

# Investor Presentation

April 2026

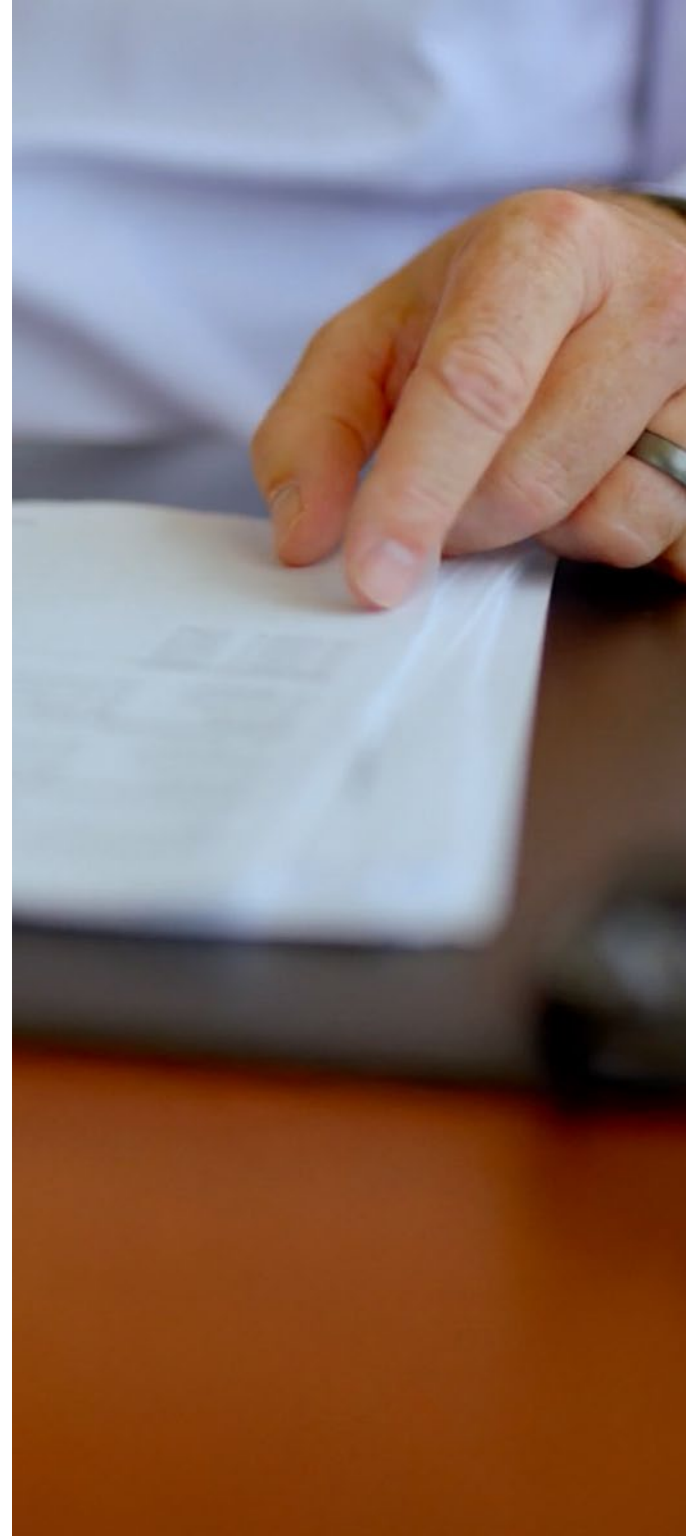


# Forward-Looking Statements

This presentation contains statements or information that may constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995.

Forward-looking statements can be identified by words such as: “anticipates,” “intends,” “plans,” “goal,” “seeks,” “believes,” “projects,” “estimates,” “expects,” “indicates,” “strategy,” “future,” “is likely,” “may,” “should,” “will,” and variations of such words and similar references to future periods. Any such statements are based on current expectations that involve a number of risks, uncertainties and assumptions (“Future Factors”) that are difficult to predict with regard to timing, extent, likelihood and degree of occurrence. We undertake no obligation to update, amend or clarify forward-looking statements, whether as a result of new information, future events (whether anticipated or unanticipated), or otherwise. Therefore, actual results and outcomes may differ materially from the results expressed or forecasted in such forward-looking statements. Future factors include, among others, difficulties and delays in the integration of Mercantile and Eastern and achieving anticipated synergies, cost savings and other benefits from the transaction; adverse changes in interest rates and interest rate relationships; increasing rates of inflation and slower growth rates or recession; significant declines in the value of commercial real estate; market volatility;

demand for products and services; climate impact; labor markets; the degree of competition by traditional and nontraditional financial services companies; changes in banking regulation or actions by bank regulators; changes in tax laws and other laws and regulations applicable to us; changes in prices, levies, and assessments; the impact of technological advances; potential cyber-attacks, information security breaches and other criminal activities; litigation liabilities; governmental and regulatory policy changes; the outcomes of existing or future contingencies; trends in customer behavior as well as their ability to repay loans; changes in local real estate values; damage to our reputation resulting from adverse publicity, regulatory actions, litigation, operational failures, and the failure to meet client expectations and other facts; changes in the national and local economies; unstable political and economic environments; disease outbreaks, such as the COVID-19 pandemic or similar public health threats, and measures implemented to combat them; and other risk factors described in our annual report on Form 10-K for the year ended December 31, 2024, including those disclosed from time to time in filings made by Mercantile with the Securities and Exchange Commission. Investors are cautioned not to place undue reliance on any forward-looking statements contained herein.





# Executive Management Team



**RAYMOND REITSMA**

**PRESIDENT AND  
CHIEF EXECUTIVE OFFICER**

Mr. Reitsma was appointed President and Chief Executive Officer of Mercantile effective June 1, 2024, and has been with the Bank for over 20 years, beginning with his initial role as a Commercial Loan Manager in 2003, including holding the title of Senior Lender for eight years and President for seven years.



**CHARLES CHRISTMAS**

**EVP, CHIEF FINANCIAL OFFICER,  
AND TREASURER**

Mr. Christmas has served as Chief Financial Officer at Mercantile since 1998. Prior to joining Mercantile, Mr. Christmas was a bank examiner for the Federal Deposit Insurance Corporation.

# Financial Performance

First Quarter 2026



## 1Q26 Performance Highlights

EARNINGS <sup>1</sup>	<ul style="list-style-type: none"> <li>• 9% EPS growth quarter-over-quarter</li> <li>• EPS of \$1.32 in 1Q26 vs. \$1.21 in 1Q25</li> <li>• 1.4% ROAA and 12.5% ROAE in 1Q26 vs. 1.3% ROAA and 13.3% ROAE in 1Q25</li> </ul>
NET INTEREST MARGIN AND NET INTEREST INCOME	<ul style="list-style-type: none"> <li>• Net interest margin of 3.55% in 1Q26 vs. 3.47% in 1Q25</li> <li>• Driven by lower costs of funds relating to EMB acquisition and repricing of fixed rate assets</li> <li>• The lower interest rate environment had little impact on margin as a lower asset yield was largely offset by lower funding rates</li> </ul>
COMMERCIAL LOAN PORTFOLIO	<ul style="list-style-type: none"> <li>• Commercial loans increased 2% annualized in 1Q26</li> <li>• Growth despite elevated payoffs that offset solid originations</li> <li>• C&amp;I and Owner Occupied CRE combined represented 57% of the portfolio</li> </ul>
ASSET QUALITY	<ul style="list-style-type: none"> <li>• Nonperforming assets to total assets ratio of 0.11% at the end of 1Q26</li> <li>• Net loan recoveries to average loans of 0.03% in 1Q26</li> </ul>
DEPOSIT AND FUNDING	<ul style="list-style-type: none"> <li>• Continued focus on building local deposit base</li> <li>• Total local deposits increased 15% annualized in 1Q26</li> <li>• Loan-to-deposit ratio at 89% at the end of 1Q26 vs. 99% at the end of 1Q25</li> </ul>
CAPITAL	<ul style="list-style-type: none"> <li>• CET1 capital ratio of 11.3% at the end of 1Q26 vs. 10.9% at the end of 1Q25</li> <li>• Total risk-based capital ratio of 14.6% at the end of 1Q26 vs. 14.4% at the end of 1Q25</li> <li>• Tangible book value per share of \$37.34 at the end of 1Q26 vs. \$34.42 at the end of 1Q25</li> </ul>

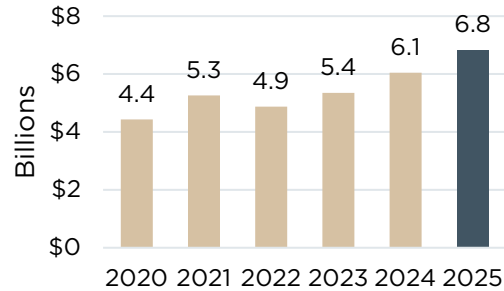
1. Includes \$3.2 million in aggregate one-time costs associated with Mercantile's acquisition completed in the fourth quarter of 2025 of Eastern Michigan Financial Corporation and (ii) the previously announced core and digital banking system conversion

## Historical Trends and Shareholder Value

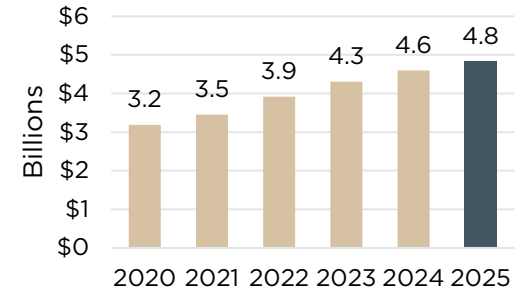
Strong Track Record of Delivering Shareholder Value

