



First Merchants Bank
Helping you prosper

Helping you prepare for your upcoming transition.



WELCOME TO First Merchants Bank!

Beginning Friday, August 26, through early Monday, August 29, our teams will transition Level One Bank systems and products into First Merchants systems and products. Enclosed you will find a checklist and timeline of important items including information regarding debit cards, online banking, and telephone banking. As always, if you have questions please call us at 1.800.205.3464 or visit any Level One Bank location.

We're here to help.

Call us at 1.800.205.3464 or stop by any Level One Bank location if you have questions or need assistance.

The enclosed materials include: Timeline & Checklist

1. Online Banking - Login
2. Personal Online Banking & Bill Pay
3. Personal Mobile Banking
4. Business Online Banking & Bill Pay
5. Your Checking Account
6. Your Savings Account
7. Personal Loans
8. Your Debit Card
9. Banking With Us



WELCOME TO First Merchants Bank!

Please use this timeline and checklist to prepare for the August 26-29 transition of your accounts and services to First Merchants Bank. If you have any questions regarding the following information, please call Customer Service at **1.800.205.3464**.

IMPORTANT THINGS TO NOTE ABOUT YOUR ACCOUNT:

- Your account number(s) will not change when it transitions to First Merchants. You do not need to order new checks.
- Your new First Merchants Debit and Health Savings Account Cards were mailed the week of August 8. Continue to use your Level One Bank cards through Sunday, August 28. Beginning Monday, August 29 you may activate and use your new First Merchants cards. **Do not cut up your Level One Bank card until after you activate your First Merchants Debit card on Monday, August 29.** If you haven't received your First Merchants card by Monday, August 22, please contact Customer Service at 1.800.205.3464.
- Level One Bank Online Banking users may begin logging into the First Merchants system on Monday, August 29. Please watch your email for more details on logging in to the First Merchants system.
- Level One Bank Mobile users will need to log in to First Merchants' Online Banking System to activate First Merchants Mobile Banking on Monday, August 29.
- Level One Bank Bill Pay users will need to re-enroll for E-bills on Tuesday, September 6.

Weekend Of August 26-29

Friday, August 26

- Level One Bank Bill Pay will no longer be available beginning at 9 a.m.
 - Make a note of any payment reminders, payment memos, and payee notes, as these will not transition to First Merchants Bill Pay.
- Level One Bank Online Banking, Mobile Banking and Telephone Banking will become unavailable at 7:00 p.m. EST.
 - Don't forget to save or print any statements you may need for future reference.
 - Download all transaction history as a CSV or Quicken/Quickbooks™ file if needed.
 - Don't forget to uninstall the Level One Bank mobile app from your mobile device.
- A final Level One Bank statement will be printed and mailed, including transactions and interest paid through Friday, August 26.
- Payees and payments will be transitioned to First Merchants Bill Pay and processed as scheduled.
- Bill Pay history will transition and be available on September 2.

Weekend Of August 26-29

Saturday & Sunday August 27-28

- All Level One Bank locations, including Customer Service, will be closed.
- Continue to use Level One Bank Debit Cards for purchases and cash withdrawals through Sunday, August 28.

Weekend Of August 26-29

Monday, August 29

Online, Mobile & Telephone Banking

- Beginning at 8:00 a.m., start using First Merchants Online Banking at firstmerchants.com following the instructions received via email.
- Re-establish any account alerts or nicknames within Online Banking.
- Log in to Online Banking to activate Mobile Banking. Then download the First Merchants app from the Apple Store or Google Play Store.
- Re-establish Telephone Banking at 1.800.473.5055 by following the audio prompts.

Debit Cards

- Activate and begin using your First Merchants Debit Card by following the instructions included with your new card.
- Cut up your Level One Bank Debit Card.
- Update any automatic or recurring charges you were paying with your Level One Bank Debit Card with your new First Merchants card number.

We are committed to making your transition easy and look forward to serving you!

We're here to help! Call us at 1.800.205.3464 or stop by any of the Level One Bank locations if you have questions or need assistance.

