

# Personal Checking Accounts

## Truth in Savings Disclosure



**All First Merchants Checking accounts listed below come with the following account features:**

Account Features	
<ul style="list-style-type: none"> <li>• FREE Enhanced MasterCard Debit Card<sup>1</sup></li> <li>• MoneyPass Surcharge Free ATM Network</li> <li>• No Overdraft Protection Transfer Fee from any linked account<sup>2</sup></li> <li>• FREE Online Banking and Bill Pay, must be 18 years or older for Bill Pay</li> <li>• FREE Mobile and Text Banking</li> <li>• FREE Telephone Banking</li> <li>• 0.25% Loan Discount, with automatic payment from First Merchants Checking account<sup>3</sup></li> </ul>	

### First Merchants Elite Checking

Account Details		
Monthly Maintenance Fee	\$20	if the requirement is not met
No Monthly Maintenance Fee if you complete the following requirement	\$15,000	in minimum combined personal deposit balances
Statement Fee	\$0	per month for paper statement
	\$0	per month for eStatement

Additional First Merchants Elite Checking Features	
<ul style="list-style-type: none"> <li>• Earns interest, variable rates based on tiered balance<sup>4</sup></li> <li>• Money Market Savings with Monthly Maintenance Fee Waived<sup>5</sup> and interest rate bonus of 0.05% APY<sup>6</sup></li> <li>• CD and IRA CD interest rate bonus of 0.05% APY<sup>6</sup></li> <li>• FREE Specialty Checks</li> <li>• FREE Official Checks and Money Orders</li> <li>• No Annual Fee on a new Home Equity Line of Credit<sup>7</sup></li> <li>• 25% discount on Safe Deposit Box Rental, when available</li> </ul>	

### First Merchants Advantage Checking

Account Details		
Monthly Maintenance Fee	\$15	if none of the requirements are met
No Monthly Maintenance Fee if you complete any one of the following requirements	\$500	monthly direct deposit <sup>8</sup>
	15	monthly debit card transactions <sup>9</sup>
	\$1,500	in minimum combined personal deposit balances
	For Seniors 62 years of age and over	
Statement Fee	\$3	per month for paper statement
	\$0	per month for eStatement
	\$0	per month paper statement fee for Seniors

Additional First Merchants Advantage Checking Features	
<ul style="list-style-type: none"> <li>• Earns interest, variable rates based on tiered balance<sup>4</sup></li> <li>• Money Market Savings with Monthly Maintenance Fee Waived<sup>5</sup></li> <li>• 50% Discount on Personal Checks, Seniors receive Free Specialty Checks</li> <li>• FREE Official Checks and Money Orders</li> </ul>	

## First Merchants Carefree Checking

Account Details		
Monthly Maintenance Fee	\$5	if none of the requirements are met
No Monthly Maintenance Fee if you complete any one of the following requirements	One	customer initiated transaction per month <sup>10</sup>
	\$100	in minimum combined personal deposit balances
	For Students under 25 years of age <sup>11</sup>	
Statement Fee	\$3	per month for paper statement
	\$0	per month for eStatement
	\$0	per month paper statement fee for Students

## First Merchants First Direct Checking

Account Details		
Monthly Maintenance Fee	\$10	if the requirement is not met
No Monthly Maintenance Fee if you complete the following requirement	\$200	monthly direct deposit <sup>8</sup>
Statement Fee	\$3	per month for paper statement
	\$0	per month for eStatement
Eligibility Requirements	For those whose employer has a First Direct agreement with First Merchants Bank or for those customers who are a member of the U.S. Military, Police Officer, Firefighter, Paramedic, or works in the Healthcare or Education field.	

## Additional First Merchants First Direct Checking Features

- Earns interest, variable rates based on tiered balance<sup>4</sup>
- Two Overdraft fees waived per year<sup>12</sup>
- CD and IRA CD interest rate bonus of 0.05% APY<sup>6</sup>
- FREE Specialty Checks
- FREE Official Checks and Money Orders
- No Annual Fee on a new Home Equity Line of Credit<sup>7</sup>
- \$250 discount on Residential Mortgage closing costs<sup>13</sup>
- 25% discount on Safe Deposit Box rental, when available

<sup>1</sup>Certain restrictions may apply. <sup>2</sup>We'll automatically transfer funds to cover your negative balance, in \$50 increments on linked deposit accounts. Other account service charges may still apply. <sup>3</sup>Subject to credit approval. Excludes first mortgage real estate loans and lines of credit. Offer valid for consumer purpose installment loans only. <sup>4</sup>The 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). <sup>5</sup> Monthly maintenance fee waived for statement cycles where you maintain an open First Merchants Elite or First Merchants Advantage account. If you have an open First Merchants Elite or First Merchants Advantage account and receive the \$10 monthly maintenance fee on the Money Market account, the fee will be refunded on the next statement cycle. <sup>6</sup>Interest rate bonus cannot be combined with other promotional offers. <sup>7</sup>Subject to credit approval. <sup>8</sup>Multiple deposits of less than required amount will not qualify to waive the monthly maintenance fee. <sup>9</sup>Debit Card transaction includes point of sale transaction, signature based transaction, or ATM withdrawal. <sup>10</sup>Excludes bank service fees and charges. Transaction must post during monthly statement cycle. <sup>11</sup>At age 25, must meet account requirements to avoid monthly maintenance fee. <sup>12</sup>Two Overdraft fees will be waived per rolling 12 month calendar period. <sup>13</sup>Maximum of \$250.00 credit off closing costs. Credit may only be applied towards closing costs and not applied as a principal reduction, or considered part of any minimum down-payment requirement, or be used towards cash back to the borrower at closing. May not be combined with any other offer or exceed third party contribution limits. First Direct account must be opened prior to the initial underwriting of the loan. Note: In this disclosure, Annual Percentage Yield is abbreviated as "APY".