



**MERCHANTS
& FARMERS**
Bank • Since 1928
Member FDIC 

New Customer
Packet

www.merchantsandfarmers.com

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Vernon Parish Locations



Main Office
501 S 5th St
Leesville

Lobby:
M-Th 9-3 | F 9-5:30
Drive Thru:
M-Th 8-5 | F 8-5:30



Anacoco
4743 Main St
Anacoco

Lobby:
M-Th 9-4 | F 9-5:30
Drive Thru:
M-Th 9-4 | F 9-5:30



New Llano
3002 Colony Blvd
New Llano

Lobby:
M-Th 9-3 | F 9-5:30
Drive Thru:
M-Th 8-5 | F 8-5:30 | Sat 9-2



Rosepine
18625 Johnny B Hall Memorial Hwy
Rosepine

Lobby:
M-Th 9-4 | F 9-5:30
Drive Thru:
M-Th 9-4 | F 9-5:30



Uptown
400 N 6th St
Leesville

MFB Live! ITM Only Location:
M-Th 8-5 | F 8-5:30 | S 9-12

*Hours subject to change

Calcasieu Parish Locations



Lake Charles
4091 Nelson Rd
Lake Charles

Lobby:
M-F 9-5
Drive Thru:
M-F 8-5



Sulphur
975 Beglis Pkwy
Sulphur

Lobby:
M-F 9-5
Drive Thru:
M-F 8-5



Vinton
1401 Loree St
Vinton

Lobby:
M-F 9-5
Drive Thru:
M-F 8-5

*Hours subject to change

MFB Live! ITM Locations

Anacoco

Lake Charles

Rosepine

Sulphur

Uptown

Mon - Thur 8:00AM - 5:00PM

Fri 8:00AM - 5:30PM

Sat 9:00AM - 12:00PM



Things to Know



Welcome Letters



Welcome Letters were mailed the end of July. Your new MFB account number and account disclosures were included in this mailing. If you have not received your Welcome Letter, please notify us immediately.

Debit Cards



Debit Cards will be mailed in August. They are being sent in a plain envelope with a return address of P.O. BOX 1151, LEESVILLE, LA 71446. If you have not received your debit card by the end of August, please notify us. *For customers that currently have a b1BANK debit card. Your b1BANK debit card will no longer work after noon on September 1st.

ATMs



You may use any MFB ATM at no surcharge. Foreign ATM transactions are \$2.00 per withdrawal and ATM owner charges may also apply.

Certificates of Deposit & IRAs



Your Certificates of Deposit and Individual Retirement Accounts will continue with the same interest rate and term until maturity. MFB will replace b1BANK as you IRA custodian.

Safe Deposit Boxes



Safe Deposit Boxes will continue to be available during business hours. See our website for box information.

Bank Statements



Statement cut off is as follows:

Consumer - the 2nd Tuesday of the month

Commercial - the last business day of the month

Savings - quarterly

*If you are not enrolled in eStatements, you should receive a paper statement in the mail a few day later.

Telephone Banking



Call Bankline 24-hr telephone banking at 1-800-256-1703 after September 5th to enroll.

Things to Know



Accessing Your Accounts



On Thursday, August 31st, b1BANK in Leesville will **close at 12:00 noon**. We will reopen Friday, September 1st at 8:00 am as Merchants & Farmers Bank (MFB), ready to provide you with exceptional banking service.

Your Checks



On September 1st, you will start using your MFB checks. Starter checks are included in your New Customer Packet. If you choose to order new checks after September 1st, there will not be a charge for your first order.

Reoccurring Deposits, Payments & Transfers



Your direct deposits and automatic withdrawals will need to be changed to your MFB account information. Please use the enclosed Switch Kit to avoid any interruptions in deposits and payments.

Online Banking



On September 5th, visit our website at www.merchantsandfarmers.com to enroll in online banking. From the homepage, click "Login" then "Enroll". If you are a business customer, we prefer to meet with you personally. Please contact Wendy Lentz @ 337-238-6244.

Bill Pay



Use the list you printed of your current payees and e-billers to set them up in Bill Pay.

eStatements



After setting up and logging in to your online banking account, you can enroll in eStatements.

Mobile Banking



Use the MFB mobile app to log in with your NetTeller credentials. **NOTE:** You must log in to Online Banking on a desktop or via a web browser before logging into the Mobile Banking app.