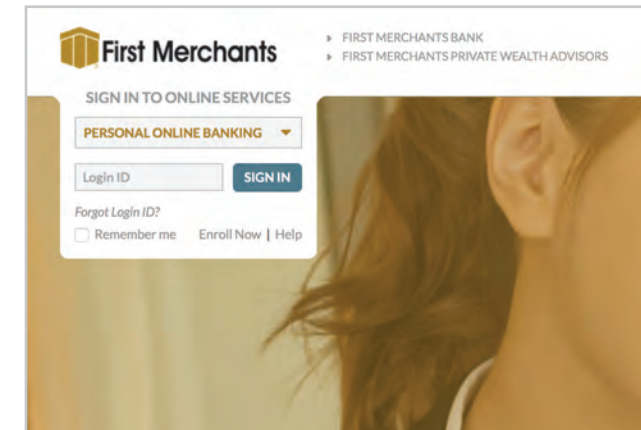
Sincerely,



Terri L. Cable
Regional President, Michigan
First Merchants Bank

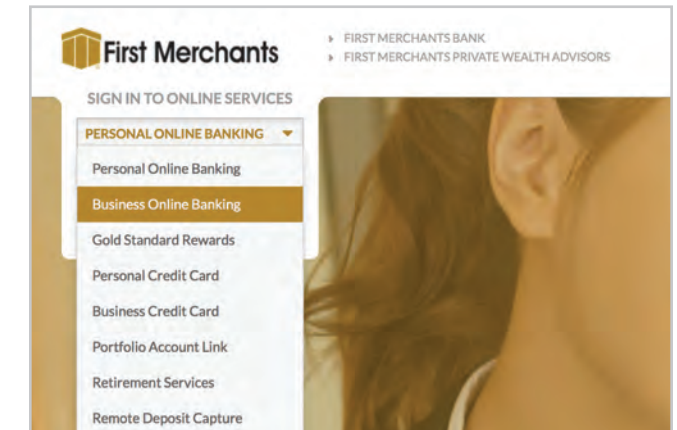
LOGIN

If you're an active Level One Bank Online Banking customer, your online banking will automatically migrate the weekend of August 26. Your current Level One Bank Online Banking Username/Login ID will be your 'Login ID' on the First Merchants system unless otherwise communicated. Your Login ID is case sensitive, so please be sure to enter it correctly.



Personal Online Banking Login

- To access First Merchants Online Banking, visit firstmerchants.com beginning Monday, August 29.
- Follow the login instructions provided in your email using the "Sign In To Online Services" box in the upper left corner of the page.
- To log in, you will need your Login ID and Password.

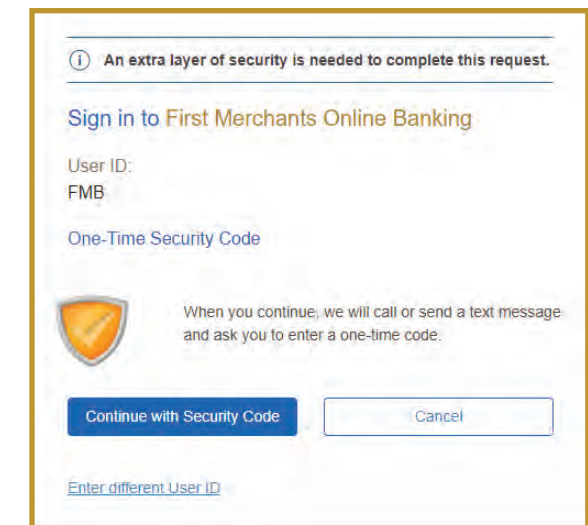


Business Online Banking Login

- To access First Merchants Business Online Banking, visit firstmerchants.com beginning Monday, August 29 and use the "Sign In To Online Services" box in the upper left corner of the page.
- From the drop down menu, click the link that says "Business Online Banking" and follow the login instructions provided in your email.
- To log in, you will need your Company ID, Login ID and Password.

VERIFICATION

- Once you have entered your Login ID you will see security options displayed. The new system has enhanced security and utilizes a security code through either an automated phone call or a text message to your mobile phone. Click on the 'Continue with Security Code' box and a window will display the phone numbers we have on file for you and prompt you to choose a verification method. Once you have completed your verification, you will enter your temporary password and be prompted to change your password to one that you create. If you have questions please contact Customer Service at 1.800.205.3464.



Online Banking - Login

Phone Call Verification

- If you would like an automated phone call to one of your phone numbers on record, select the phone number and hit continue.
- You will receive a phone call that will prompt you to enter the code displayed on your computer screen using your phone. Click 'Phone Call Complete' on your computer when finished.

Text Message Verification

- If you prefer to receive a Text Message, simply select "Send a text message to a mobile phone on record" and select Continue. You will be prompted to enter your mobile phone number. Please note – only phone numbers that we have on file (and that were displayed on the previous screen) are eligible to receive text messages. After hitting "Send Text Message", follow the prompts and enter the text code on your computer.

