



Investor Presentation

July 2024





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, 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; the transition from LIBOR to SOFR; 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 risk factors described in our annual report on Form 10-K for the year ended December 31, 2023, 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
REITSMAS**

PRESIDENT &
CHIEF EXECUTIVE OFFICER

Mr. Reitsma was appointed CEO & President of the Bank 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.



**CHARLES
CHRISTMAS**

EVP, CHIEF FINANCIAL OFFICER &
TREASURER

Mr. Christmas joined the Bank in 1998 and has over 36 years of banking experience. Before being promoted to his current role, he served as Senior Vice President and Chief Financial Officer of Mercantile and the Bank from 2000 to 2015. Mr. Christmas also serves as Treasurer of Mercantile, a position he has held since 2000.

Financial Performance

Second Quarter 2024



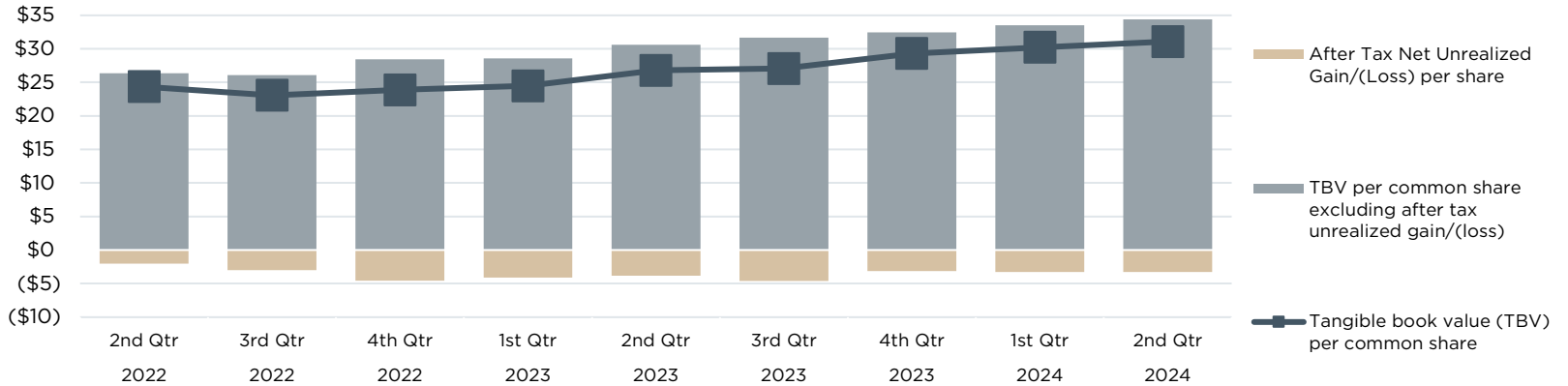
Performance Highlights

| | |
|----------------------------------|---|
| Earnings | <ul style="list-style-type: none"> • Net income of \$18.8MM in 2Q24 versus \$20.4MM in 2Q23 • EPS of \$1.17 in 2Q24 versus \$1.27 in 2Q23 |
| Net Interest Margin | <ul style="list-style-type: none"> • Net interest margin of 3.63% in 2Q24 versus 4.05% in 2Q23 • Increased asset yield attributed to high percentage of floating rate loans and higher interest rate environment • Rising cost of funds attributed to shifting mix |
| Deposit and Funding | <ul style="list-style-type: none"> • Total deposits grew an annualized 13% in the first half of 2024 • Loan to deposit ratio declined by 300 basis points in the first half of 2024 |
| Commercial Loan Portfolio | <ul style="list-style-type: none"> • Commercial loans grew an annualized 7% in the first half of 2024 |
| Asset Quality | <ul style="list-style-type: none"> • Nonperforming assets to total assets ratio of 0.16% • YTD net loan charge-offs (recoveries) to average loans of (0.03%) annualized |
| Capital | <ul style="list-style-type: none"> • Total risk-based capital ratio of 14.1% at the end of 2Q24 • Tangible book value per share grew to \$31.09 at the end of 2Q24 from \$26.78 (over 16%) at the end of 2Q23 |

