



The Smarter Way To Borrow[®]

What comes with the All In One Loan[™]
serviced by **Merchants Bank of Indiana**



About Merchants Bank of Indiana

Merchants Bank of Indiana, a subsidiary of Merchants Bancorp, was founded in 2009 and is headquartered in Carmel, Indiana. Merchants Bank employees take pride in serving their customers and acknowledge the importance of providing innovative financial services, such as the All In One Loan™.

Recently recognized as the #1 performing bank in Indiana, #2 nationally* Merchants Bancorp operates multiple lines of business, including multifamily housing and healthcare facility financing and servicing, mortgage warehouse financing, retail and correspondent residential mortgage banking, agricultural lending and traditional community banking. Merchants Bank of Indiana is an Equal Housing Lender and FDIC insured.

*S&P Global Market Intelligence Rating.

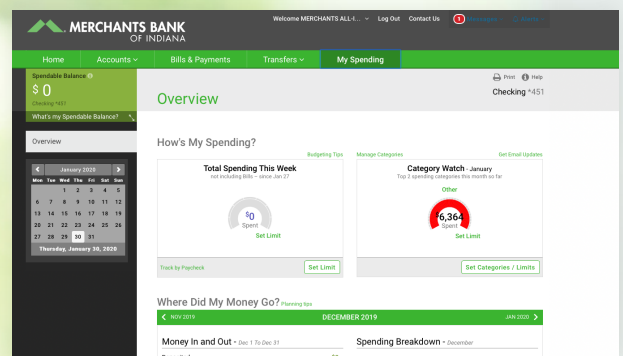
Where personal banking meets home financing

- ✓ Online bill-pay
- ✓ Unlimited check writing
- ✓ Secure wire transfers
- ✓ Mobile and direct deposits
- ✓ 24/7 access to equity dollars

“You don’t pay your bills all in one day, so that money sits in your regular checking account earning no interest at all. But if you put it into your mortgage, you are buying the mortgage principal down. For those days that the money sits in there you are paying less.

JENNIFER D., CUSTOMER

Date	Description	Category	Advances	Payment	Balance
1/23/2020	Principal Only Payment	BS		2,873.84	\$46,285.38



Secured Banking Access Features

	Feature	Description
Contact	Bank Name and Location	Merchants Bank of Indiana 410 Monon Blvd., Carmel, IN 46032
	Website	www.merchantsbankofindiana.com
	Toll Free Phone Number	1-877-779-0112
	Hours of Operation	Mon-Thurs 8:30am-6pm (Eastern Time Zone) Fri 8:30am-5pm (Eastern Time Zone)
General Features	Online Banking Portal and Bill-Pay	Customer enrollment voluntary - No cost
	External Account Link	Set up manually once online access is granted
	Stop Payment Fee	\$25 per stop-payment
	Monthly Statements	Available for download online and by mail at no cost
	QuickBooks Compatible Account	Transaction history can be downloaded at no cost from the account portal and uploaded into QuickBooks manually
	Direct Deposit	Available at no cost
	Mail Checks for Deposit	Available at no cost to: 410 Monon Blvd., Carmel, IN 46032, Attn: AIO Dept
Mobile	Mobile Banking App	Merchants Bank mobile App can be downloaded from Google Play and Apple iTunes Marketplaces at no cost
	Mobile Deposit	Available at no charge up to \$5,000 per day - higher limits can be set by request
	Mobile Auto Alerts	Available through the Mobile App at no charge
Point of Sale (POS) - VISA®	ATM/Point of Sale (POS) Cards	VISA® cards are Issued to all borrowers automatically and non-borrowing authorized users can be added
	ATM Cash Withdrawal Limit	\$1,000 per day, per card (Use as credit transaction only)
	ATM Fees Reimbursement	All ATM surcharge fees are reimbursed automatically
	Visa Purchase Limitations	\$5,000 per day, per card
Checks	Personal Checks	Checks can be ordered once the account is activated either online or by calling Bank customer service
	Check Order Fee	100 checks per order (standard design) at no cost
	Cashiers-Checks	Available at no fee
Electronic Transfers	Incoming ACH Transfer	No limit or fee
	Outgoing ACH Transfer	Limited to available credit on HELOC - No fee
	Incoming & Outgoing Domestic Wire Transfer	Incoming: no limit or fee Outgoing: Limited to available credit on HELOC - no fee
	Outgoing International Wire Transfer	Limited to available credit on HELOC - \$30 fee
Fee	Annual Fee	Applicable fee waived first year - IA: \$15; MN: \$50; MO: \$0; NJ: \$0; OH: \$50; PA: \$50; WA: \$50; ALL OTHER STATES: \$60



Frequently Asked Questions

✔ **What happens when I make a deposit into the checking account?**

Deposits are swept nightly to the HELOC-side of the account and applied to loan principal. This makes higher use of idle money in order to save monthly interest expense on the mortgage, even prior to being spent.

✔ **How can I access my money to pay bills?**

Deposited cash and home equity dollars become one and remain available for use 24/7 over the 30-year term of the HELOC. Money can be accessed through the ATM-VISA cards, by writing checks or paying bills and transferring funds online through the All In One Loan™ bank portal and your mobile device.

✔ **What are the terms of the HELOC?**

The All In One Loan™ is a 30-year home equity line of credit with an integrated sweep-checking account. The credit limit is established in underwriting and is based on borrower qualifying characteristics. The limit remains unchanged for the first ten years then steps-down each month by 1/240th for the remaining 20 years until it reaches \$0.

✔ **How fast can I pay my loan off?**

It is up to you! There is no payment schedule to hold you back. All In One Loan™ clients typically eliminate more than 10% of their principal balance annually and are on track to be paid off in half the time or less compares to a traditional mortgage.

✔ **What resources are available to learn more?**

Ask your All In One Loan™ Certified Mortgage Professional about the interactive Simulator and ongoing weekly webinars.



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