Your New Password

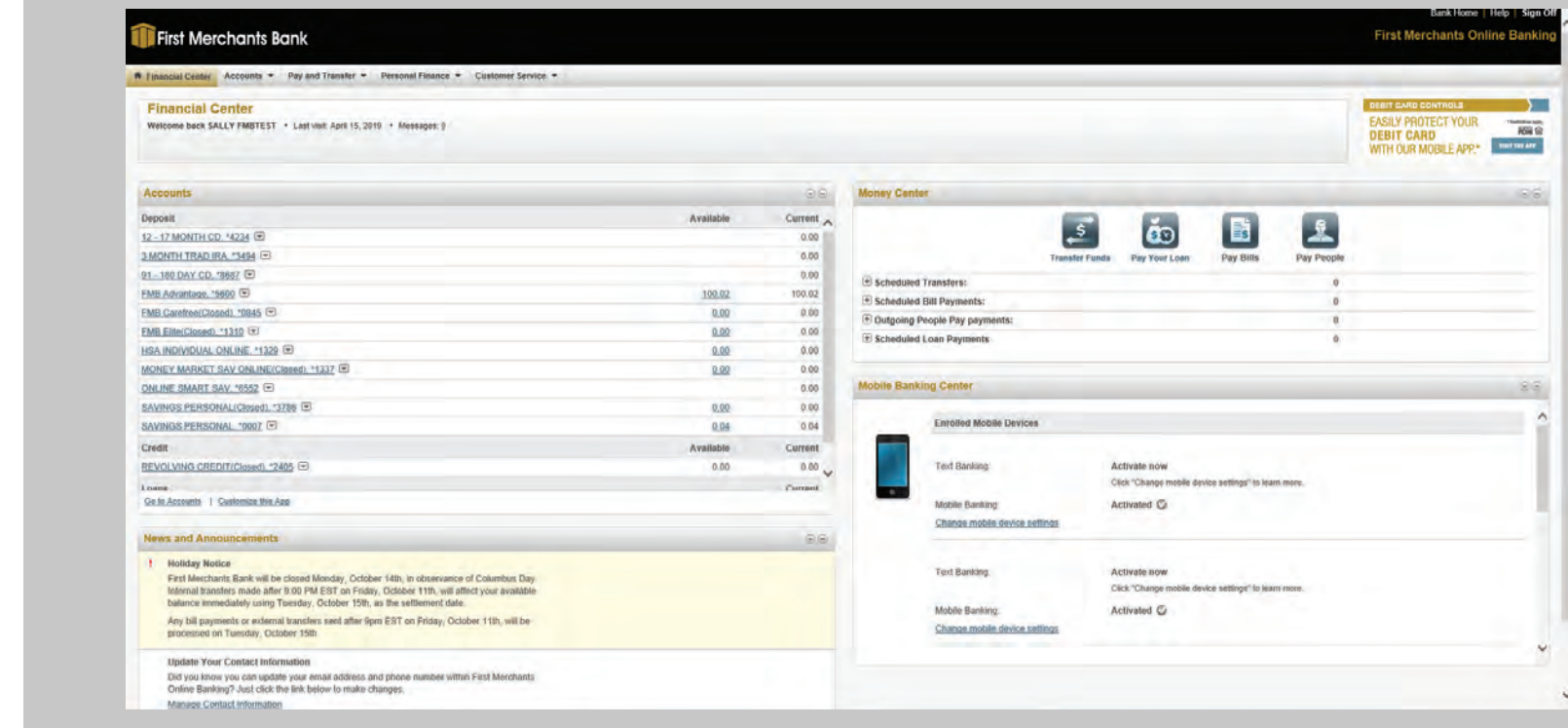
- You will receive a new, temporary password via email. Use this password during your first login to First Merchants Online Banking. Your password is case sensitive so please be sure to enter it correctly.
- During your first login, you will be prompted to change your password. First Merchants passwords do not expire.

If you have trouble logging in, please check out our troubleshooting guide below or contact Customer Service at 1.800.205.3464.

Some important things to note about the transition to First Merchants Online Banking:

- Your Level One Bank transaction history through August 26 will not be available in First Merchants Online Banking.
- Online Banking Bill Payment: Payees and payments will be transitioned to First Merchants Bill Pay and processed as scheduled.
- E-bills within Bill Pay: Beginning September 6, re-enroll for e-bills within the First Merchants Bill Pay system.
- eStatements: Personal Online Banking users will not need to re-enroll for eStatements. If you were enrolled in eStatements at Level One Bank, you will automatically be enrolled on the First Merchants Bank system. Business Online Banking users will need to re-enroll beginning Monday, August 29.

Personal Online Banking & Bill Pay



ONLINE FEATURES

Your new Online Banking system will look a little different than the Level One Bank system, but we're sure you'll find your way around quickly. We invite you to visit firstmerchants.com/online-banking, where you can learn more about First Merchants Online Banking using our quick start guides. Once you are signed into your new Online Banking account, an extensive Help section is also available.

Below are a few specific features of First Merchants Online Banking that may interest you.

- **External Transfers:** You may still create transfers between internal accounts (9:00 p.m. EST cutoff), and after conversion, personal users can even link external accounts from other financial institutions and use our FREE external transfer feature. Choose a one-time transfer or set up a recurring transfer.
- **Personal Finance:** Personal Finance enables you to track every dollar through spending reports, net worth calculators, and budgeting tools. Personal Finance features reports, spending categorization, account aggregation and even allows you to track the value of your home - all in one secure location.

- **Alerts:** First Merchants Online Banking supports a variety of email/text alert options, including minimum balance triggers, cleared checks, and more.
- **Secure Messages:** Use the Send Message feature in Online Banking to send a secure message to Customer Service.
- **Expedited Payments:** Scheduled bill payments can be delivered overnight (if received by 2 p.m. EST on a banking day – a \$19.95 fee applies).

TROUBLESHOOTING GUIDE - ONLINE BANKING SIGN IN

Did you get an email with login instructions?

Didn't get your email? First, check your spam folder for an email from First Merchants. If you still can't find it, we might not have had your most up-to-date email address! Give us a call at 1.800.205.3464 and we'll help you get signed in.

Are you signing in using the correct login box?

Users should sign in by using the drop down box at firstmerchants.com and choosing either Personal Online Banking or Business Online Banking.