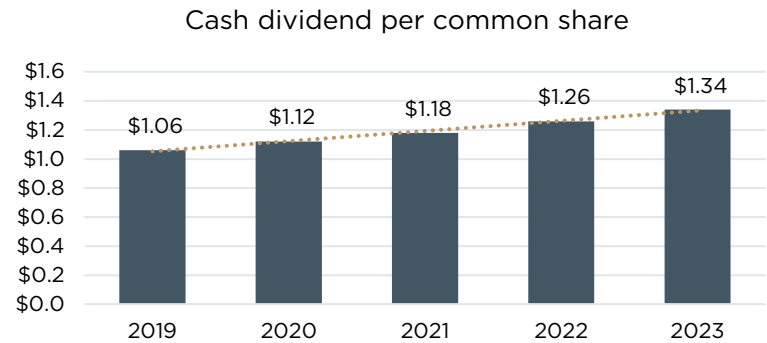
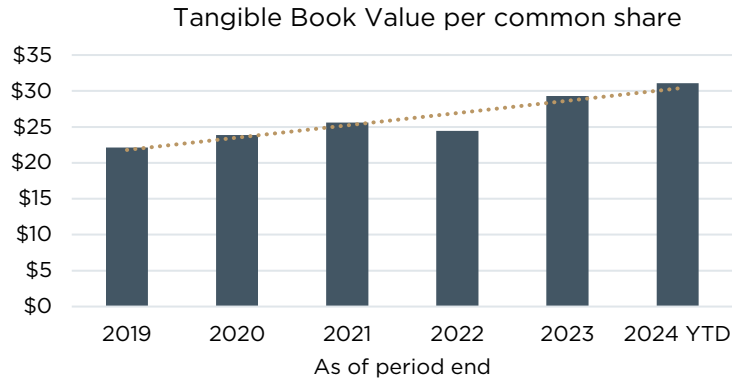


Shareholder Value

Strong earnings and relative size of investment portfolio mitigated impact of unrealized losses on tangible book value per share during increasing rate environment



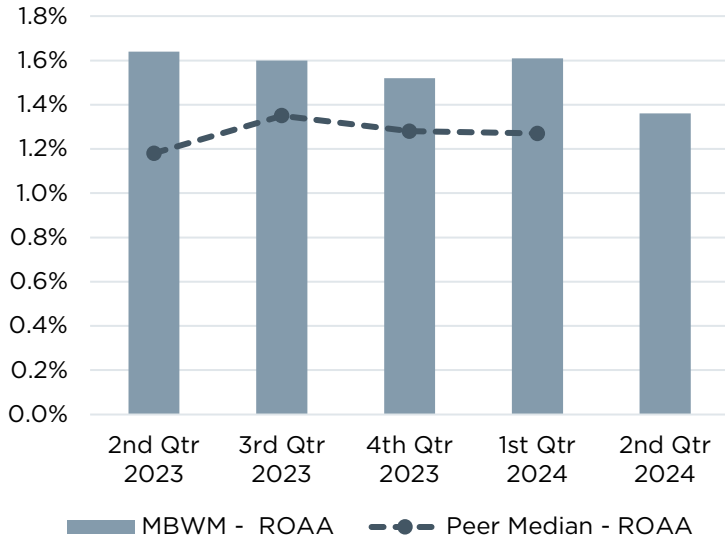
Growth in Tangible Book Value and cash dividend per common share