Solid Earnings and Balance Sheet Growth Trends

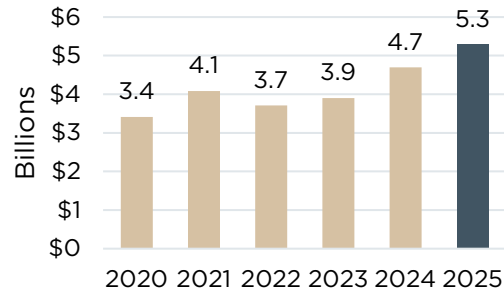
**Total Assets**  
9.0% CAGR



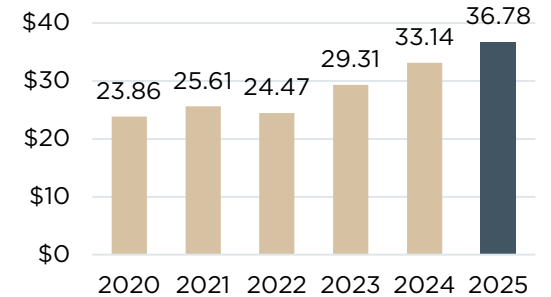
**Total Loans**  
8.6% CAGR



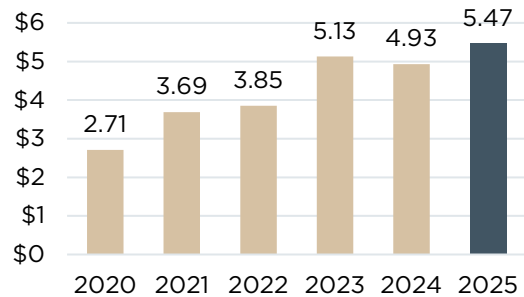
**Total Deposits**  
9.2% CAGR



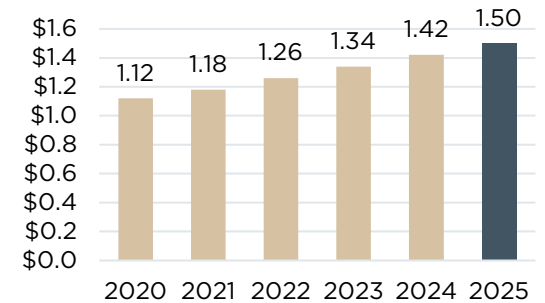
**TBVPS**  
9.0% CAGR



**EPS**  
15.1% CAGR



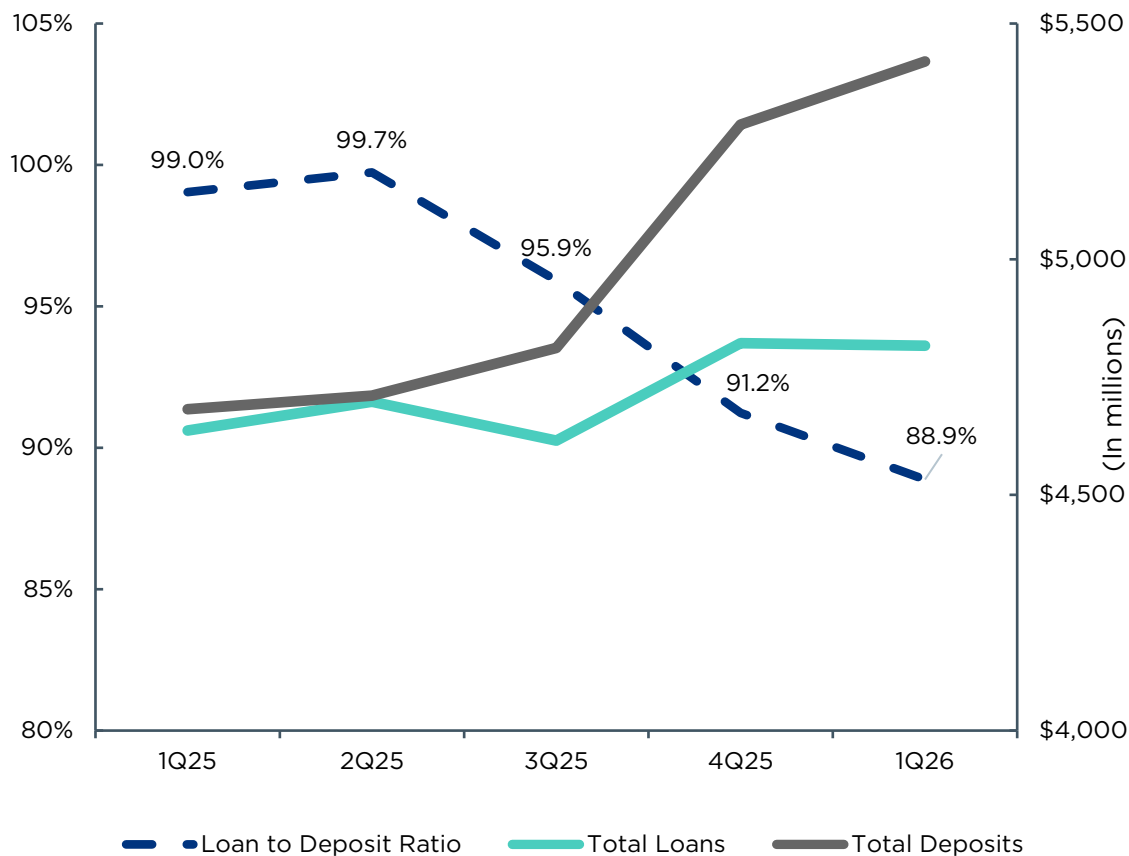
**Cash Dividends**  
6.0% CAGR



## Loan-to-Deposit Ratio\*

Multi-year strategic initiative to reduce loan-to-deposit ratio

- Reduced to 89% from 99% over last twelve months

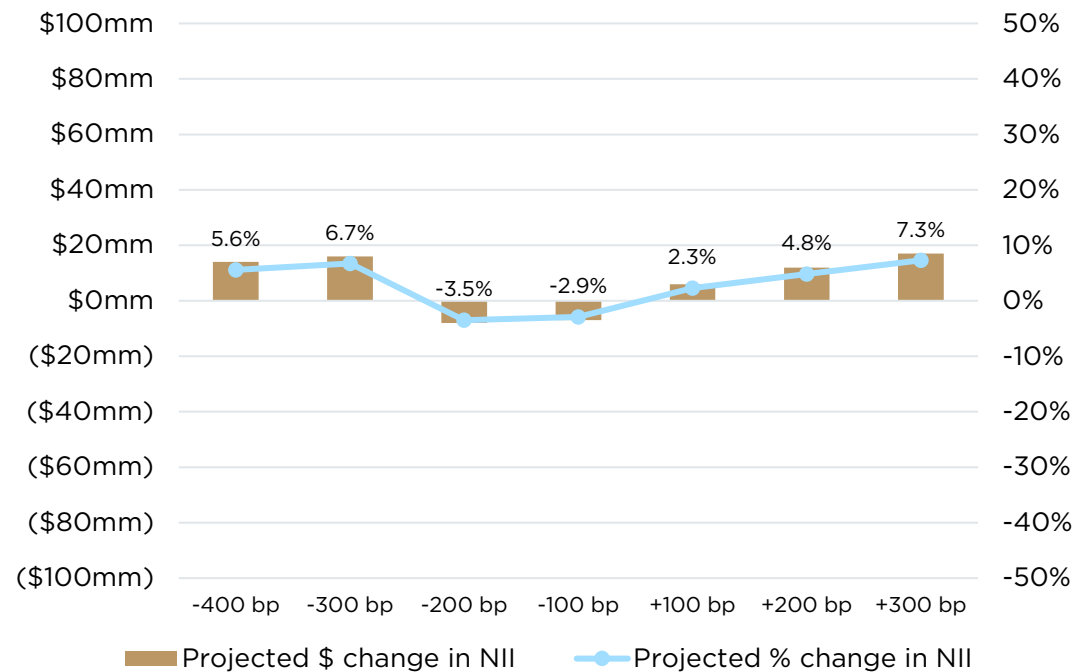


\*Reflects end of quarter balances

# Interest Rate Scenarios

## Balance Sheet Structure Supports Stable Net Interest Income Across Rate Environments

- Purchases of highly discounted callable agency bonds provide additional protection in a down rate environment
- Matched funding fixed rate commercial loans, deposit mix strategies, and commercial loan back-to-back interest rate swap program mitigate the impact of rate changes

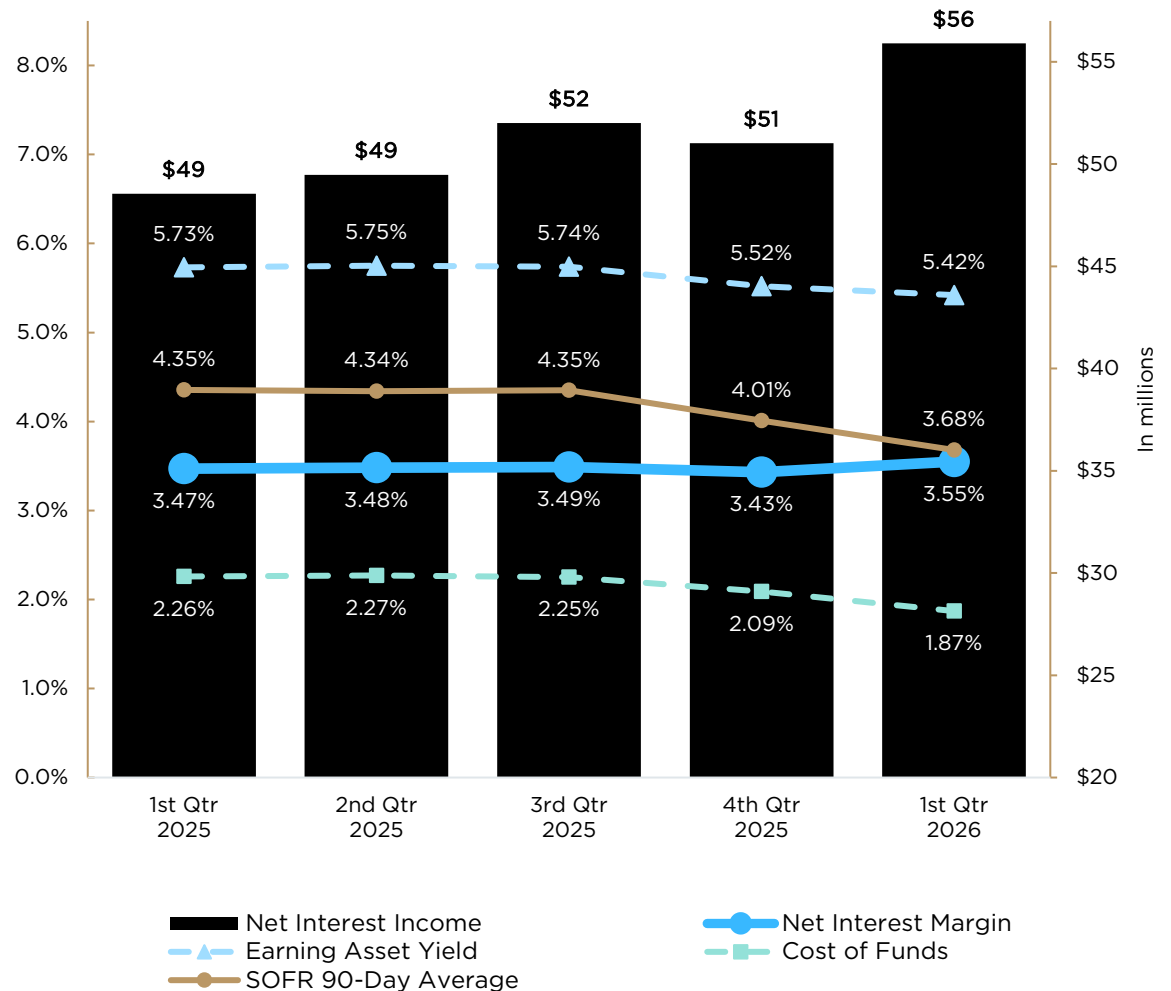


Reflects a gradual one-year parallel change in interest rates; simulation results as of March 31, 2026