Digital Wallets



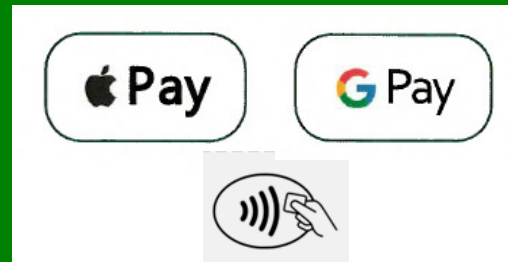
MFB is making your banking easier by introducing unique value-added access to your bank accounts using Apple or Android Pay.

What is a digital wallet?

A digital wallet refers to electronic devices and programs used for making payment for purchases digitally, without presenting a physical credit card, debit card or cash. The term *digital wallet* may refer to both an electronic device that stores payment information (such as a smartphone) and the program or app used to make the payment such as Apple or Android Pay. Mobile payment technologies use a combination of sophisticated software and hardware that no thief could crack. Your physical card is digitally encrypted, retailers don't store your payment information and no card information is passed to Apple, Google or the merchant. You can now turn your mobile phone or smartwatch into a high security purchasing tool that's as low maintenance as touch, tap and pay. ***MFB Digital Wallet*** gives you a piece of mind you can't put a price on - plus, it's secure and private!

How does it work?

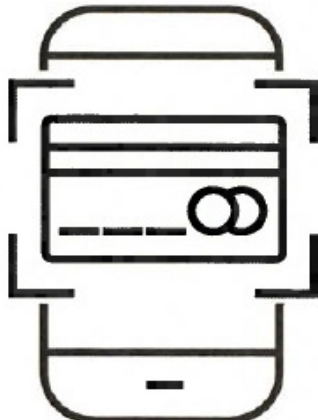
It's simple, just look for the symbol to use your Digital Wallet and wave your phone or other NFC-capable device near a contactless reader to make a purchase. Apple and Android Pay is accepted in grocery stores, boutiques, restaurants, hotels and many popular retailers and nonprofits across the nation. It can also be used in all kinds of apps—and on participating websites using Safari on your Mac, iPhone, iPad, Apple Watch or Samsung phone.



* Standard mobile rates may apply

To get started - Open your built in Wallet app

Add a MFB Debit Card



Accept Terms & Conditions



Complete Verification



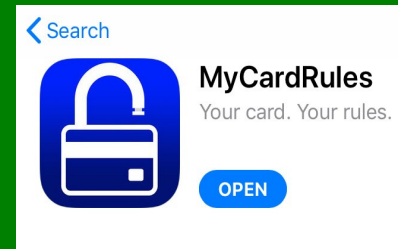
My Card Rules



MyCardRules™ is an easy-to-use mobile app that lets you set card controls, add restrictions and receive transaction alerts. The MyCardRules™ app gives you control over how, when and where your card is used. This product is available for any MFB Account Holder with a mobile device. Users can set a variety of controls (including parental controls and monitoring) and alerts on multiple MFB debit cards. The app increases fraud detection/prevention and can be installed on multiple mobile devices. Alerts will show up just like any other notifications you get on your mobile device.