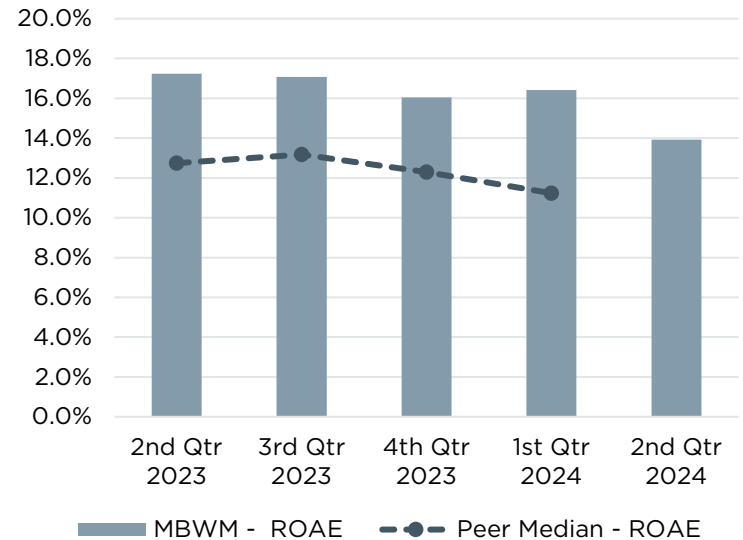
Profitability Metrics

Solid profitability metrics; historically above peer averages

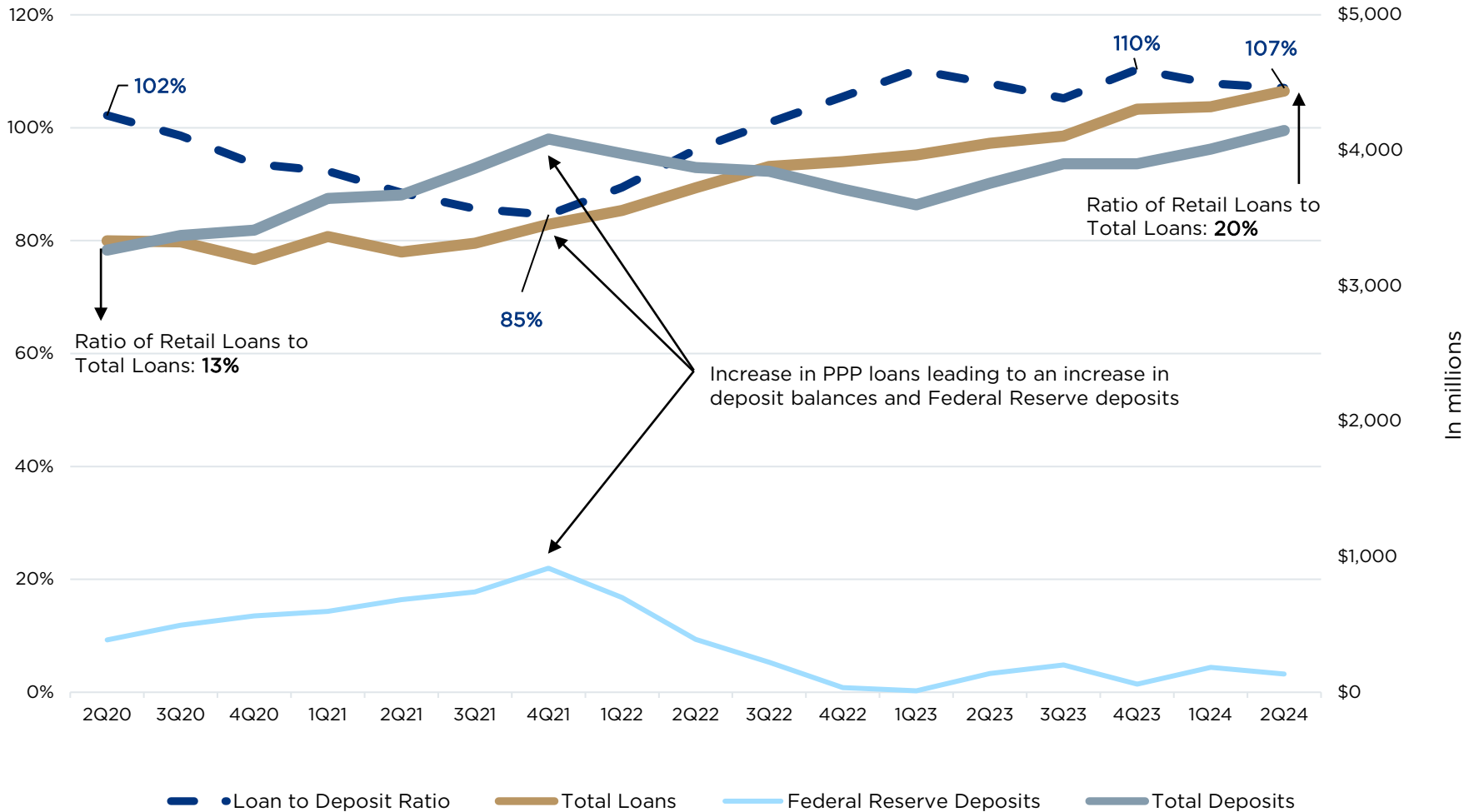
Quarterly
Return on Average Assets
(ROAA) relative to peer group