If you're trying to use any of our Mobile Banking options, you should know that your temporary password will not allow you to access Mobile Banking. You must sign in via firstmerchants.com with your temporary credentials, and choose a permanent password, before using Mobile Banking.

Are you using the correct ID and the correct case?

Your Login ID is the same as the username you used on the Level One Bank system (minus any special characters) - follow the instructions you received via email (Your ID is case sensitive.) If you're logging in to Business Online Banking, you will need your Company ID also.

Are you entering your password correctly?

Passwords are case sensitive and must include at least a letter and a number. Check to make sure you've not inadvertently capitalized the first letter of your password or turned on your caps lock function, that any letters are entered in the correct case, and you've followed any on screen requirements when selecting a permanent password.

Have you been locked out of the system?

If you enter your password incorrectly too many times, you will be locked out of your account. If this happens, please call Customer Service at 1.800.205.3464, from 8 a.m. to 8 p.m. EST weekdays, and 9 a.m. to 3 p.m. EST on Saturday to reset your password.

Are you having trouble authenticating yourself?

For security reasons, you may only select a phone number we have on file to use for authentication. Please call Customer Service at 1.800.205.3464 if a valid phone number is not displayed or is incorrect.

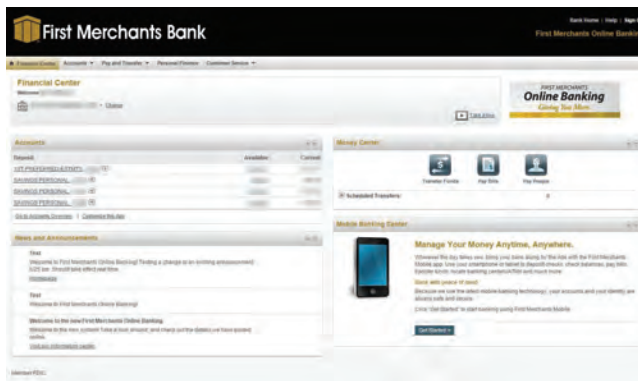
Please make sure to print or download all information you may need in the future. We recommend downloading transaction history as a CSV or Quicken/Quickbooks® file.

Personal Mobile Banking

First Merchants Mobile Banking, available to you beginning August 29, includes the First Merchants Mobile app, text banking, and a mobile browser option. The service is free and available to all Online Banking customers, but you must access Online Banking before logging in to Mobile Banking for the first time.

To Activate Mobile Banking:

1. You must log in to the First Merchants Online Banking system, enter the temporary password emailed to you and change the password to one you will use going forward before accessing your accounts via Mobile Banking. If you bypass this step, you may be temporarily locked out.
2. Install the First Merchants Mobile app, available for Android phones and tablets, Apple iPhones and iPads. Search First Merchants Mobile in your device's app store.



3. You can enroll directly in mobile banking from the downloaded mobile app. When signing in, you will use the same credentials as you do for Online Banking. During your first mobile login for each device, you will be required to authenticate yourself.



¹Android and Google Play are trademarks of Google Inc. Apple, the Apple logo, iPhone, iPod touch, and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc.

²Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. Must have a bank account in the U.S. to use Zelle. In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



Mobile App¹: First Merchants Mobile apps are available in the Apple and Google Play store. Use your Apple or Android smartphone or tablet to check balances, pay bills, transfer funds, locate banking centers/ATMs, and much more. And thanks to the Mobile Deposit feature, depositing checks is as simple as snapping a picture on your smartphone or tablet device.



Text Banking: Our text banking service is a fast, easy way for personal online banking users to check accounts on the go. Check your account balance or view recent transactions by texting commands to 49794 from your enrolled mobile phone. Standard text messaging rates apply, so you should check with your carrier to avoid unexpected charges.



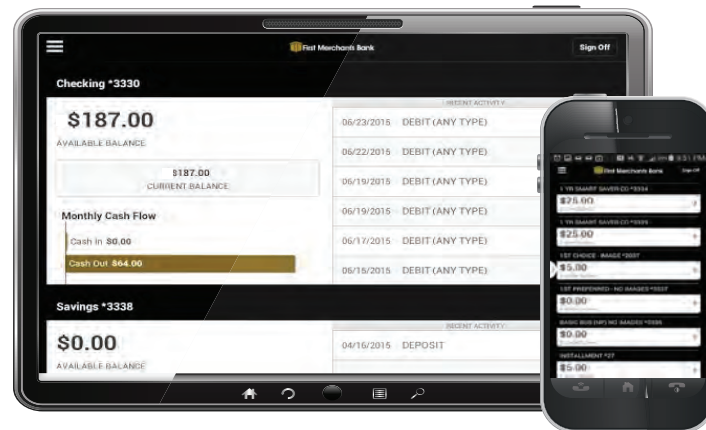
Zelle²: A fast and easy way to send money to friends, family, and others you trust. Send money to, or receive money from, people you trust with a bank account in the U.S. Available only for Personal Mobile Banking.



Mobile Wallet: With mobile wallet options like Apple Pay and Samsung Pay, you can pay for goods and services using your mobile device using your First Merchants Personal Debit Mastercard.