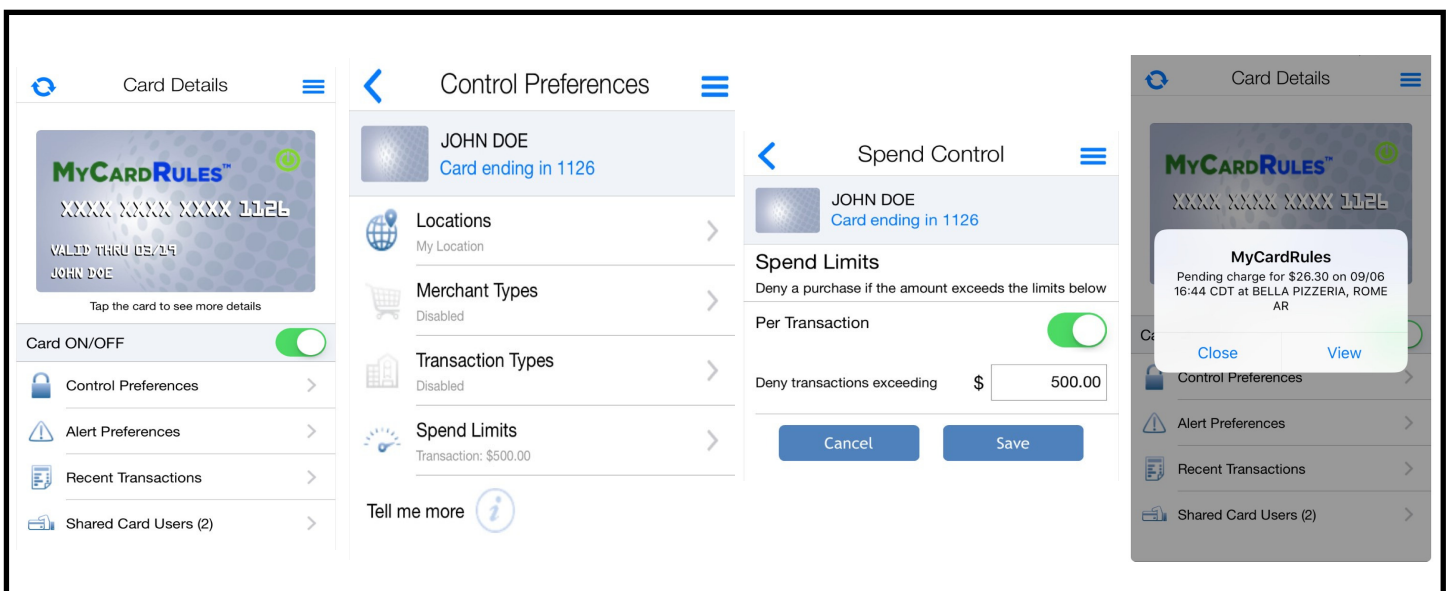
Turn Your Card On/Off

Have you ever misplaced your card? MyCardRules™ lets you turn off the card while you look for it. Once you find the card and are ready to use it, turn it back on.



Get Notified Whenever Your Card is used to make a Purchase

How cool would it be to get a notification as soon as your card is used for a large online purchase? MyCardRules™ delivers alerts directly to your mobile device and let's you select the criteria used to generate the alerts. Set your alert preferences right from the app. Get the peace of mind, awareness and protection you deserve!



Bankline



Bankline is our 24 hr. telephone banking system. It's fast, convenient and available 24 hours, 7 days a week. Try our easy-to-use Bankline today.

You will have to enroll for this service. You will need the account type, account number, and the last four digits of the primary accountholder's Social Security Number. The system will prompt you to establish a new PIN #.

Main Menu Options:

- Press 1 Account Balance
- Press 2 Account History
- Press 3 Transfer Funds/Make Loan Payment
- Press 4 Change Bankline PIN#
- Press 5 Activate Debit Card
- Press 6 Stop Payment
- Press 7 Bank Information
- Press 8 Get Account Info by Email

1-800-256-1703



Note: Transfers made after 8PM CT may be effective on the next business day.



Quick Commands:

- Customer Service.....0
- Help.....1*
- Main Menu.....3*
- Voice Recognition.....8*
- Previous Menu.....*

Instant Issue VISA® Debit Card



We have the ability to issue new and replacement Freedom Check VISA debit cards from any one of our eight locations. Because we agree that you shouldn't have to wait weeks for your own debit card!

The Instant Issue Debit Card is specially prepared for bank customers to provide immediate access to your money. No more waiting time! Walk in and walk away with a new debit card on the spot and choose your own pin number.

If your card has been lost or stolen and you need an emergency replacement card, simply visit one of our offices. If you're not able to visit us, you can have your card shipped to your address for a nominal priority mailing fee.



Debit Card PIN Setup/Change Phone Number:
1-800-290-7893

Use this number to set up your debit card PIN
or to change it in the future.

Fraud Prevention Service

In our continuing efforts to keep your accounts secure, our fraud prevention service provides real time account alerts to detect potential fraud.

Here's who it works:

- When potential fraud is detected, you will receive an automatic email notification from Merchants & Farmers Bank, with the option to reply with "fraud" or "no fraud".
- One minute after the email, you will receive a text message from **96923** between 7am and 9pm, which also has the "fraud" or "no fraud" option.
- If there is no response received from you, five minutes after the text alert, you will receive automatic phone calls to confirm or deny fraud.

ITM Machines



A personal approach to
BANKING.