Quarterly
Return on Average Equity
(ROAE) relative to peer group



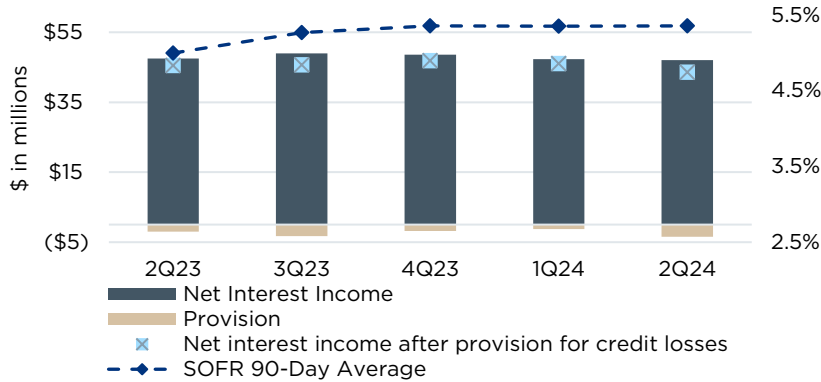
Loan to Deposit Ratio*



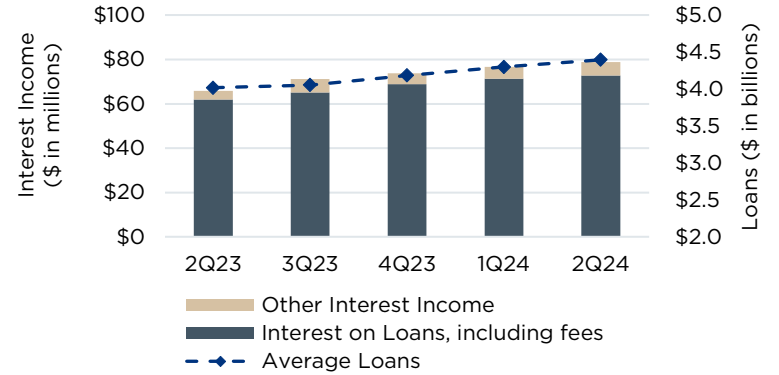
*Reflects end of quarter balances.

Net Interest Income

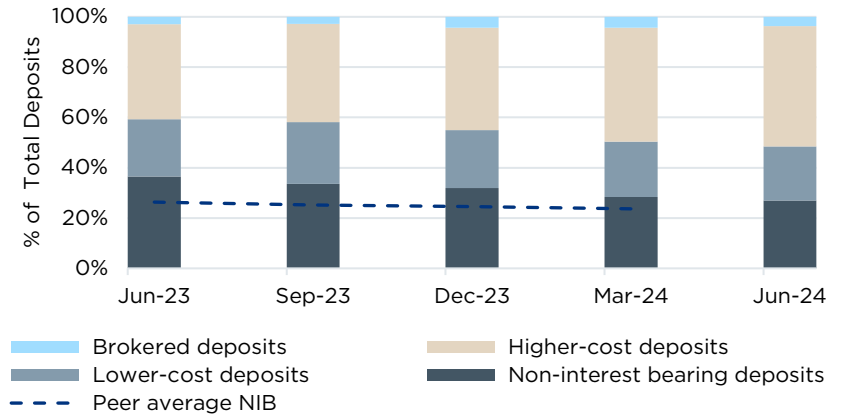
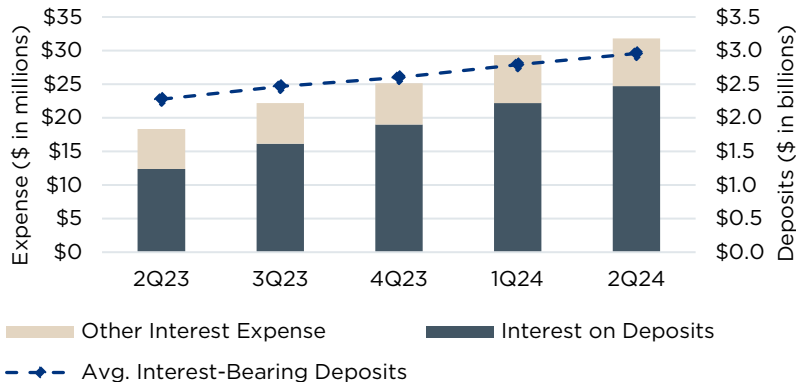
Stable net interest income through a dynamic interest rate environment