## Stable margin and net interest income in a declining interest rate environment

### Stable net interest margin

- Proactive balance sheet management strategies that support margin stabilization include:
  - Matched funding fixed rate commercial loans and deposit mix strategies/management
  - Commercial loan back-to-back interest rate swap program
  - Laddered maturities in investment portfolio and purchases of heavily discounted callable agency bonds
  - Acquisition of EMB provided low-cost deposits

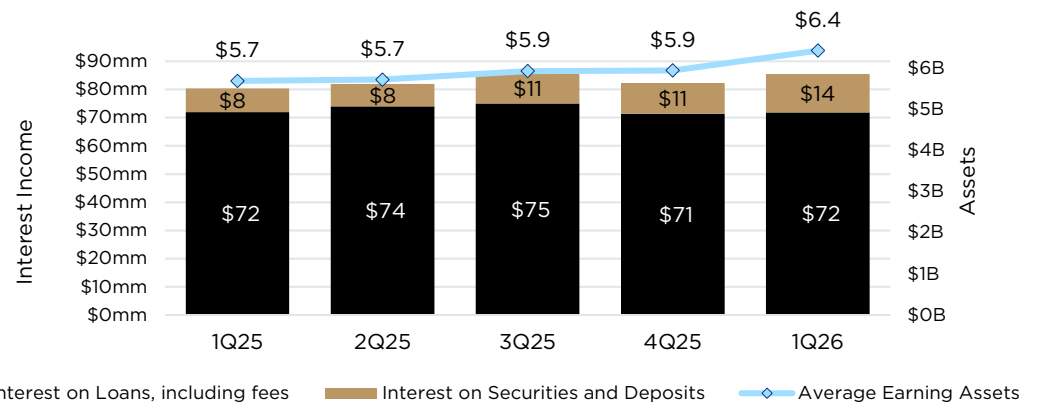


# Net Interest Income

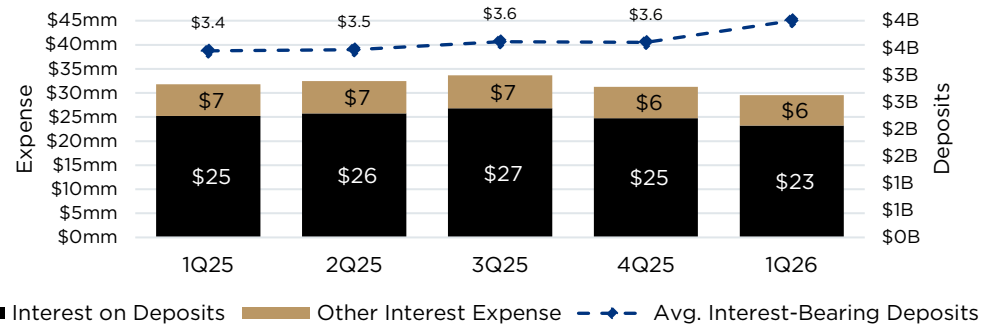
## Solid net interest income in a lower interest rate environment

- Despite lower interest rate environment, net interest income continues to be solid driven by:
  - Quarter over quarter asset growth
  - Active match funding initiatives
  - Higher yield on investments as fixed rate securities reprice
  - Repricing of fixed rate loans
  - Repricing of time deposits
  - Stable noninterest bearing deposits
  - EMB acquisition

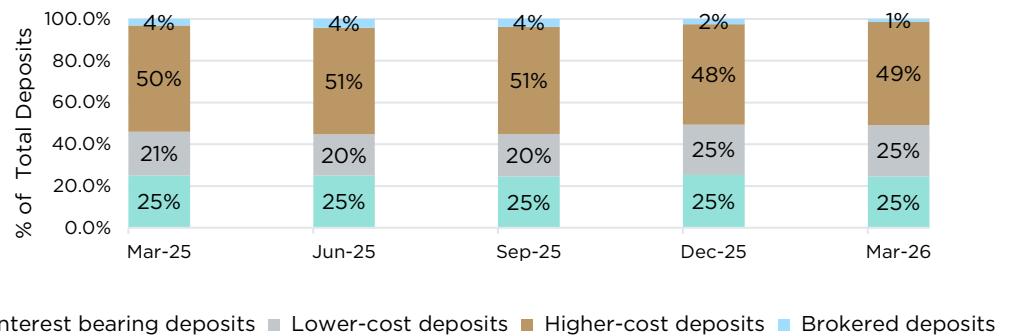
Change in asset mix as on balance sheet liquidity grows



Costs stable as deposit balances grow



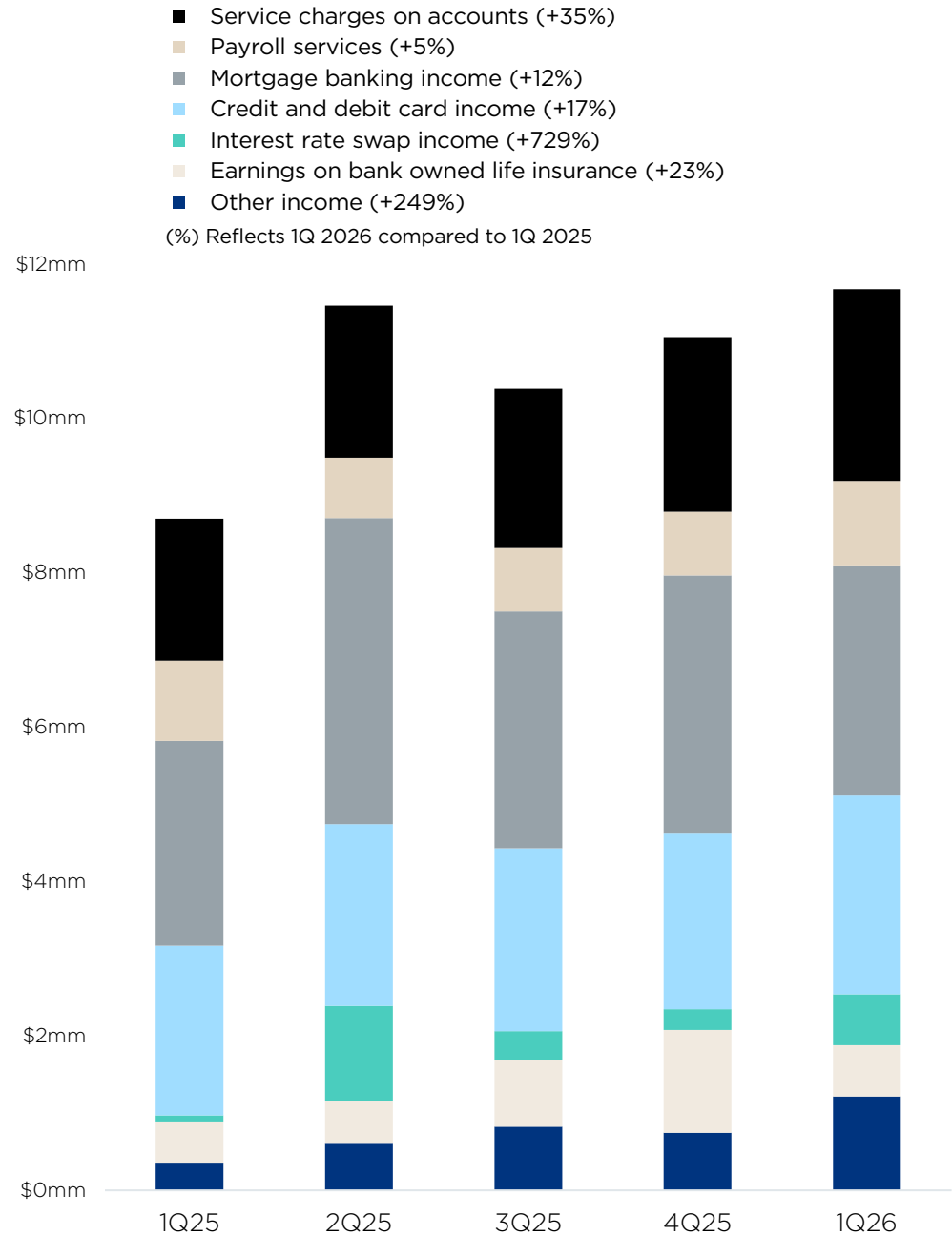
Significant low/no cost deposits



## Noninterest Income

**Stable fee income with quarter over quarter increase:**

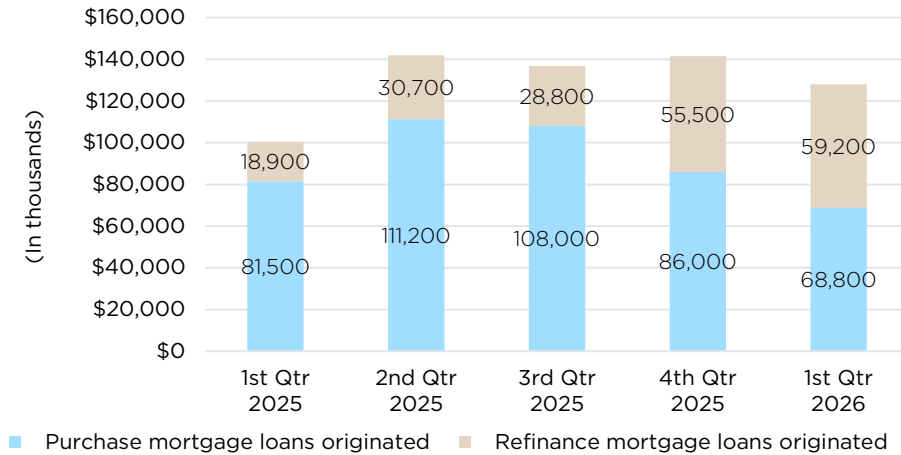
- Treasury management and payroll services fees increase driven by new commercial client acquisitions and effective marketing endeavors
- Interest rate swap income increased due to higher volume
- Mortgage banking income increased due to higher production and an increase in the percentage of loans originated with intent to sell