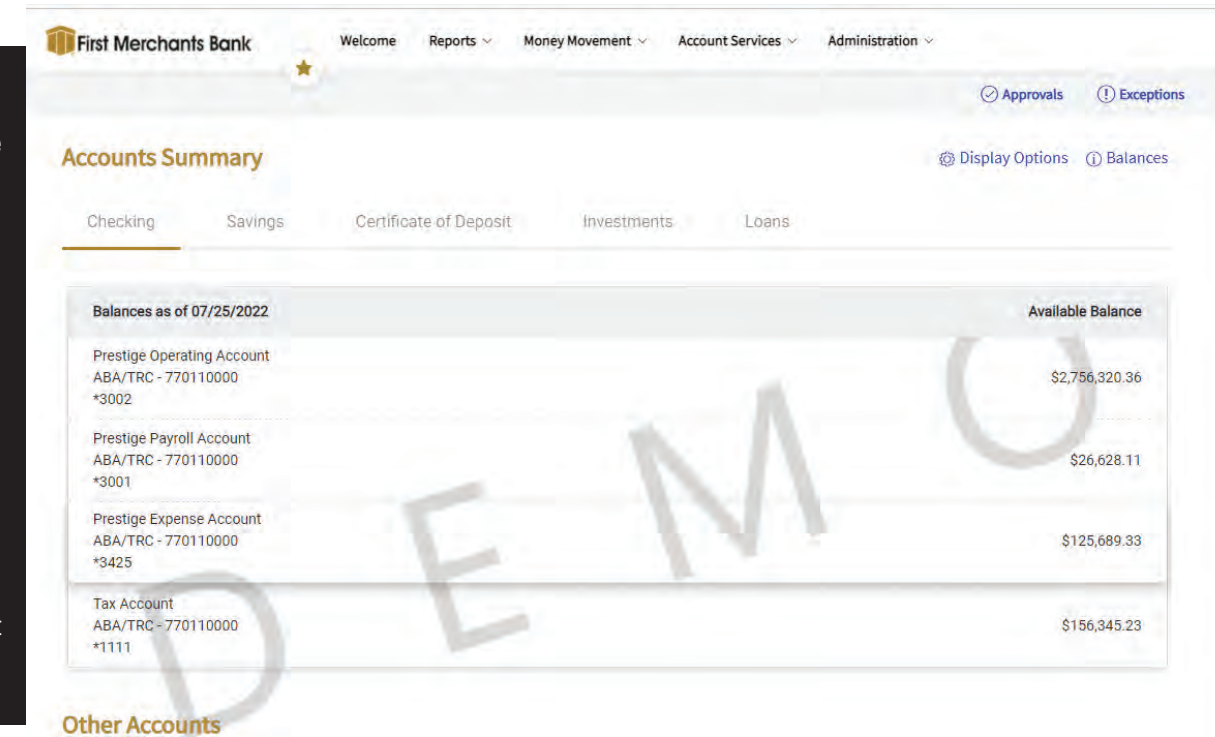
Debit Card Controls: Use your First Merchants Mobile App to control your First Merchants Personal Debit MasterCard. Turn your First Merchants Personal Debit Card on and off in the event your card is lost or stolen, set location limits on transactions including dollar amounts and merchant categories.



Business Online Banking & Bill Pay

Your new Business Online Banking system will look a little different than the Level One Bank system, but we're sure you'll find your way around quickly. Instructions and online help are available within Business Online Banking: click "Got Questions? We can help!" or click "FAQs" for frequently asked questions.

We are positive you will enjoy the enhanced features of First Merchants Business Online Banking. If you have questions, please call Customer Service at 1.800.205.3464



Some important things to note about the transition to First Merchants Business Online Banking:

- Account transaction history: Your Level One Bank transaction history through August 26 will not be available in First Merchants Business Online Banking.
- Online Banking Bill Payment: Payees and payments will be transitioned to First Merchants Bill Pay and processed as scheduled.
- E-bills within Bill Pay: Beginning September 6, re-enroll for e-bills within the First Merchants Bill Pay system.
- eStatements: Save money and avoid paper statement fees by enrolling in eStatements. Beginning August 29, simply enroll by accepting the eStatement terms and conditions in First Merchants Business Online Banking.
- New Feature: You will now have the ability to create and manage additional users, as well as set up ACH and Wire Templates.
- Preview Period: Please log in to Business Online Banking during our preview period August 22 - August 25.

- Alerts: First Merchants Business Online Banking offers a variety of email and text alerts. Please make a note of any alerts you have set up in the Level One Bank system, so you can re-enter them during the Preview Period.
- Mobile Banking: All Business Online Banking users are enabled for Mobile Banking. To activate, log in to Business Online Banking through firstmerchants.com and change your password. Then, download the Business Mobile App from the app store and login using the same credentials. Please note: text banking is not available on Business Mobile.

Please make sure to print or download all information you may need in the future. We recommend downloading transaction history as a CSV or Quicken/Quickbooks® file.

Your Checking Account



Your checking account with Level One Bank will be converted to First Merchants Bank during the weekend of August 26. Details of your new account were provided in a previous mailing.

