








# FIRST MERCHANTS FIRST DIRECT CHECKING

AN ACCOUNT EXCLUSIVELY FOR EMPLOYEES OF PARTICIPATING BUSINESSES, FIRST RESPONDERS, MEMBERS OF THE MILITARY AND THOSE WHO WORK IN THE HEALTHCARE OR EDUCATION FIELD.

## BENEFITS

- Interest earned on balances of \$2,500 or more<sup>[1]</sup>
- CD interest rate bonus of 0.05% APY
- No annual fee on new Home Equity Line of Credit (HELOC)<sup>[2]</sup>
- Two NSF/OD fee items waived per rolling 12-month calendar<sup>[3]</sup>
- Discount on residential first mortgage closing costs
- Complimentary retirement consultation
- 25% discount on safe deposit box rental where available
- No minimum balance or opening deposit required with direct deposit sign-up<sup>[4]</sup>
- Compatible with Samsung Pay and Apple Pay  

## FREE FEATURES

- Specialty Checks
- Official checks and money orders
- ATMs nationwide with MoneyPass 
- Overdraft Protection Transfers from any linked account
- Mobile and text banking
- Online banking including Bill Pay (must be 18 years of age for Bill Pay)
- Enhanced MasterCard Debit Card with ID Theft Protection 
- Quickly and easily send money to friends and family with Zelle<sup>®</sup><sup>[6]</sup> (Available within our mobile app.) 

**WHO'S ELIGIBLE?** › Employees of companies that participate in the First Direct Program

› All first responders, members of the military, healthcare and education workers<sup>[5]</sup>

**HOW TO KEEP IT FREE** › Make one direct deposit of at least \$200 monthly<sup>[4]</sup>

**CONTACT YOUR FIRST MERCHANTS WORKPLACE BANKING TEAM AT 800.205.3464.**

<sup>[1]</sup>Interest tiers starting at \$2,500. Interest is accrued daily and credited monthly. <sup>[2]</sup>Subject to credit approval, excludes first mortgage real estate loans and lines of credit; offer valid for consumer purpose installment loans only. <sup>[3]</sup>An NSF/OD item is defined as one or more items presented to an account with non-sufficient funds on a business day. <sup>[4]</sup>Otherwise, \$10 monthly maintenance fee applies. Multiple deposits of less than \$200 will not qualify. First direct deposit must be received within 30 days of account opening. <sup>[5]</sup>First responders include police, firefighters and paramedics. Military includes active members and veterans of the Army, Navy, Marine Corps, Air Force, Coast Guard and National Guard. Educational workers include any employee of a school system. Healthcare workers include physicians, nurses, emergency medical personnel, dental professionals and students, medical and nursing students, lab technicians, pharmacists, hospital volunteers, therapists and administrative staff. <sup>[6]</sup>Must have a bank account in the U.S. to use Zelle. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Please see terms and conditions of First Merchants Mobile Banking at firstmerchants.com. Note: Annual Percentage Yield is abbreviated as APY.

# 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):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Verify transactions have cleared

## SET UP ADDITIONAL ACCESS

- Activate debit card
- Download mobile app to your device
- 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
- Other: \_\_\_\_\_

**FIND BANKING CENTER LOCATIONS: [FIRSTMERCHANTS.COM/LOCATIONS](https://www.firstmerchants.com/locations)  
QUESTIONS? CALL 800.205.3464 OR VISIT [FIRSTMERCHANTS.COM](https://www.firstmerchants.com)**