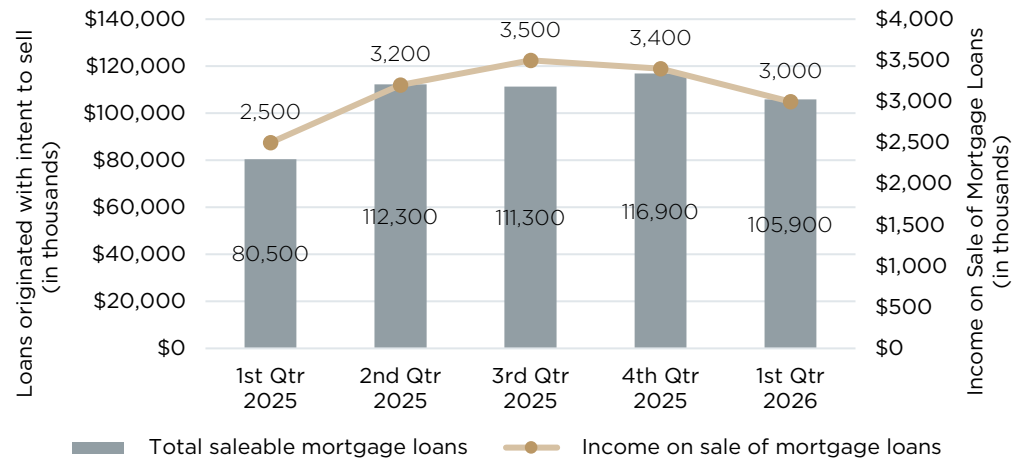
# Mortgage Loan Activity

Stable income and solid originations

## MORTGAGE LOAN ORIGINATIONS



## MORTGAGE LOAN SALES

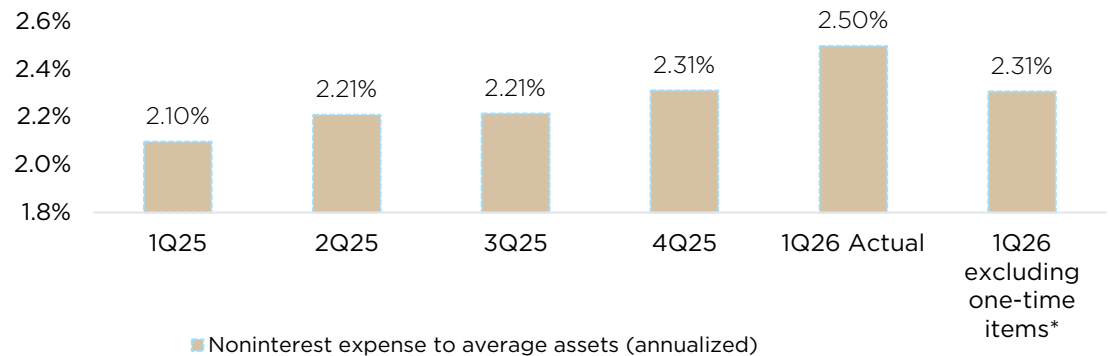
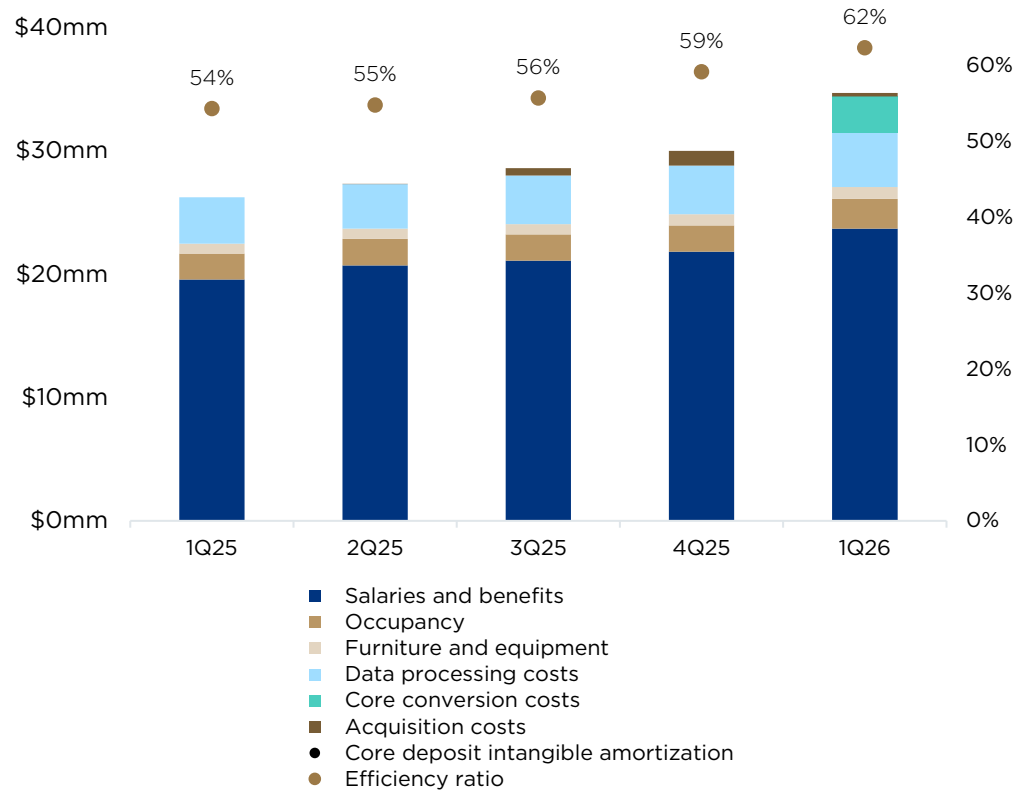


# Noninterest Expense

## Stable Core Costs

- Increase in salary and benefit costs commensurate with asset growth
- Additional increase driven by core conversion and EMB acquisition

\* Represents a non-GAAP financial measurement, which excludes costs associated with (i) Mercantile's acquisition completed in the fourth quarter of 2025 of Eastern Michigan Financial Corporation of \$0.3 million and (ii) the previously announced core and digital banking system conversion of \$2.9mm.



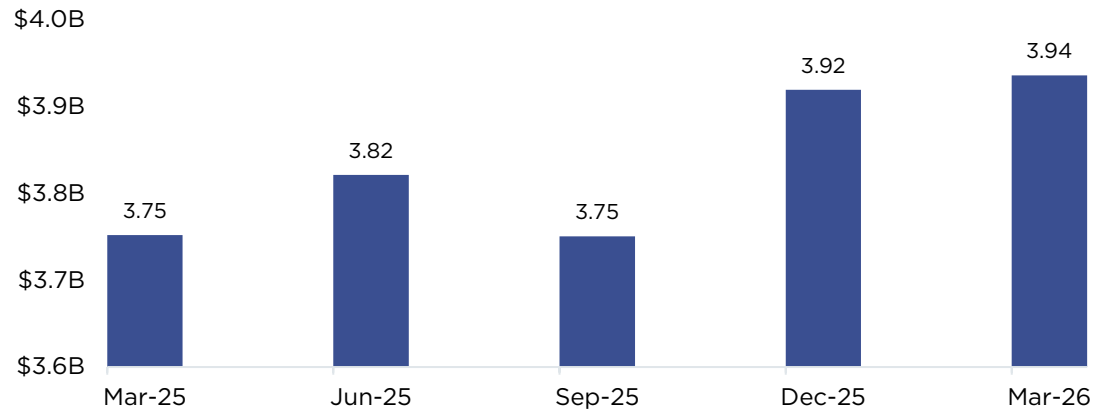
# Loan Growth

## Consistent Fundings

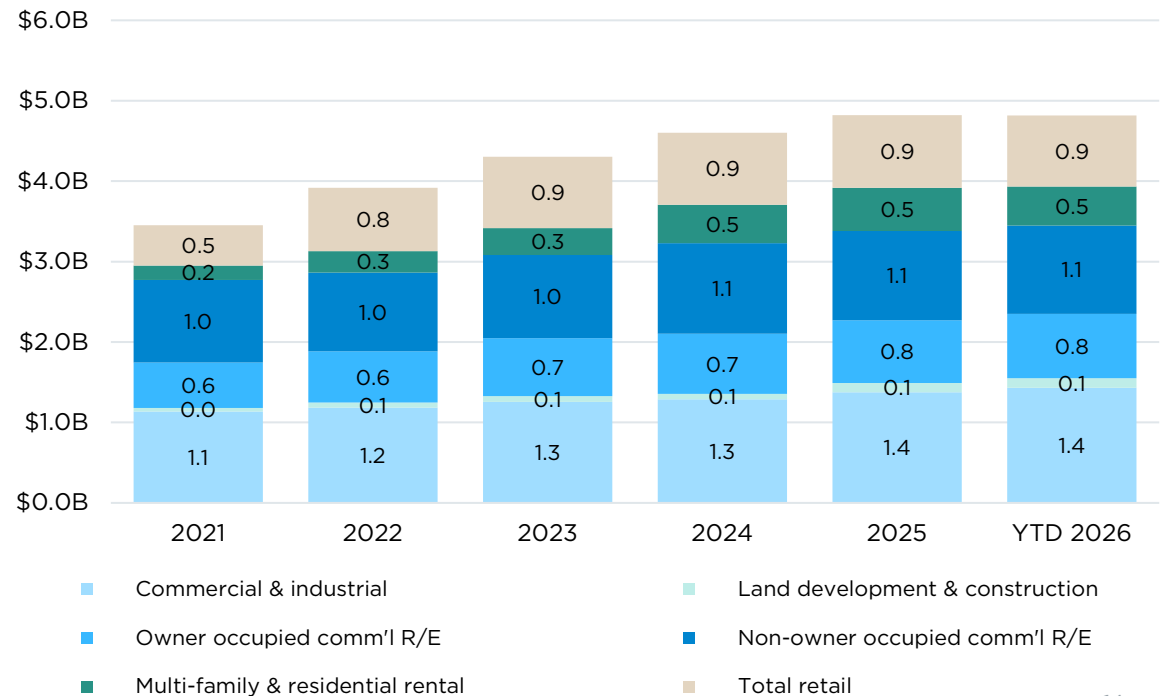
- Commercial loan focused
- Solid historical growth
- Top tier asset quality
- First quarter 2026 loan growth impacted by \$180 million in payoffs/paydowns attributed to:
  - Assets sales
  - Refinanced to secondary market
  - Lines of credit paydowns due to excess cash

\*reflects year end and quarter end totals

**Quarter End Core Commercial Loan Growth Trends** (reflects period end balances)



**Total Loan Portfolio Growth Trends** (reflects period end balances)\*



## Asset Quality

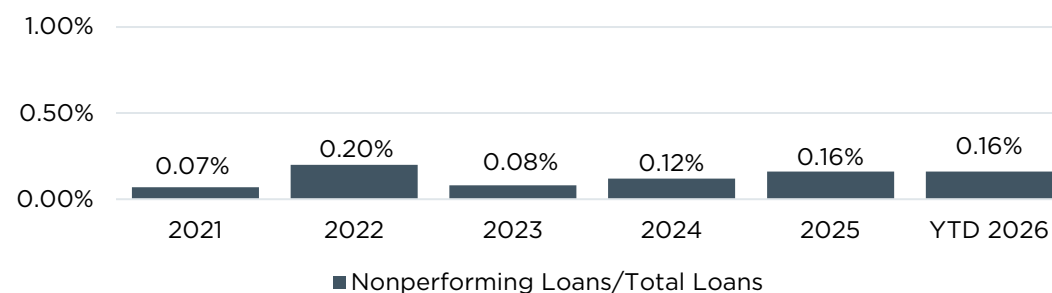
### Asset quality measures remain strong

