



Business Service Charge Disclosure

Effective February 14, 2024

Deposit Account Services

Account Research/Reconciliation (per hour)	\$25.00
Check Printing	Varies
Deposit Correction/Adjustment	\$2.50
Dormant Account ¹	\$5.00
Early Account Closing Fee ²	\$25.00
Endorsement Stamp	Varies
Escheatment	\$50.00
Execution	\$100.00
Fax Service (per page)	\$2.00
Garnishment or Levy	\$100.00
Lost Card (ATM or Debit Card)	\$5.00
My Card Debit Card (New/Replacement)	\$9.95
Photocopy (per page)	\$0.25
Redeposited Item	\$7.00
Returned Deposited Item	\$13.00
Special Returned Item Instructions	\$25.00
Stop Payment (Check or ACH)	\$32.00

Overdraft/Non-Sufficient Funds (NSF) Fees

Overdraft Protection - Automatic Transfer Fee	\$10.00
Paid or Returned NSF Item(s) Fee ³ Includes represented items	\$32.00
Paid or Returned Uncollected Item(s) Fee ⁴ Includes represented items	\$32.00
Negative Available Balance ⁵	10%

Foreign Services

Foreign Deposit Item (written in US dollars)	\$2.00
Foreign Deposit Item (written in foreign currency)	
\$0-\$9,999.99	1.00% of total amount + \$2.00
\$10,000-\$99,999.99	0.50% of total amount + \$2.00
\$100,000 +	0.25% of total amount + \$2.00
Foreign Collection Item (plus handling fees)	\$55.00
Foreign Currency Order/Buyback	\$12.50

Monetary Instruments

Cashier's Check	\$5.00
Counter Check	\$1.00
Money Order	\$3.00

¹ A dormant account fee will be assessed monthly when an account has no deposit or withdrawal activity (other than fees or posted interest) for a period of 24 months.

² An early account closing fee will be charged if account is closed within 90 days of opening.

³ A Paid or Returned NSF Item(s) Fee may be imposed on each overdraft item on a checking or savings account created by check, in-person withdrawal or items presented electronically when there are not enough funds in the account. An item that is returned for non-sufficient funds may be represented against the account again and is subject to additional NSF Item(s) fees if funds are still not available to pay the item.

⁴ A Paid or Returned Uncollected Funds Fee may be imposed when funds are in the account but are not available to pay the item, due to holds on the account that have been placed to delay the availability of a deposit, as a result of fraud or required per regulatory or legal action. An item that is returned for uncollected funds may be represented against the account again and is subject to additional Uncollected Fund(s) fees if funds are still not available to pay the item.

⁵ Any day during the statement cycle that the account's daily collected balance is negative, a negative available balance fee will be assessed. The fee will be calculated by multiplying the average negative collected balance by 10% and dividing by 365. Payment of overdrafts are at the discretion of Mercantile Bank.

⁶ An undeliverable statement fee will be assessed monthly until Bank receives updated address information.

⁷ Online Banking Services are optional. If enrolled and applicable, fees will be assessed monthly to the designated service charge account and any service charges owed for the current month are automatically debited from the account on approximately the 15th of the following month and will be listed as 'Commercial Service Charge'. Additional fees may apply for Treasury Online Banking or Corporate Online Bank.

Additional fees and charges may also be disclosed on monthly analysis statement if applicable. Service charges are subject to change at any time. If you have any questions, please call us at (800) 453-8700 or visit us at www.mercbank.com.

Statement Services

Duplicate Statement	\$10.00
Image Statement	\$6.00
Special Statement Cutoff	\$10.00
Statement Copy	\$5.00
Undeliverable Statement ⁶	\$5.00

Other Banking Services

Coin Counting	5% of total
Deposit Bags – Locked	\$18.00
Safe Deposit Box	Refer to branch for availability and fees

Wire Services

Incoming Wire - Domestic	\$10.00
Incoming Wire – Foreign	\$10.00
Outgoing Wire – Domestic	\$30.00
Outgoing Wire – Foreign USD	\$75.00
Outgoing Wire – Foreign FX	\$75.00
Outgoing Wire – Online Domestic	\$24.00
Outgoing Wire – Online Foreign USD	\$35.00
Outgoing Wire – Online Foreign FX	\$35.00
Outgoing Wire – Drawdown	\$30.00
Outgoing Wire – Standing Order	\$24.00
Wire Investigation	\$25.00

Online Banking Services⁷

Service	Monthly Fee	Checking Acct Allowance
Business Online	\$0.00	5 free, then \$5.00 each
Additional Services	Monthly Fee	Transaction Allowance
Business Bill Pay	\$6.00	25 free, then \$0.50 each
MercMobile Deposit	N/A	35 free, then \$2.00 each

Non-Customer Fees

Check Cashing	
\$50.00 or less	\$0.00
\$50.01-\$9,999.99	\$5.00
\$10,000.00 +	\$25.00
Notary	\$5.00