Increased interest income reflects loan growth and higher interest rate environment



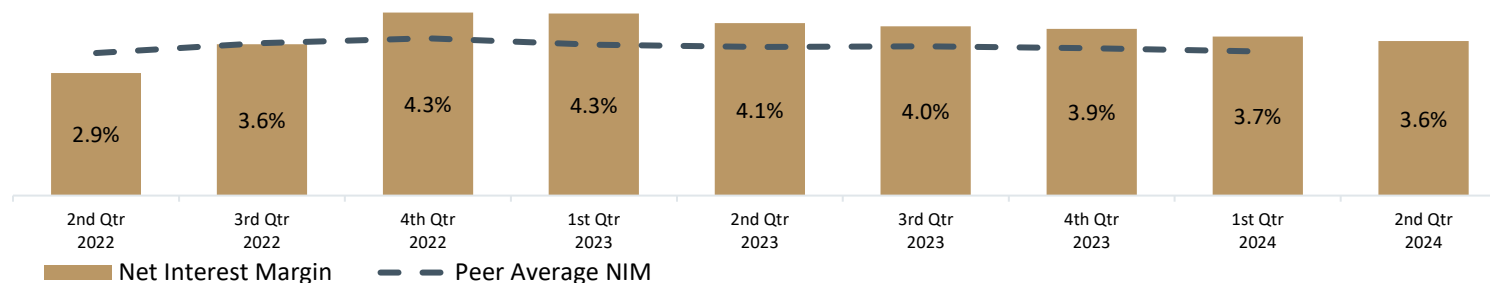
Interest expense increase reflects strategic deposit growth, higher deposit costs, and change in funding mix related to lowering the loan to deposit ratio. Noninterest-bearing deposits (NIB) is historically above peers



Net Interest Margin

Stable net interest margin

- Proactive balance sheet management strategies such as matched funding fixed rate commercial loans and commercial loan back-to-back interest rate swap program
- Solid margin provides opportunity to lower loan to deposit ratio



| | 2nd Qtr 2022 | 3rd Qtr 2022 | 4th Qtr 2022 | 1st Qtr 2023 | 2nd Qtr 2023 | 3rd Qtr 2023 | 4th Qtr 2023 | 1st Qtr 2024 | 2nd Qtr 2024 |
|------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Earning Asset Yields: | | | | | | | | | |
| Loans | 3.97% | 4.56% | 5.49% | 5.90% | 6.19% | 6.37% | 6.53% | 6.65% | 6.64% |
| Investments | 1.68% | 1.79% | 1.91% | 1.95% | 2.00% | 2.13% | 2.18% | 2.20% | 2.30% |
| Other | 0.76% | 2.15% | 3.60% | 4.18% | 4.88% | 5.26% | 5.31% | 5.35% | 5.28% |
| Total Earning Assets | 3.32% | 4.04% | 4.95% | 5.35% | 5.61% | 5.78% | 5.95% | 6.06% | 6.07% |
| Cost of Funds: | | | | | | | | | |
| Deposits | 0.19% | 0.24% | 0.42% | 0.87% | 1.36% | 1.67% | 1.94% | 2.25% | 2.42% |
| Borrowed Funds | 1.90% | 1.99% | 2.13% | 2.51% | 2.90% | 2.98% | 3.15% | 3.51% | 3.56% |
| Total Earning Assets | 0.44% | 0.48% | 0.65% | 1.07% | 1.56% | 1.80% | 2.03% | 2.32% | 2.44% |
| Net Interest Margin | 2.88% | 3.56% | 4.30% | 4.28% | 4.05% | 3.98% | 3.92% | 3.74% | 3.63% |