Effective August 29, First Merchants Bank general fees will apply. A list of general fees was included in the previous mailing and can also be found online at firstmerchants.com.

First Merchants processes transactions 5 days a week, Monday through Friday, excluding all Federal Holidays.

ACCOUNT NUMBER

Your Level One Bank account number will not change unless you have already been notified. If you have any concerns regarding your account number, please contact Customer Service at 1.800.205.3464.

CHECKS

You may continue to use your current supply of Level One Bank checks. It is not necessary to order new checks now; however, after August 29, you may order and begin using new checks with the First Merchants Bank routing number: 074900657. To order your First Merchants checks, please visit one of our banking centers or First Merchants Online Banking.

AUTOMATIC PAYMENTS

If you have automatic deposits or have set up automatic payments with your account and routing numbers, then no action is necessary. **However, if your Debit Card number has been used for automatic payments, you will need to provide your new First Merchants Bank Debit Card number to those companies.**

OVERDRAFT SERVICES

We pay overdrafts at our discretion, and do not guarantee that we will always authorize and pay any type of transaction. For more information visit firstmerchants.com.

STATEMENTS

Your final Level One Bank statement will be printed and mailed via postal service and include transactions and interest paid through August 26. Please contact your local banking center or Customer Service at 1.800.205.3464 if you have any questions regarding delivery of your statement. You will need to call customer service or go into a banking center to set up combined statements.

WIRES

Effective August 29, please use the following information to receive wire transfers to your account:
Initiated within the U.S. Routing Number: 074900657
Initiated Outside the U.S. SWIFT Code: FMECUS33

Your Savings Account



Thinking about saving? You've come to the right place. Whether you're a recent graduate or are hoping to retire within a couple of years, now is the time to invest – because the sooner you start saving, the more time your money has to grow.

HEALTH SAVINGS ACCOUNTS

First Merchants Bank is your new Health Savings Account custodian. You will be pleased to know that your Health Savings Account will continue to work as it does today, with only one exception: you will no longer be able to withdraw cash from an ATM with your Health Savings Account card.

New First Merchants Health Savings Account cards were mailed the week of August 8. If you do not receive your card by Monday, August 22, please contact Customer Service at 1.800.205.3464.

You should continue to use your current Level One Bank Health Savings Account Card through Sunday, August 28. Beginning Monday, August 29 your Level One Bank card will be deactivated and you will need to activate and begin using your new First Merchants Health Savings Account Card. Activation instructions will be included with your card. First Merchants Bank Health Savings Account cards will have a transaction limit of \$3,005 per 24-hour period for point of sale purchase.

CDS & IRAS

Your current CD and IRA rates and terms will not change through maturity. If you have an automatically renewing account, you will receive a pre-renewal notice prior to the maturity date. If you currently receive a CD statement or interest payment notice, you will no longer receive these. If you wish to receive a statement for your CD, you can combine your CD statement with your Checking or Savings account statement by calling customer service or visiting a banking center.

Personal Loans



For all stages of life, we have loans that can be tailored to meet your needs. And, more importantly, all of our loans come with a banker who wants to partner in helping you achieve financial freedom as you continue your life's journey.

MAKING LOAN PAYMENTS

Maintaining regular loan payments is an important factor in your credit score. Beginning Monday, August 29, you will have several options available for quick, easy payments via:

- Mail: P.O. Box 7011
Muncie, IN 47308-7011
- Automatic payment from another First Merchants account
- In person at any First Merchants banking center
- Online Banking transfer from another First Merchants account

If you are a mortgage customer, you should have already received instructions in the mail on how to make loan payments through our sub-servicing partner, Dovenmuehle Mortgage Inc. (DMI). If you have not received this information, please contact us at 1.800.205.3464.

IMPORTANT NOTES: If you have not received a statement prior to your regularly scheduled loan payment date, please make your payment by your due date to avoid late fees.

Loan payments made on a Saturday will post on the following Monday.

PAYMENT AMOUNT

Your payment amount will not change unless you have a variable interest rate and the price index changes or if you have taxes and insurance in escrow and the annual amount increases or decreases. If there are any changes to your account, you will be notified.

LOAN TERM

Your Level One Bank loan will continue to adhere to the terms of your original loan agreement.

HELOC CHECKS


You should have received a new supply of HELOC checks to begin using August 29. Continue using your existing supply through August 28. If you need additional supply, please contact us at 1.800.205.3464 or visit a banking center.

Your Debit Card



New First Merchants Bank Debit Cards were mailed the week of August 8. If you do not receive your card by August 22, please contact Customer Service at 1.800.205.3464.

You should continue to use your current Level One Bank Debit Card through Sunday, August 28. Beginning, Monday, August 29, your Level One Bank Debit Card will be deactivated and you will need to activate and use your new First Merchants Debit Card. Activation instructions will be included with your card.

 First Merchants Debit Cards are enabled with contactless technology, allowing you to pay for items with the tap of your card. Look for the contactless symbol at checkout register.