- Reflects ongoing commitment to soundly and vigilantly underwrite and administer loans and strength of borrowers
- Continuing to build reserve for credit losses

### Quarterly Asset Quality Metrics

(\$ in thousands)	1 <sup>st</sup> Qtr 2025	2 <sup>nd</sup> Qtr 2025	3 <sup>rd</sup> Qtr 2025	4 <sup>th</sup> Qtr 2025	1 <sup>st</sup> Qtr 2026
Gross loan charge-offs	\$ 100	0	200	2,800	0
Recoveries	\$ 200	100	700	200	400
Net loan charge-offs (recoveries)	\$ (100)	(100)	(500)	2,600	(400)
Net loan charge-offs (recoveries) to average loans	(0.01%)	(0.01%)	(0.05%)	0.23%	(0.03%)
Provision for credit losses	\$ 2,100	1,600	200	(700)	(1,800)
Allowance for credit losses	\$ 56,700	58,400	59,100	58,200	56,700
Allowance to loans	1.22%	1.24%	1.28%	1.21%	1.18%
Nonperforming loans	\$ 5,400	9,700	9,800	7,900	7,500
Other real estate/repossessed assets	\$ 0	0	0	0	0
Nonperforming loans to total loans	0.12%	0.21%	0.21%	0.16%	0.16%
Nonperforming assets to total assets	0.09%	0.16%	0.16%	0.12%	0.11%

### Historical Nonperforming Loans to Total Loans\*



\*Reflects period ends.

# Funding sources designed to match asset repricing characteristics\*

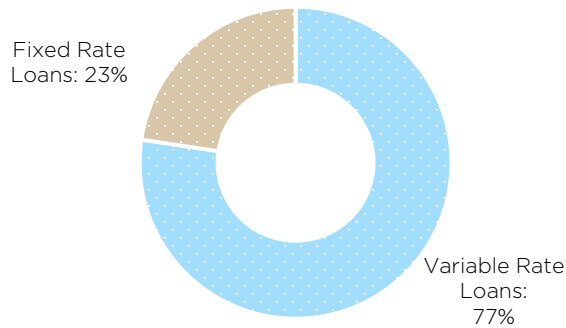
## Floating rate:

- Shorten balance sheet duration
- Align with funding sources (of which a proportional amount has short durations and floating rates) to mitigate interest rate risk

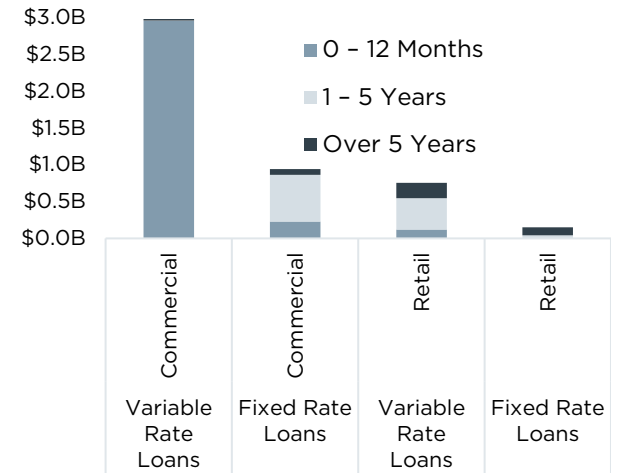
## Fixed rate:

- Match funded with fixed rate liabilities
- Fixed-rate loans and securities provide a natural hedge in a declining-rate environment.

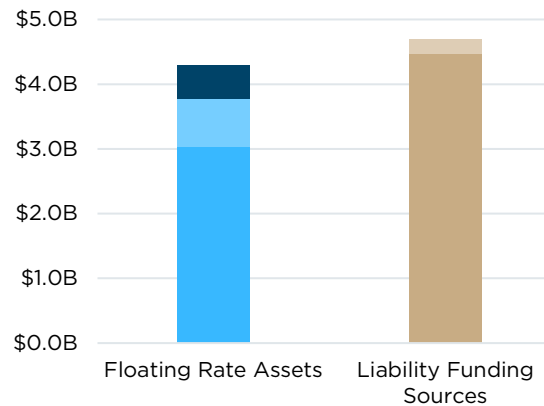
**Total Loan Portfolio Rate Type**



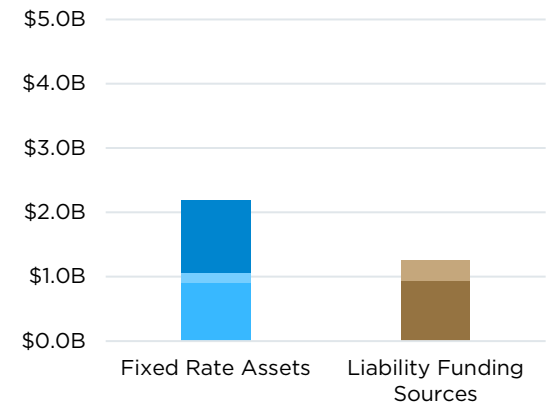
**Total Loan Portfolio Repricing Breakdown**



**Total Variable Rate Assets and Funding Sources**



**Total Fixed Rate Asset and Funding Sources**



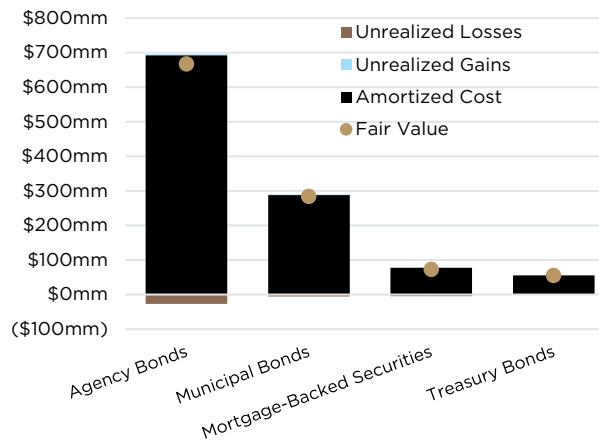
\*As of March 31, 2026

# Investment Portfolio

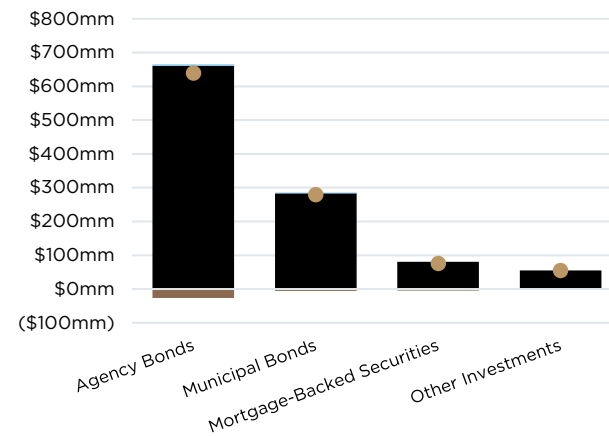
- Net unrealized losses (before tax) equaled \$37 million (or 3% of total securities book value) as of March 31, 2026
- Investment portfolio mix remains relatively unchanged, dominated by U.S. Agency bonds
- Continue to build the U.S. Agency bond portfolio as part of the strategy to reduce loan to deposit ratio and mitigate interest rate risk
  - Increased portfolio yield given higher rate environment
  - Laddered maturities but concentration on bond purchases with maturities in 3-5 years