Interactive Teller Machines (ITMs) combine the convenience of a Merchants & Farmers Bank ATM, with the personal service of banking in a branch, by allowing customers to see and talk with a real person through a video monitor.

What is an ITM?

Interact one-on-one with a live customer service representative and perform virtually any transaction you can do inside the bank lobby.

How will I use the ITM?

When you drive up to the machine, you will simply utilize the touch screen to begin your transaction or connect directly to one of our Tellers. From there, you can complete your transaction either on your own or with assistance.

Why should I use an ITM?

ITMs allow us to serve you with more convenience and efficiency without having to go inside the bank. It will also allow extended banking hours for making deposits.

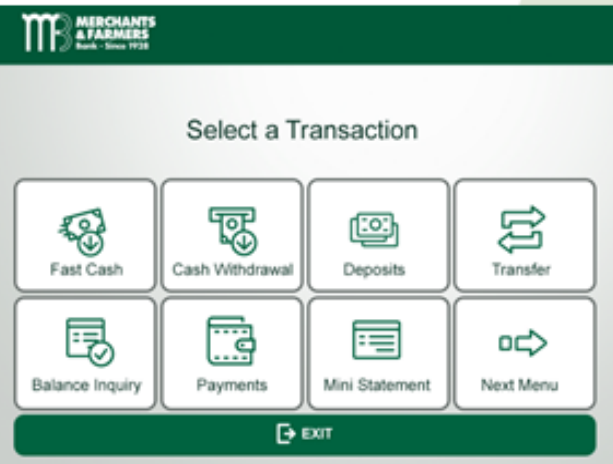
Is there a fee to use MFB ITM?

No, using our MFB ITMs is the same as going through the drive-thru or coming inside the bank. There are no additional fees.

What transactions can I do?

Almost any transaction that can be completed inside the lobby of a Merchants & Farmers Bank can be completed at the ITM. This includes checking/savings deposits, checking/savings withdrawals, balance inquiries, account transfers, check cashing to the penny, loan payments, and more!

Note: MFB ITMs can not accept coin!



Can I still use the ATM features without the ITM assisting me?

If you prefer to complete your transaction on your own, you can do so by following the steps you would take with a typical ATM machine. If you need assistance at any point during your transaction, you will have the option of speaking with an MFB customer service representative.

Online Banking

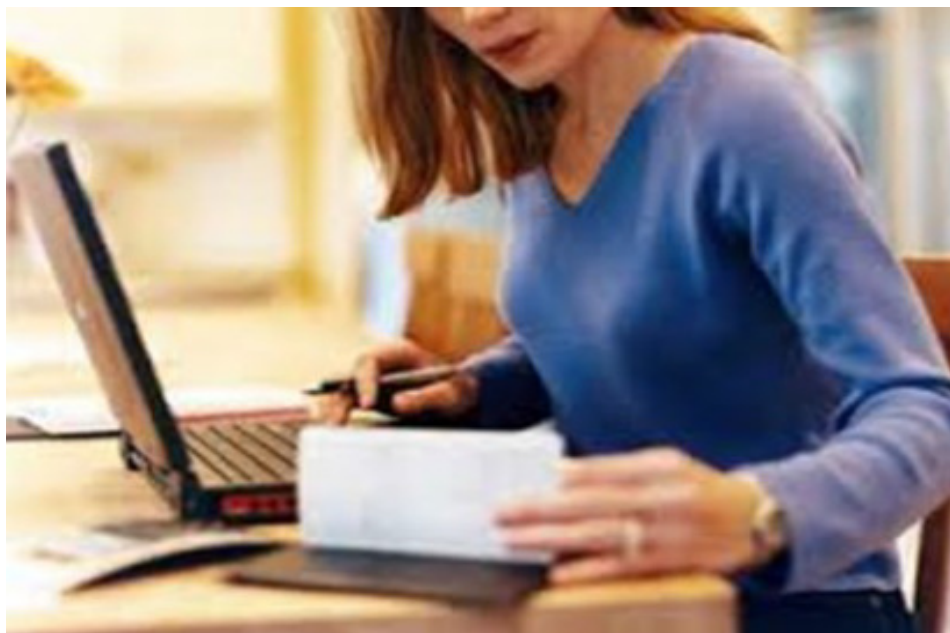


Eliminate trips to the bank. Bring the bank to you —

Online Banking allows you to bypass bank lines. It's an easy and convenient way to manage your money and allows you to safely and securely conduct your banking transactions without leaving the comfort of your home. Bank on your terms and schedule with 24/7 access to your financial accounts.