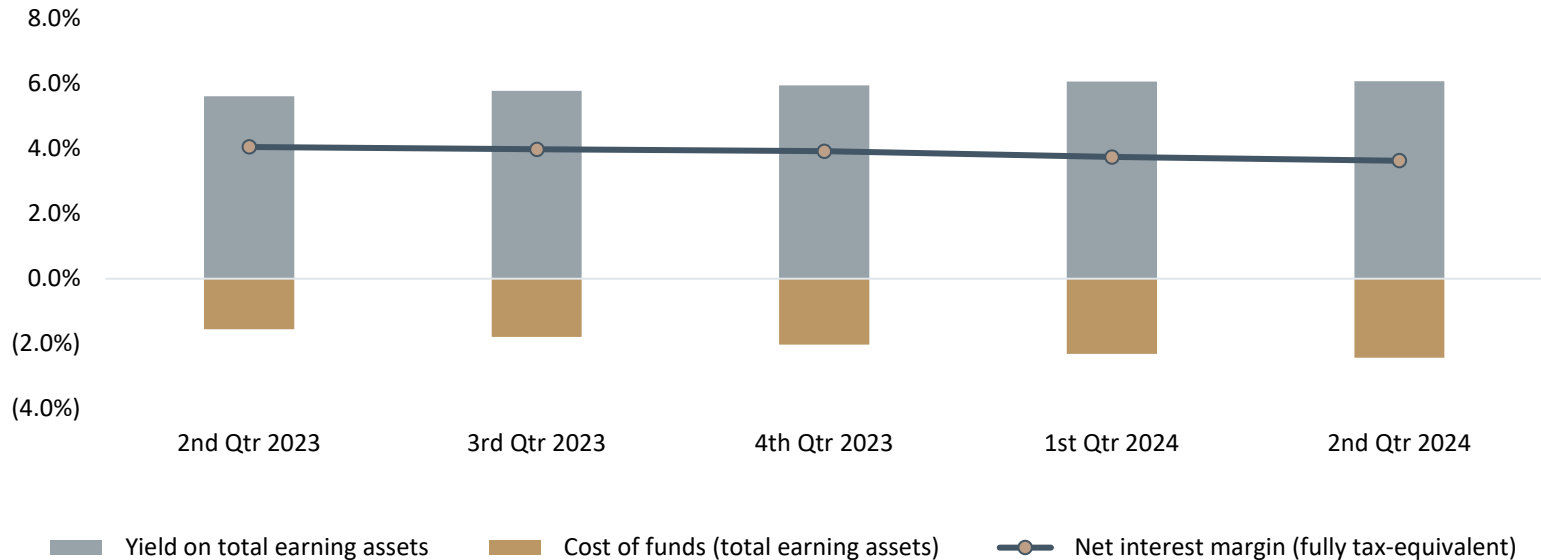
Yield on Assets / Cost of Funds

Meaningful increase in yield on loans

- Increasing interest rate environment
- Floating rates on over two-thirds of commercial loans
- Re-priced maturing fixed rate loans and investments