## Total Investment Portfolio Composition

As of March 31, 2026

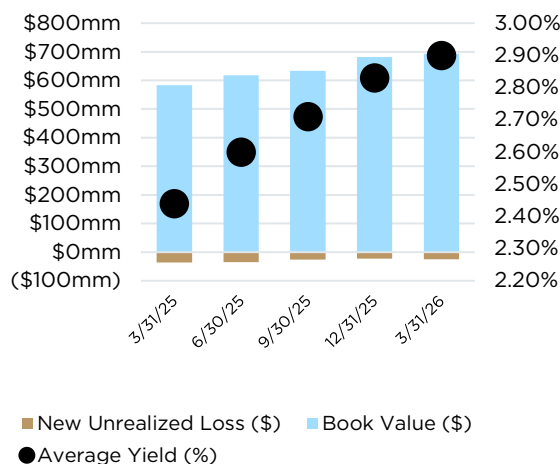


As of December 31, 2025

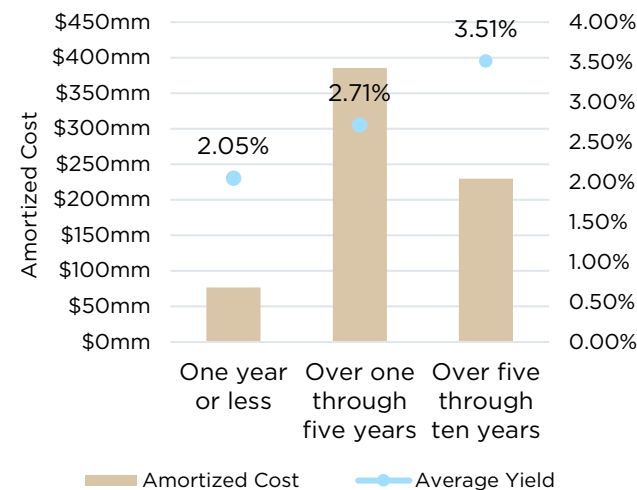


## U.S. Agency Bond Segment Profile

Segment Growth



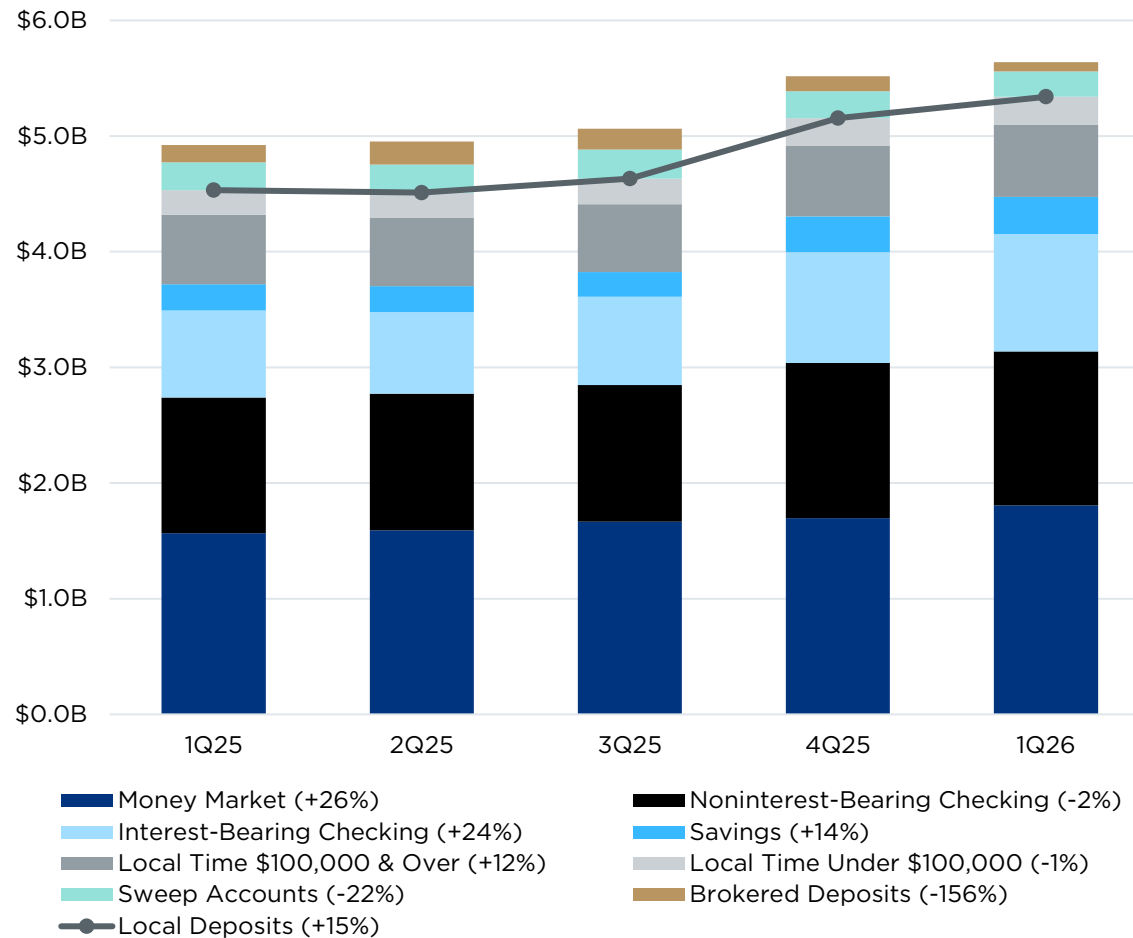
Maturity Schedule\*



\*As of March 31, 2026

## Deposits and Sweep Accounts\*

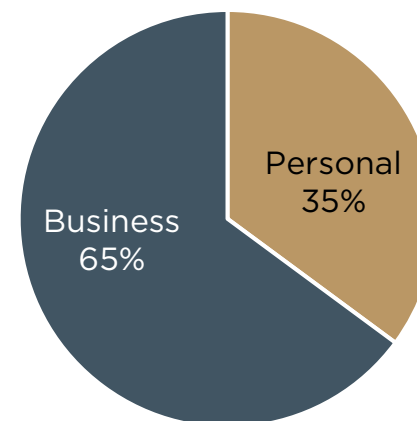
- 10% growth (annualized) in total deposits in the first quarter 2026
- 15% growth (annualized) in local deposits in the first quarter 2026
- Continued reduction in wholesale funding



\* (%) Reflects annualized growth in the first quarter of 2026

## Deposit Balances\*

Deposits comprised primarily of business accounts



(\$ in thousands)	March 31, 2026		December 31, 2025	
	Personal	Business	Personal	Business
Noninterest-Bearing Checking	\$ 241,100	1,090,900	216,100	1,123,700
Interest Checking	\$ 253,900	760,500	249,800	707,700
Savings	\$ 273,800	46,700	269,900	40,400
Money Market	\$ 519,800	1,287,100	505,400	1,192,200
Certificates of Deposit	\$ 565,500	300,100	558,600	290,200
<b>Total Deposits</b>	<b>\$ 1,854,100</b>	<b>3,485,300</b>	<b>1,799,800</b>	<b>3,354,200</b>

\*As of March 31, 2026, excludes brokered deposits

## Large Depositors

(Includes Sweep Account Balances)

### Stable Large Depositors

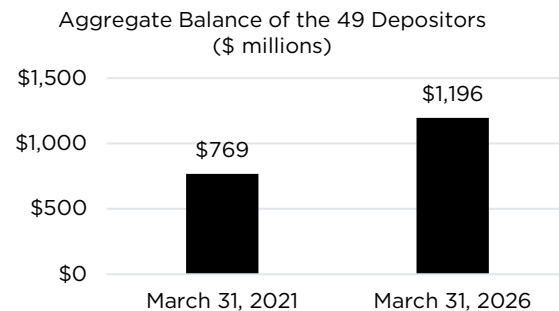
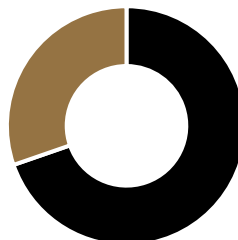
Depositors with over \$5 million as of March 31, 2026

**Total - 93 relationships aggregating \$1.9 billion**

- Business/Individual - 64 relationships aggregating \$1.6 billion
- Governmental - 29 relationships aggregating \$0.3 billion

Depositors with over \$5 million as of March 31, 2021 (5 years ago), consisted of 71 relationships aggregating \$1.1 billion

**49 relationships still maintain deposits over \$5 million as of March 31, 2026**



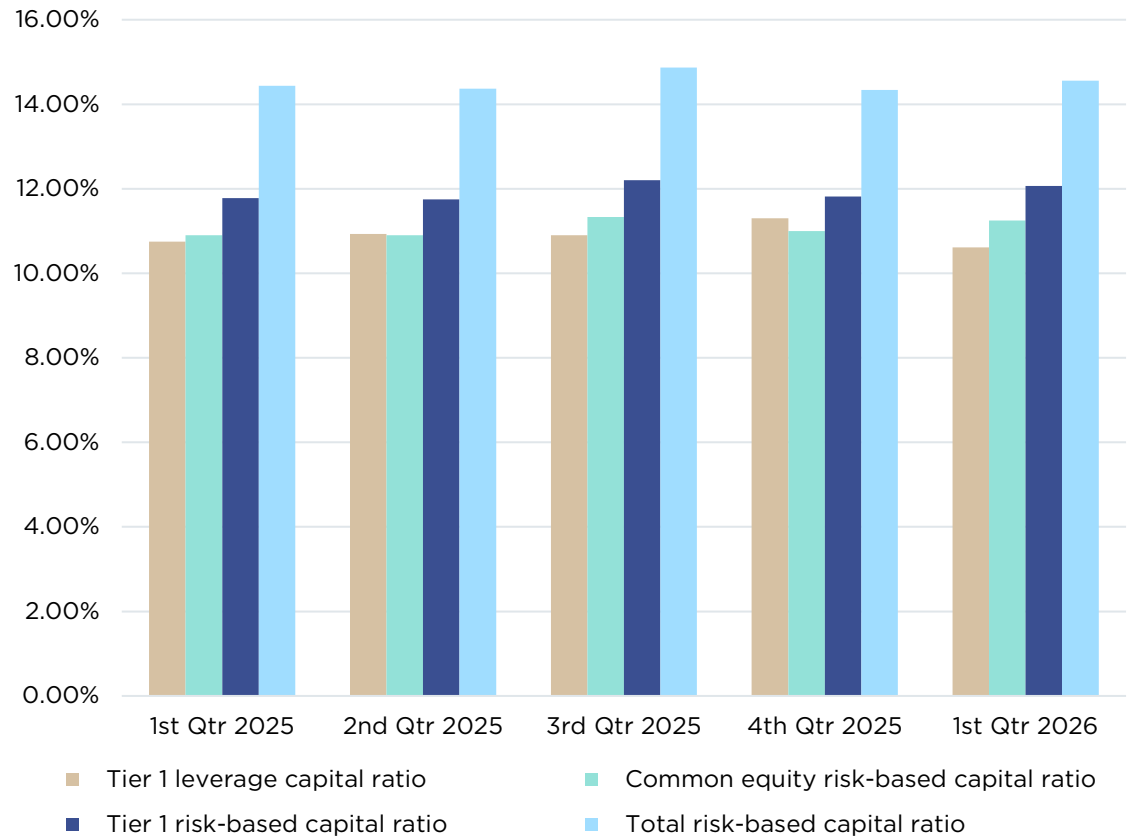
## Capital Ratios

Both of Mercantile Bank Corp’s subsidiaries, Mercantile Bank and Eastern Michigan Bank, have regulatory capital levels in excess of the amounts necessary to be categorized as “well capitalized.”

### Subsidiary Banks Total Risk Based Capital:

- Mercantile Bank - 13.8%
- Eastern Michigan Bank - 20.5%

Mercantile Bank Corporation Consolidated Capital Ratios



## Sources of Liquidity\*

Source	Availability ( <i>\$ in thousands</i> )	
Unsecured Federal Funds Lines of Credit	\$	50,000
FHLB of Indianapolis Advance Program	\$	837,000
Unpledged Investments	\$	752,000
Federal Reserve Discount Window	\$	153,000

\*As of March 31, 2026

## Thoughts on 2026

### PRIME / SOFR RATES

- No rate changes during 2026

### PERFORMANCE METRICS

	2 <sup>nd</sup> QUARTER	3 <sup>rd</sup> QUARTER	4 <sup>th</sup> QUARTER
Loan Growth (annualized)	5.00%-7.00%	5.00%-7.00%	5.00%-7.00%
Net Interest Margin	3.50%-3.60%	3.55%-3.65%	3.60%-3.70%
Fee Income	\$11.0MM-\$12.0MM	\$11.0MM-\$12.0MM	\$10.5MM-\$11.5MM
Overhead Costs <sup>1</sup>	\$39.0MM-\$40.0MM	\$39.0MM-\$40.0MM	\$39.0MM-\$40.0MM
Federal Tax Rate <sup>2</sup>	17%	17%	17%

1. Excludes anticipated costs associated with core conversion
2. Reflects expected transferable energy tax credit acquisitions



# Loan Portfolio Characteristics

Strong Credit Culture

Diversified Lending



## Total Loans\*

(\$ in thousands)	Balance	Percentage
<b>COMMERCIAL LOANS</b>		
Commercial and Industrial	\$ 1,429,800	30%
Real Estate - NonOwner Occupied	\$ 1,101,800	23%
Real Estate - Owner Occupied	\$ 799,100	17%
Real Estate - Multi-Family & Residential Rental	\$ 485,200	10%
Real Estate - Land Development & Residential Construction	\$ 119,500	2%
<b>Total Commercial Loans</b>	<b>\$ 3,935,400</b>	<b>82%</b>
<b>RETAIL LOANS</b>		
1 - 4 Family Mortgages	\$ 768,200	16%
Other Consumer	\$ 113,100	2%
<b>Total Retail Loans</b>	<b>\$ 881,300</b>	<b>18%</b>
<b>TOTAL LOANS</b>	<b>\$ 4,816,700</b>	<b>100%</b>