ATM NETWORK

Starting August 29, you will have access to the MoneyPass network. While we do not offer unlimited free ATM usage, the MoneyPass network will provide access to over 25,000 ATMs nationwide. Additionally, your new personal debit card can be used at any of our over 100 First Merchants Bank ATMs at no charge. Visit firstmerchants.com/locations to find a complete list of locations.

RECURRING PAYMENTS

If you have set up recurring or preauthorized payments from your Level One Bank Debit Card, such as a gym membership or online service, you will need to contact the merchant and give them your new First Merchants Debit Card number after you activate your card.

TRANSACTION LIMITS

Beginning August 29, personal debit cards will have a limit of \$5,000 per 24-hour period for point of sale purchases and \$2,000 for cash withdrawals.

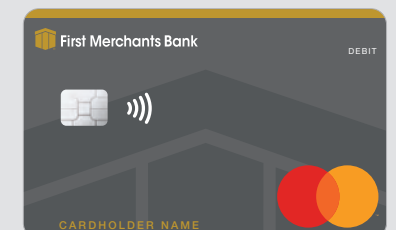
Business debit cards will have a limit of \$5,000 per 24-hour period for point of sale purchases. Please contact your local banker if you would like to have your Business Debit Card setup for cash withdrawals.

The 24-hour period is from 12:00 a.m. to 11:59 p.m. EST. If you plan on using your card for a larger purchase, contact us at 1.800.205.3464 to ensure your transaction will be approved.

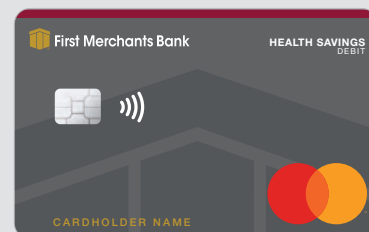
HSA Cards will have a limit of \$3,005 per 24-hour period for point of sale purchases. You will no longer be able to withdraw cash from an ATM with a Health Savings Card.

ATM cards will have a limit of \$2,000 per 24-hour period for cash withdrawals.

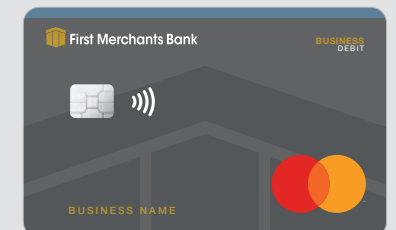
YOUR FIRST MERCHANTS CARDS



DEBIT CARD



HSA CARD



BUSINESS DEBIT CARD




ATM CARD

Banking With Us



Deposit a check from your smartphone, stop by a banking center to talk with a local banker, send a text to view your account balances and so much more—with First Merchants, there is always a convenient way to bank.

 First Merchants Bank offers over 100 banking centers with many conveniently located where you work, live, and play. Here are our Michigan area banking centers:

| | | |
|----------------------|--------------------------------------|------------------|
| North Maple | 195 N Maple Rd | Ann Arbor |
| State Street | 3930 S State Street | Ann Arbor |
| William Street | 125 W William Street | Ann Arbor |
| Birmingham | 1712 W Maple Road | Birmingham |
| Bloomfield Township | 37100 Woodward Avenue | Bloomfield Hills |
| Maple & Telegraph | 6450 Telegraph Road | Bloomfield Hills |
| Carleton | 12633 Grafton Rd. | Carleton |
| Detroit Downtown | 1420 Washington Boulevard, Suite 110 | Detroit |
| Dundee West | 123 Helle Blvd. | Dundee |
| Northwestern Highway | 30095 Northwestern Highway Suite 100 | Farmington Hills |
| Orchard Lake Road | 30201 Orchard Lake Road, Suite 165 | Farmington Hills |
| Ferndale | 22635 Woodward Avenue | Ferndale |
| Flat Rock | 28417 Telegraph Rd. | Flat Rock |
| Breton & Burton | 2355 Burton St, SE | Grand Rapids |
| Ida | 2917 Lewis Ave. | Ida |
| Lambertville | 7341 Secor Rd. | Lambertville |
| Milan | 14690 Sanford Rd. | Milan |
| Monroe Main | 102 E. Front Street | Monroe |
| North Monroe | 1204 North Monroe St. | Monroe |
| South Dixie | 14581 South Dixie Highway | Monroe |
| West Monroe | 1500 North Custer Rd. | Monroe |
| Northville East | 20550 Haggerty Road | Northville |
| Northville | 201 East Main St. | Northville |
| Novi | 44350 W 12 Mile Road | Novi |
| Plymouth | 41656 Ann Arbor Rd. | Plymouth |
| Rochester Hills | 1880 S Rochester Rd | Rochester Hills |
| Sterling Heights | 43683 Schoenherr Road | Serling Heights |
| Taylor | 7146 Pelham Rd. | Taylor |
| Temperance | 9007 Lewis Ave. | Temperance |
| Trenton | 2410 West Rd. | Trenton |
| Fort and Vinewood | 2517 Fort St. | Wyandotte |


To find more of our banking center locations visit us at www.firstmerchants.com/locations.