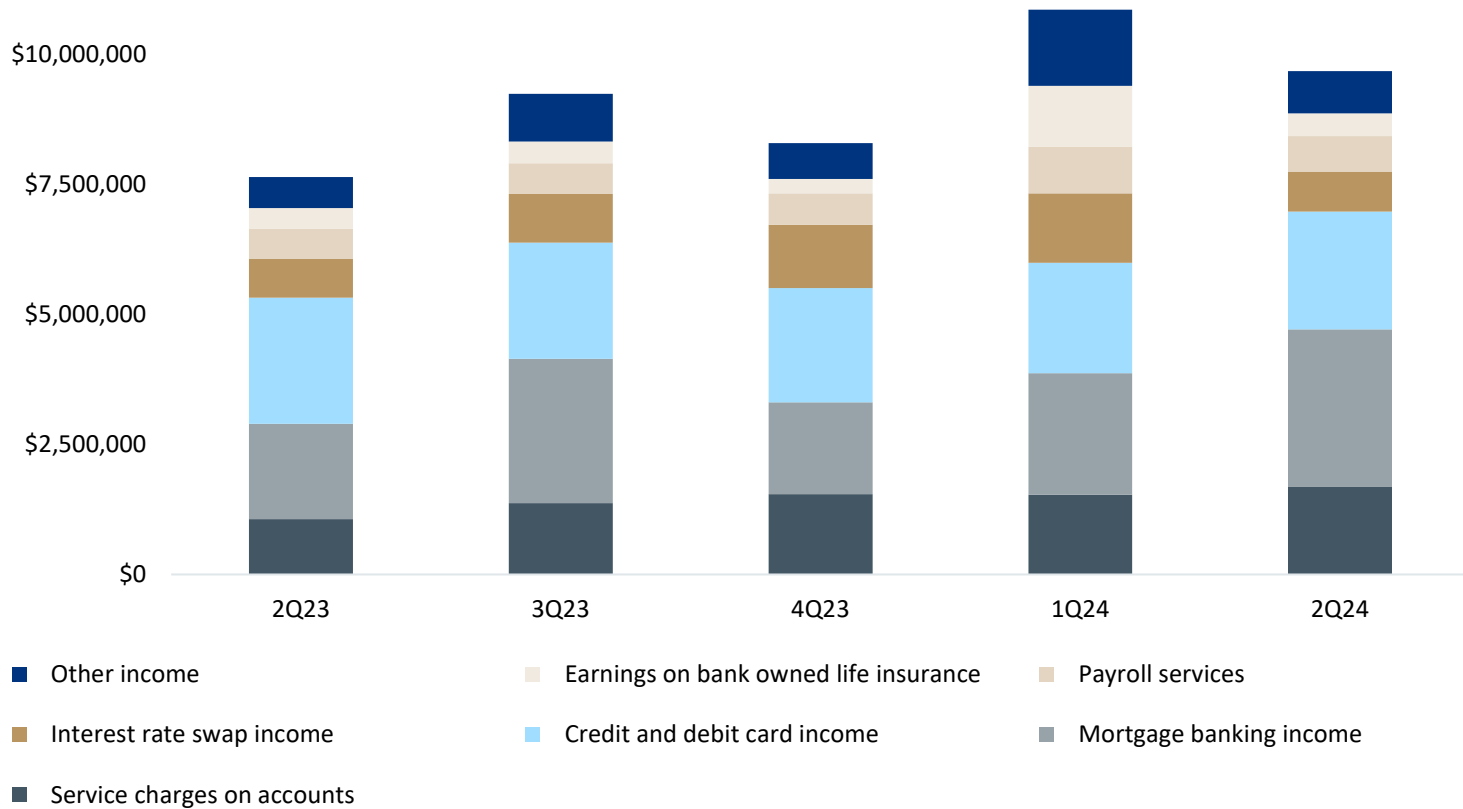
Gradual increase in cost of funds

- Deposit rate increases and change in funding mix throughout 2023 and 2024



Noninterest Income

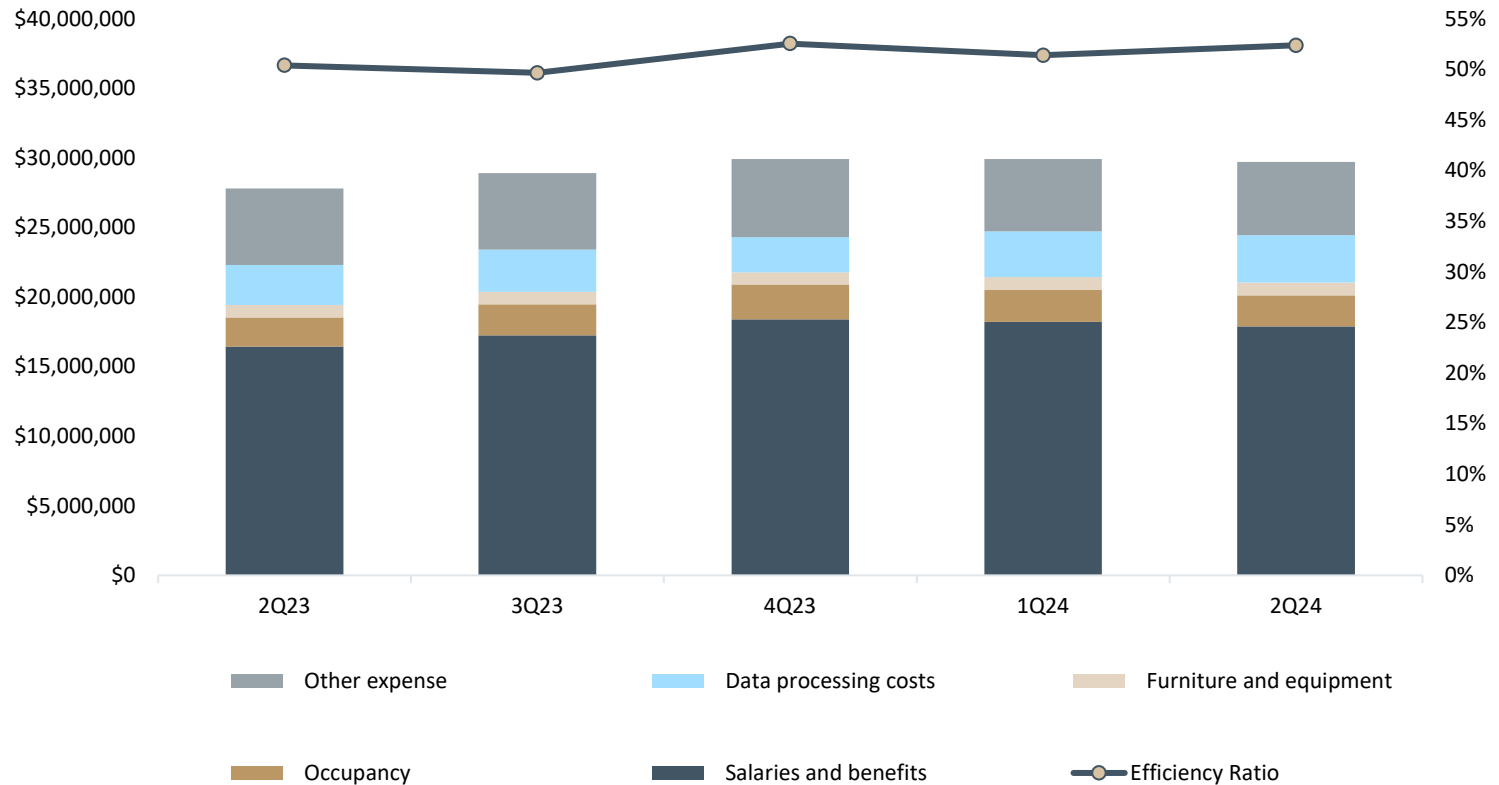