\*As of March 31, 2026

## Asset Quality Metrics

### Quarter Trends

(\$ in thousands)

- Continued strong asset quality metrics
- 11 basis points nonperforming assets to total assets as of March 31, 2026

	3/31/25	6/30/25	9/30/25	12/31/25	3/31/26
Net loan charge-offs (recoveries)	\$ (100)	(100)	(500)	2,600	(400)
Net loan charge-offs (recoveries) to average loans (annualized)	(0.01%)	(0.01%)	(0.05%)	0.23%	(0.03%)
Allowance to loans	1.22%	1.24%	1.28%	1.21%	1.18%
Nonperforming loans to total loans	0.12%	0.21%	0.21%	0.16%	0.16%
Nonperforming assets to total assets	0.09%	0.16%	0.16%	0.12%	0.11%

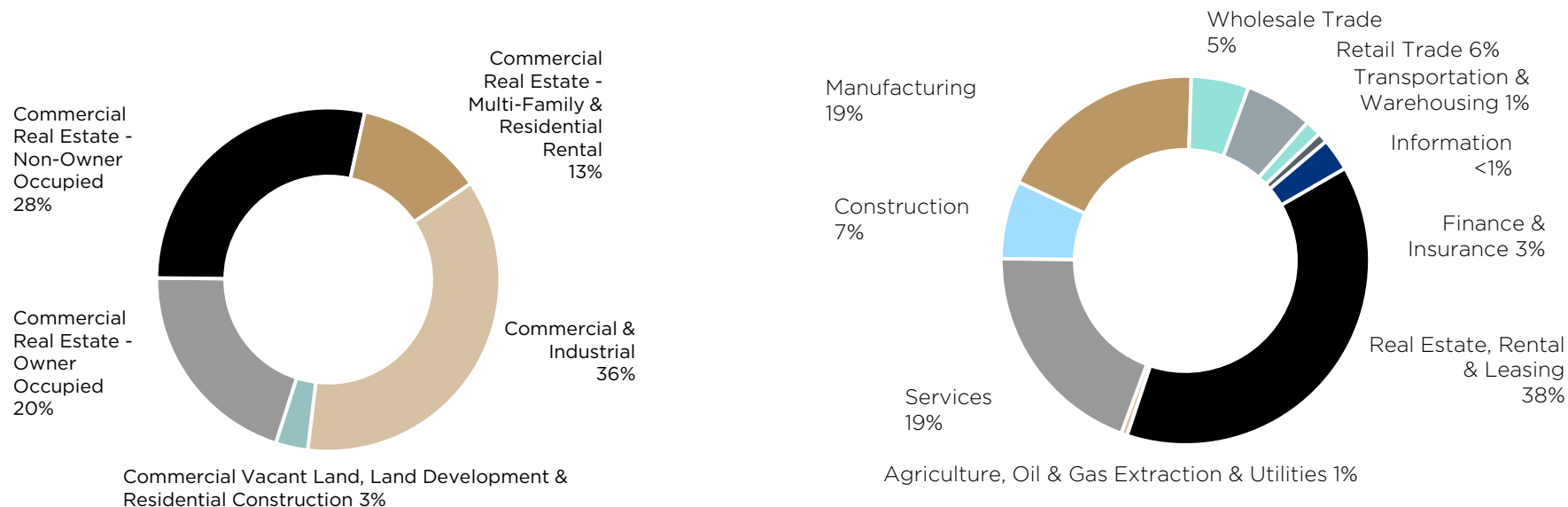
# Lending Commitments

(\$ in millions)

\*Commitments to make loans generally reflect our binding obligations to existing and prospective commercial customers to extend credit, including line of credit facilities secured by accounts receivable and inventory, and term debt secured by either real estate or equipment.

		3/31/25	6/30/25	9/30/25	12/31/25	3/31/26
<b>CONSTRUCTION LOANS</b>						
Commercial	\$	210	237	216	237	240
Residential	\$	30	35	37	34	32
<b>COMMITMENTS TO MAKE LOANS*</b>	\$	27	105	133	205	289
<b>TOTAL</b>	\$	267	377	386	476	561

## Composition – Commercial Loans <sup>1,2</sup>



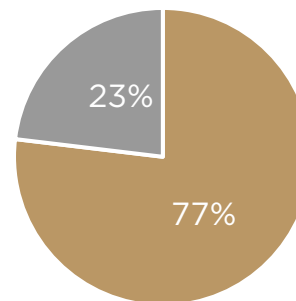
### CREDIT RISK PROFILE BY INTERNAL CREDIT RISK GRADES (\$ in millions)

Internal Credit Risk Grade Groupings	Commercial & Industrial	Commercial Vacant Land, Land Dev., & Residential Construction	Commercial Real Estate – Owner Occupied	Commercial Real Estate – Non-Owner Occupied	Commercial Real Estate – Multi-Family & Residential Rental
Grades 1-4	\$ 673.3	58.4	503.6	431.1	148.4
Grades 5-7	\$ 734.3	61.1	286.0	668.0	336.8
Grades 8-9	\$ 22.2	-	9.5	2.7	-
<b>Total Commercial</b>	<b>\$ 1,429.8</b>	<b>119.5</b>	<b>799.1</b>	<b>1,101.8</b>	<b>485.2</b>

1. Private credit exposure represents 2% of commercial loan balances  
 2. As of March 31, 2026

## Rate Type - Commercial Loans\*

(\$ in millions)



- Floating Rate Commercial Loans
- Fixed Rate Commercial Loans

### RATE TYPE BREAKDOWN

		<b>Balance</b>
Floating Rate Commercial Loans	\$	3,026,400
Fixed Rate Commercial Loans	\$	909,000
<b>Total Commercial Loans</b>	<b>\$</b>	<b>3,935,400</b>

\*As of March 31, 2026

## Past Due Loans

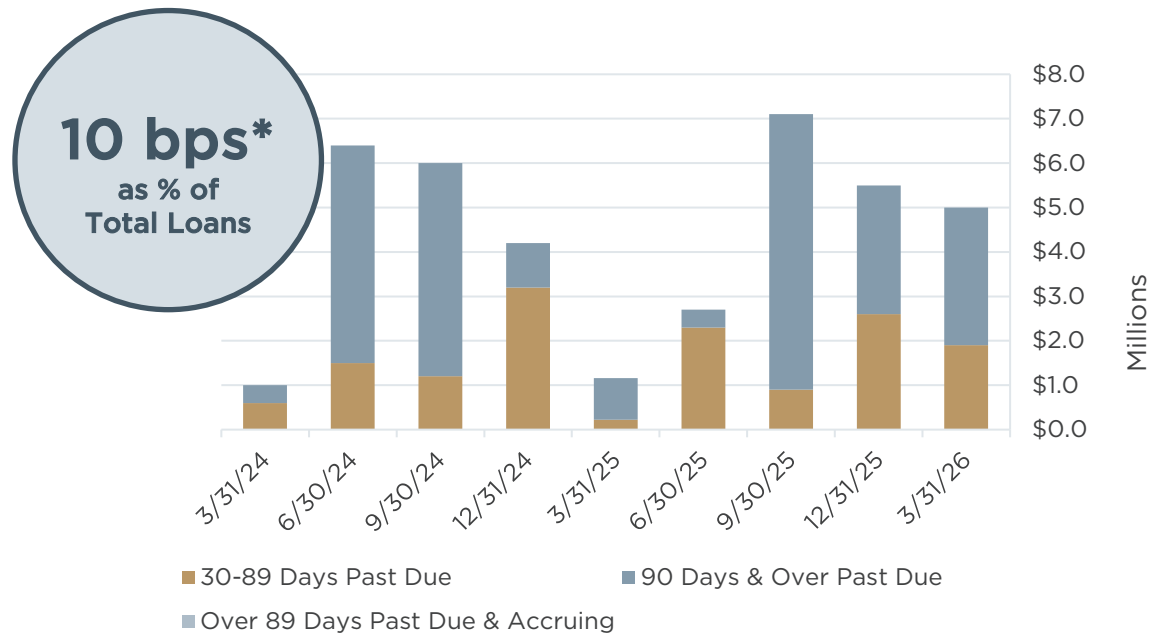
### Commercial and Retail Past Due Loans\*

(\$ in millions)

		30-59 Days Past Due	60-89 Days Past Due	> 89 Days Past Due	Total Past Due	Current	Total Loans	Recorded Balance > 89 Days & Accruing
Commercial and Industrial	\$	0.2	-	-	0.2	1,429.6	1,429.8	-
Vacant Land, Land Development, Residential Construction	\$	0.2	-	-	0.2	119.3	119.5	-
Real Estate - Owner Occupied	\$	0.4	-	-	0.4	798.7	799.1	-
Real Estate - Non-Owner Occupied	\$	-	-	2.7	2.7	1,099.1	1,101.8	-
Real Estate - Multi-Family and Residential Rental	\$	-	-	-	-	485.2	485.2	-
<b>Total Commercial</b>	<b>\$</b>	<b>0.8</b>	<b>-</b>	<b>2.7</b>	<b>3.5</b>	<b>3,931.9</b>	<b>3,935.4</b>	<b>-</b>
1-4 Family Mortgages	\$	0.5	0.3	0.4	1.2	767.0	768.2	-
Other Consumer Loans	\$	0.3	-	-	0.3	112.8	113.1	-
<b>Total Retail</b>	<b>\$</b>	<b>0.8</b>	<b>0.3</b>	<b>0.4</b>	<b>1.5</b>	<b>879.8</b>	<b>881.3</b>	<b>-</b>
<b>Total Past Due Loans</b>	<b>\$</b>	<b>1.6</b>	<b>0.3</b>	<b>3.1</b>	<b>5.0</b>	<b>4,811.7</b>	<b>4,816.7</b>	<b>-</b>

\*As of March 31, 2026. Excludes current non-accrual loans.

