the 4th business day the account is overdrawn. ⁵Additional charge assessed beginning on 5th business day and continuing until a positive balance is achieved or the account is closed; ⁶Fees for wire transfers initiated outside of Business Online Banking. Business Online Banking fees are disclosed upon accepting service agreement. Additional fees may be charged by the domestic or international correspondent bank; ⁷Fees for wire transfers initiated outside of Business Online Banking. Business Online Banking fees are disclosed upon accepting service agreement. Additional fees may be charged by the domestic or international correspondent bank. Not available for CRB Direct customers. ⁸Free for certain account types; ⁹Fee applies whether placed via Call Center or banking center staff; ¹⁰A dormant account fee will be charged each month if, for 1 year previous for checking or 3 years previous for savings, there is no customer initiated activity or other indication in writing from you of an interest in the account; ¹¹Or maximum allowed under state law, whichever is less. ¹²When available, and is subject to currency exchange rates.



First Merchants Bank

Customer Service: 1.800.205.3464 or 765.747.1382

(Mon.-Fri. 8:00 a.m.-8:00 p.m., Sat. 9:00 a.m.-3:00 p.m. Eastern Time)

Lost or Stolen Debit Card: 1.800.205.3464

customerservice@firstmerchants.com

Treasury Solutions: 1.866.833.0050

(Mon.-Fri. 8:00 a.m. to 6:00 p.m. Eastern Time)

Telephone Banking: 1.800.473.5055 (24 hours)

First Merchants Private Wealth Advisors

Customer Service: 1.866.238.0082 or 765.747.1300

(Mon.-Fri. 8:00 a.m.-5:00 p.m. Eastern Time)

First Merchants Corporation

Stockholder Inquiries:

Cynthia G. Holaday

Shareholder Relations Officer

First Merchants Corporation

Phone: 765.741.7278 or 1.800.262.4261 ext.27278

E-mail: shareholderrelations@firstmerchants.com

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