 Find First Merchants in the App Store, Google Play, or visit

firstmerchants.com/mobile-banking-app


Here are just some of our Mobile Banking Features:

- Mobile Deposit
- Zelle® (Not available for business)
- Balances and Transactions
- Transfers and Payments
- Locations
- Quick Access Option (phone apps)
- Debit Card Controls

 Our free Text Banking service is an easy way to check your accounts on the go. Just text commands to 49794 from your enrolled mobile phone.


Text 49794 with one of these commands:

- B to view balances
- H for recent transactions
- C for a list of available commands

 Online Banking is one of the easiest, fastest, and most convenient ways to manage your personal and business accounts, and it's free!

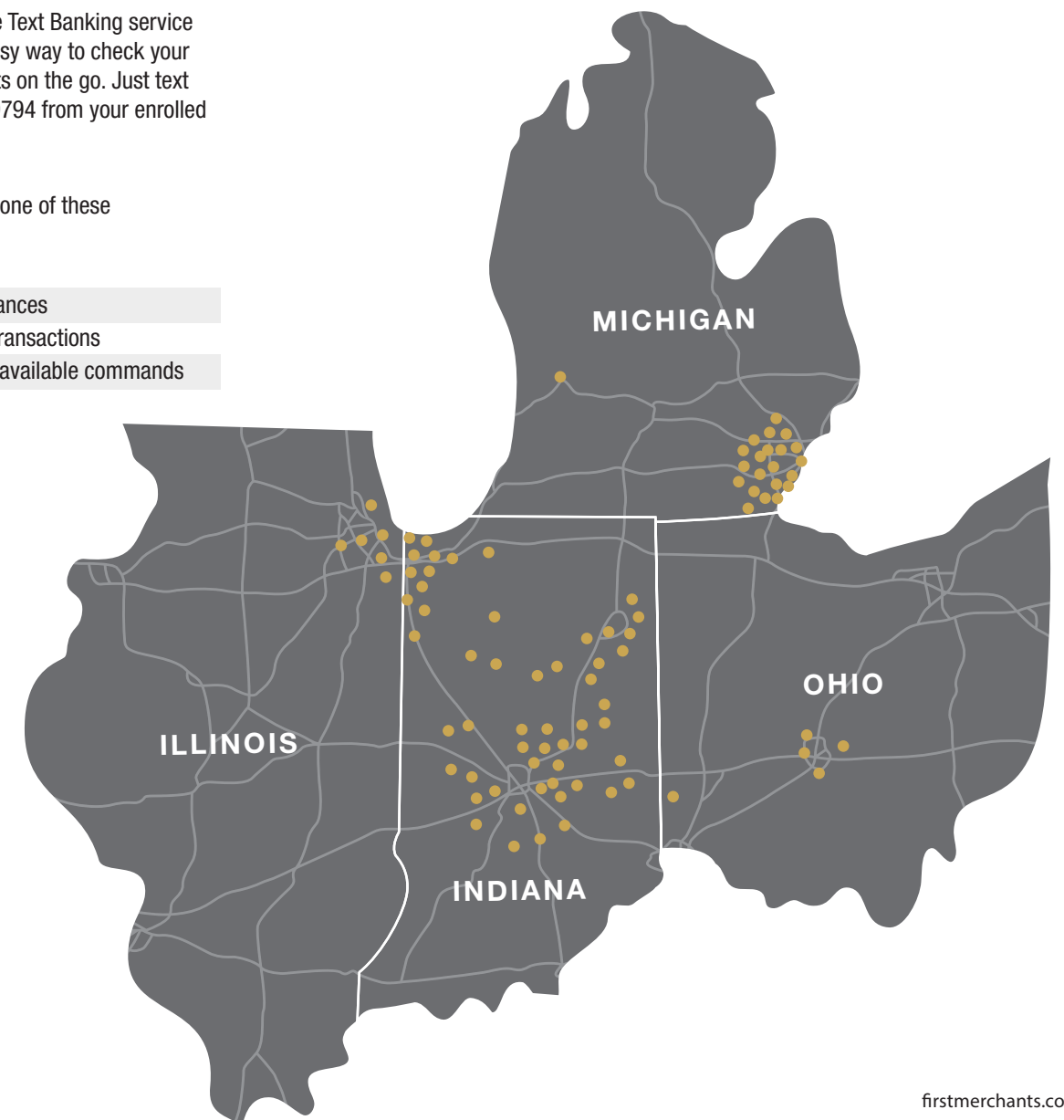
Here are just some of our Online Banking Features:

- Online Bill Pay
- Transfers
- Alerts
- Personal Finance Tools
- Online Enrollment
- eStatements
- Works with Quicken

 Account access is as close as your telephone. Just call 1.800.473.5055 any time day or night.

Here are just some of our Telephone Banking features:

- Check balances
- Review account activity
- Transfer funds
- Make loan inquiries
- Issue a stop payment
- Report lost or stolen ATM or debit card





First Merchants Bank

Helping you prosper

For more information regarding our products and services, please contact us. Find a location and business hours near you at firstmerchants.com/locations. Customer service is available Monday through Friday from 8:00 a.m. to 8:00 p.m. and Saturdays from 9:00 a.m. to 3:00 p.m. (ET) at 1.800.205.3464 or via our online chat at firstmerchants.com.