# Past Due Loans

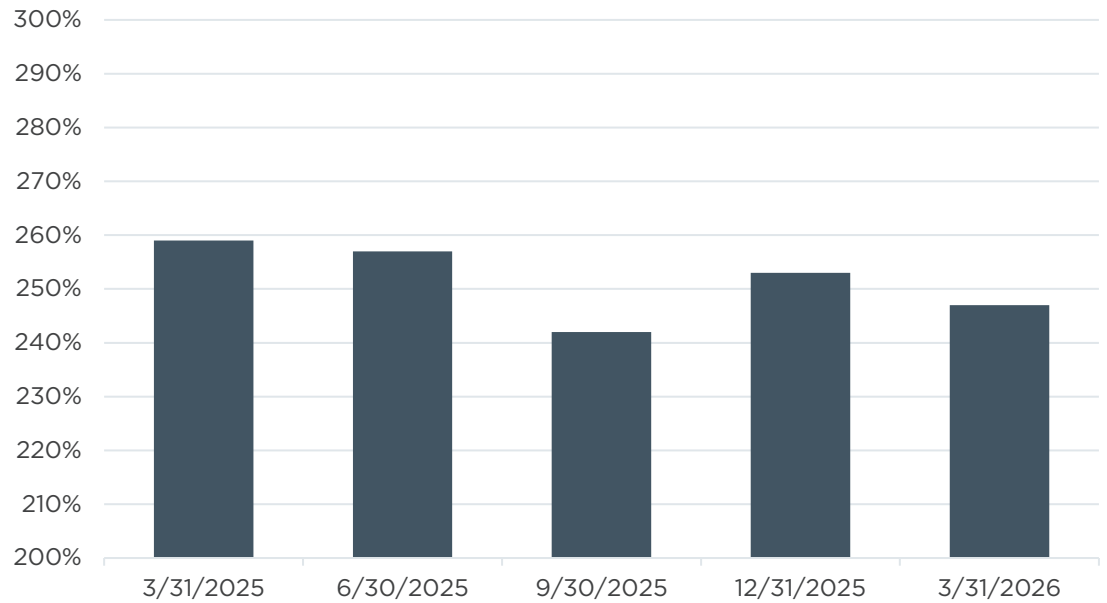


\*As of March 31, 2026

## FDIC Commercial Real Estate Lending Concentration Guideline for Mercantile Bank

### Commercial Real Estate Loans / Total Regulatory Capital

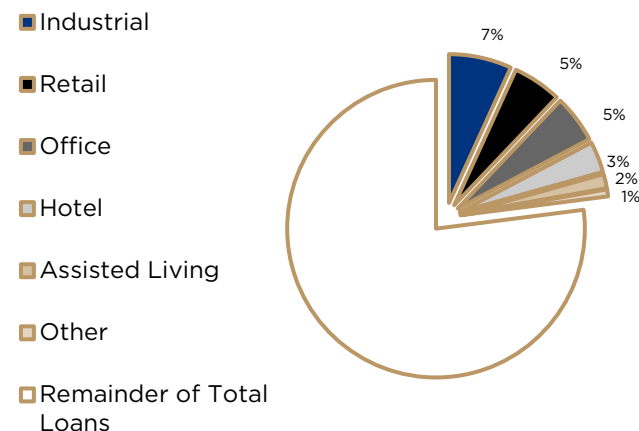
Generally not to exceed 300%



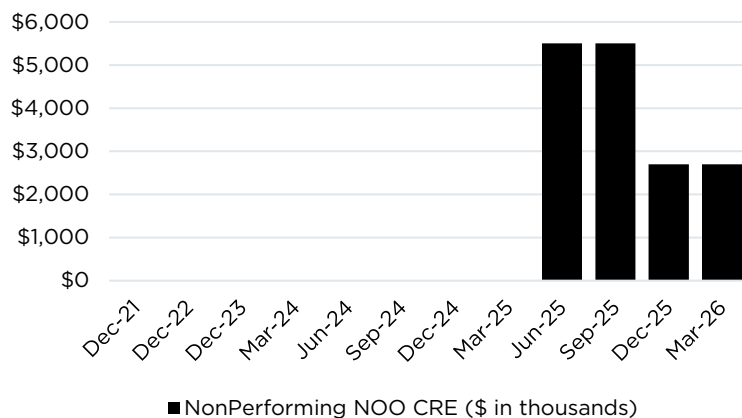
# Non-Owner Occupied Commercial Real Estate Lending\*

- 100% of office NOO CRE is located in Michigan
- 33% of office is medical
- Increase in nonperforming NOO CRE loans related to one commercial loan relationship

Current NOO CRE Composition



Historical NonPerforming NOO CRE (ending balance, \$ in thousands)



(\$ in thousands)	Balance	% of NOO CRE	% of Total Loans
Industrial	\$ 328,000	30%	7%
Retail**	\$ 250,100	23%	5%
Office	\$ 249,500	22%	5%
Hotel	\$ 162,500	15%	3%
Assisted Living	\$ 74,800	7%	2%
Other	\$ 36,900	3%	1%
<b>Total</b>	<b>\$ 1,101,800</b>	<b>100%</b>	<b>23%</b>

\*As of March 31, 2026

\*\*Retail is defined using S&P GICS classifications for the Retailing Industry, in addition to restaurants and NOO-CRE with direct exposure to multi use retailing businesses.

# Company Overview



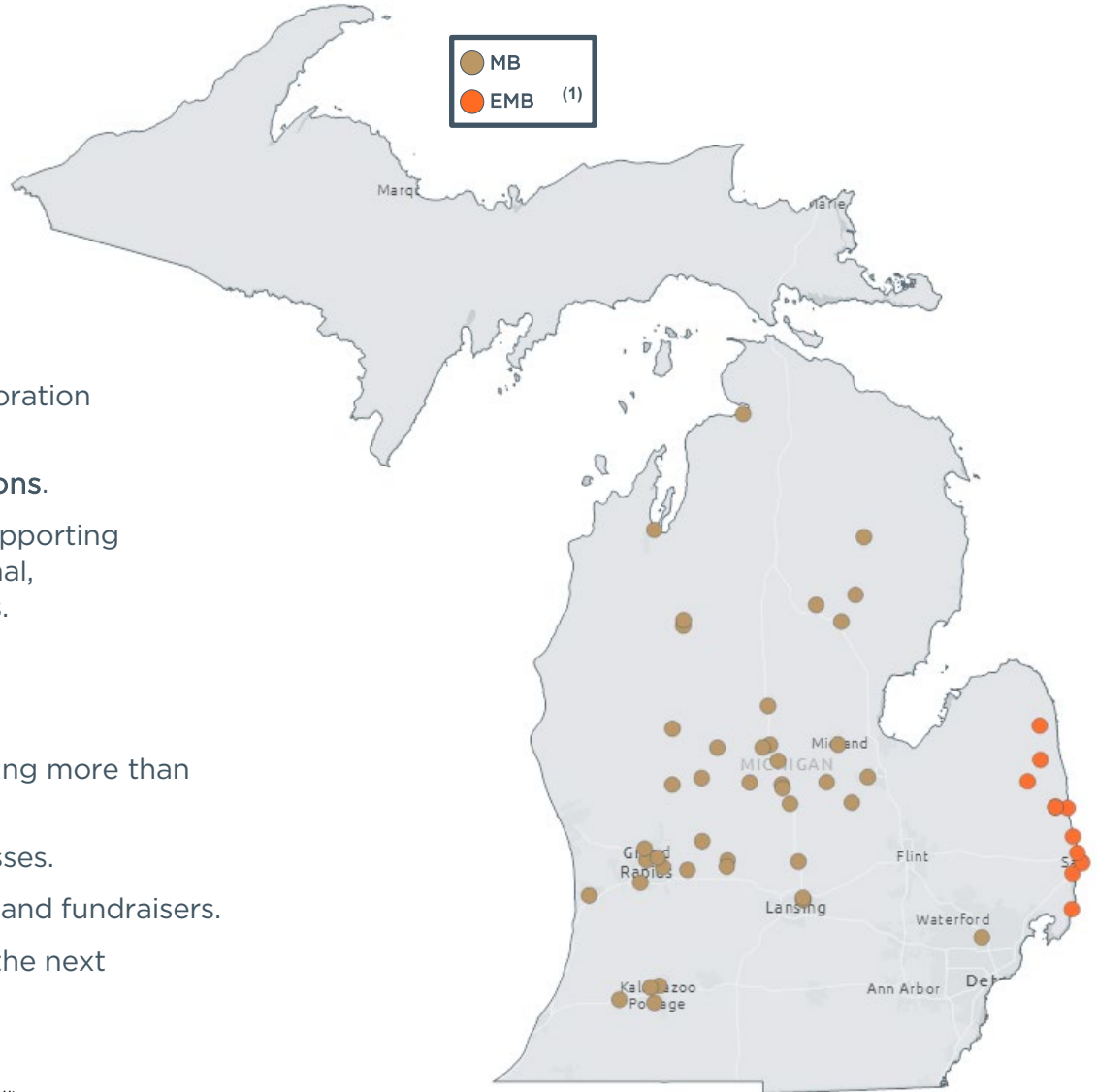
# The largest bank founded, headquartered, and serving in Michigan.

## OVERVIEW

- Founded in **1997** in Grand Rapids, MI.
- **\$6.9** billion in total assets.
- Acquisition of Eastern Michigan Financial Corporation closed December 31, 2025
- More than **760 employees** and **over 50 locations**.
- Offers more than **75 products and services** supporting commercial, business, governmental, educational, nonprofit, treasury and personal banking needs.

## WE INVEST IN OUR COMMUNITIES BY:

- Volunteering more than 24,000 hours supporting more than 900 organizations.
- Teaching more than 300 financial wellness classes.
- Donating over \$1,000,000 to local non-profits and fundraisers.
- Employing 40+ interns each year, investing in the next generation.



(1) Excludes one loan production office (66 N. Howard Ave, Croswell).



# Strategic Areas of Focus

## CLIENT EXPERIENCE

- Deploy new client onboarding and servicing technologies
- Enhance existing technology solutions
- Equip all sales personnel with the training, tools, and resources necessary to serve clients
- Enhance understanding of client behaviors and needs

## GROWTH

- Increase local deposits
- Build robust business banking reputation and portfolio
- Expand reach of traditional and digital marketing
- Grow commercial loan portfolio in prudent fashion
- Evaluate complementary M&A targets

- Expand presence in Southeast Michigan

## PEOPLE AND CULTURE

- Foster culture where all employees feel valued and empowered
- Build breadth and depth of employee training program
- Create an engaging workplace
- Enhance inter-departmental communications
- Maintain competitive compensation and benefit packages
- Amplify the Banks' impact on the communities they serve

## EFFICIENCY

- Deploy data analytics and robotic process automation
- Pursue process efficiency in all functional areas

- Explore use cases for artificial intelligence deployment
- Deploy new and upgraded software

## RISK MANAGEMENT

- Maintain and enhance existing credit culture
- Continued enhancement of interest rate risk management principles and associated reporting
- Maintain effective compliance management practices
- Expand enterprise risk management practices, monitoring, and reporting

## Product Offering

Highly competitive commercial and retail capabilities.

PEER PRODUCT	MBWM	BAC	JPM	FITB	CMA
Autobooks for Small Business with Electronic Invoicing and Receivables	●				
Bill Payment and ACH	●	●	●	●	●
Cash Management	●	●	●	●	●
Credit Card Rewards	●	●	●	●	●
Electric Vehicle Car Loan	●		●		
Health Savings Account	●	●			
In-House Payroll Services and Human Capital Management Solutions	●				
Integrated Payables	●	●	●	●	●
Integrated Receivables	●	●	●	●	●
Merchant Services	●	●	●	●	●
Personal Finance Management (Within Online and Mobile Banking)	●	●	●		●
Remote Deposit Capture	●	●	●	●	●



 Mercantile Bank®