Online Banking Features:

- Check balances and view transactions
- Bill Pay
- Transfer funds between MFB accounts
- Online Statements
- Balance Alerts (Text message banking)
- Personal Finance
- Mobile Banking
- Person to Person payments



Online Banking (cont)

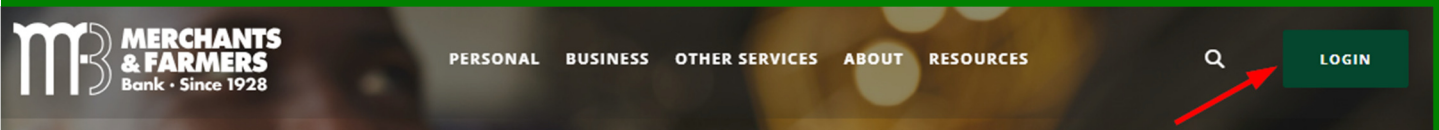


How to Enroll:

On or after September 5th -

Please visit our website at www.merchantsandfarmers.com to enroll.

From the homepage, click "Login" at the top right of the screen to begin the enrollment process.



Click "Enroll"

A screenshot of the login page. At the top, it says "WELCOME BACK!" and "Log in to your account." Below that is a "Username" label and an input field. A white arrow points from the right side of the page to the input field. Below the input field is a "SIGN IN" button and two links: "Forgot password" and "Enroll". At the bottom, under "ADDITIONAL", is a link for "Remote Deposit Capture".

Once you have successfully completed the enrollment process, you will be able to view your account information online, enroll in eStatements, set up your bill payers and enroll in Mobile and Text Message Banking.

We encourage you to print your current payee list and current scheduled payments before August 31st, as you will no longer have access to your b1BANK online banking to schedule or send payments. Any payment due during conversion will need to be paid by other means.

ONLINE BANKING FOR BUSINESS CUSTOMERS

As our business customers have more products available, we prefer to meet with you personally. Please contact Wendy Lentz at 337-238-6244 for further instructions.

Online Banking (cont)



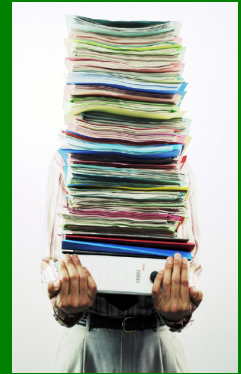
eStatements

eStatements are available to you around-the-clock. You can view them, save them or print them right from your computer—whenever you like.

Reduce the hassle of waiting on your statement to arrive in the mail and avoid filing and storing paper statements.

How to Enroll:

- 1.) Log in at www.merchantsandfarmers.com
- 2.) Click on the *Display* tab
- 3.) Click *Sign Up/Changes*
- 4.) Select the accounts you want to receive an eStatement for
- 5.) Click Save Settings



Text Message Banking

With a simple text, you can quickly get your balance and recent transactions. It's secure and works on any phone that can text, no data plan required.

How to Enroll:

- 1.) Log in at www.merchantsandfarmers.com
- 2.) Click on the *Mobile Banking* tab
- 3.) Click *Text Mobile Settings*
- 4.) Enable text access for your mobile device
 Accept MFB Terms & Conditions
- 5.) Enter-Mobile phone number
- 6.) Select-Your wireless provider
- 7.) Select Accounts you want text access from your mobile device
Optional-Create Mobile Short Name
- 8.) Click Submit



(Note: Standard text messaging rates may apply depending on your cell phone service provider)

Online Banking (cont)



Bill Pay

Simplify your life with one place for all your bills-

It's like having a personal assistant paying all your bills for you. Bill Pay is the fast, easy and secure way to pay your bills online. You can pay any bill - regular monthly bills such as cable or electric, loan payments like your mortgage, major credit cards, even local vendors like your landlord or dry cleaners.

Bill Pay allows you to:

- Pay bills anytime
- Set up and store payees
- Schedule single, recurring or future-dated payments
- Sign up for e-bills



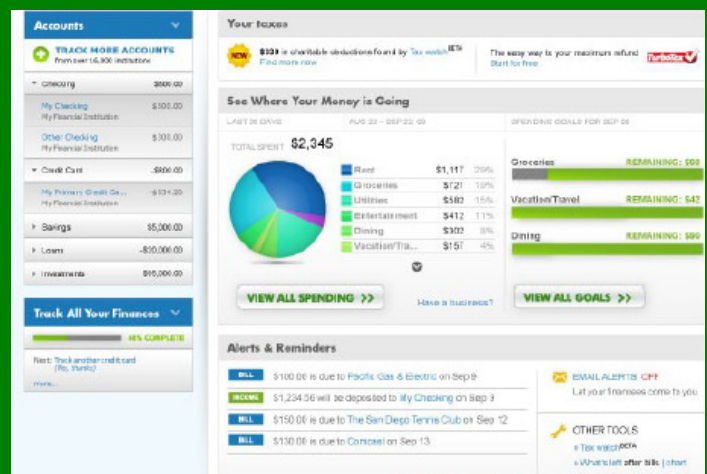
Personal Finance

Manage your money quicker, easier and smarter-

Personal Finance is an easy to use tool designed to help you manage your everyday finances all from within Merchants & Farmers' Online Banking. Personal Finance gives a complete picture of all of your financial accounts and creditors helping you more clearly see where you are spending your money so you can find ways to save, manage all your bills in one place, and know how much money you really have to spend.

Benefits:

- Create a budget
- Bill reminders/email alerts
- See if you live within your means
- Tax reporting categorization
- Understand spending habits
- Categorize transactions
- Manage bills



Online Banking (cont)



Person-to-Person (P2P) Payments

Need to pay someone without using cash or writing a check? Pay anyone, anytime, anywhere with MFB's Person-to-Person (P2P) Payment option. This online or mobile banking feature allows customers to send money to anyone's bank account via internet or mobile phone. It makes sending and receiving money faster, easier and more secure...try it out today!

How it works:

- 1.) Payment Initiated-the account holder sends a payment by entering the recipient's email address.
- 2.) Payment Sent-the recipient receives an email with instructions on how to accept the payment.
- 3.) Payment Accepted-the recipient visits the link in the payment notification email to accept the payment and enters their account information.

Mobile Banking

Bank anytime, anywhere on the go-

With our MFB Mobile Banking App you can conveniently and securely manage your finances on your iPhone, iPad or Android device with quick and easy access to your bank account information. All you need is a mobile device with a browsing capabilities and you're good to go! Search "**merchants leesville**" in your app store to get started today.

With the MFB app you can:

- Check your balance and activity
- Pay bills
- Send P2P payments
- Transfer funds between MFB accounts
- Set up and manage account alerts
- Find ATM's and MFB locations
- Deposit your check



Online Banking (cont)



Mobile Check Deposit

Picture this—Snap. Click. Deposit.

Mobile Check Deposit allows users to take a picture of a check with a cell phone and transmit the scanned image to the bank for posting and clearing, in the same way as if the deposit was made through a teller. Mobile Check Deposit capability means customers have faster access to their money, while automating yet another deposit feature.



How to get started:

- 1.) Search 'merchants leesville' from your app store to download the MFB app (if it is not already installed on your device).
- 2.) Endorse the back of the check and write "For Mobile Deposit Only".
- 2.) Login in using your online banking user ID and password.
- 3.) Choose "Deposits" from the menu-
 - Apple users will click on the + button in the upper right hand corner
 - Android users will click on the + button in the lower right hand corner
- 4.) Take a photo of the front & back of the check
 - Tap the *Front of Check* icon. Turn your mobile device sideways and make sure all four corners of the check fit inside the box. Follow the on screen directions and the app will take a picture of your check.
 - Tap the *Back of Check* icon and repeat the previous step.
- 5.) Select the 'Deposit to' drop down and choose an account.
- 6.) Enter the amount of the check in the 'Amount' field.
- 7.) When you have verified the information on the screen, click "Submit".
- 8.) If you need to change any information, click "Reset".
- 8.) An email notification will be sent to the email address you used to enroll in online banking.

****YOUR ACCOUNT(S) MUST BE APPROVED TO QUALIFY FOR THIS SERVICE****

PLEASE CONTACT OUR eBANKING DEPARTMENT AT 337-238-6360 AFTER
NOVEMBER 1, 2023 TO SEE IF YOU QUALIFY.