Notable increases in treasury management-related income and mortgage banking income



Noninterest Expense

Stable Cost Structure and Efficiency Ratio

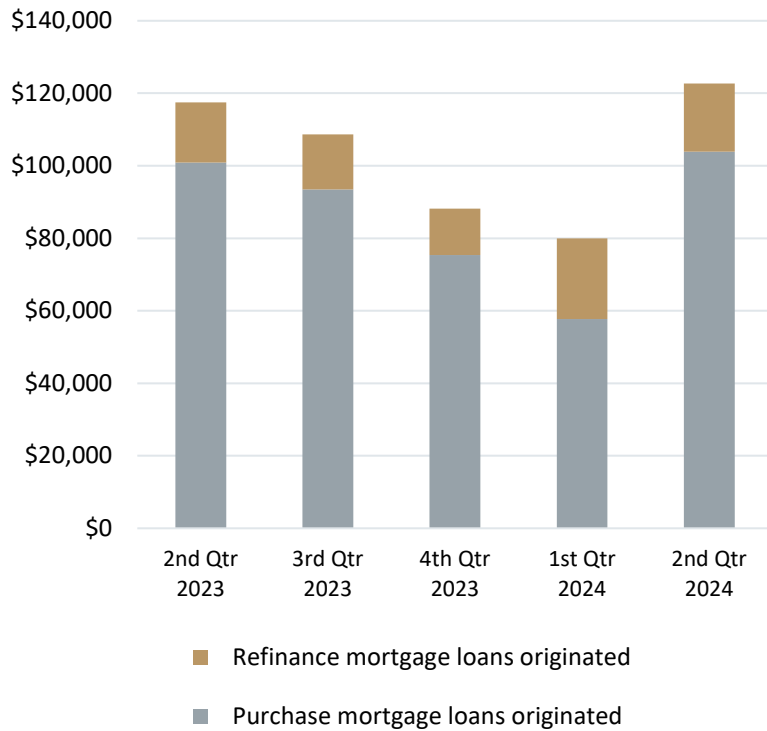
52%*
Efficiency Ratio



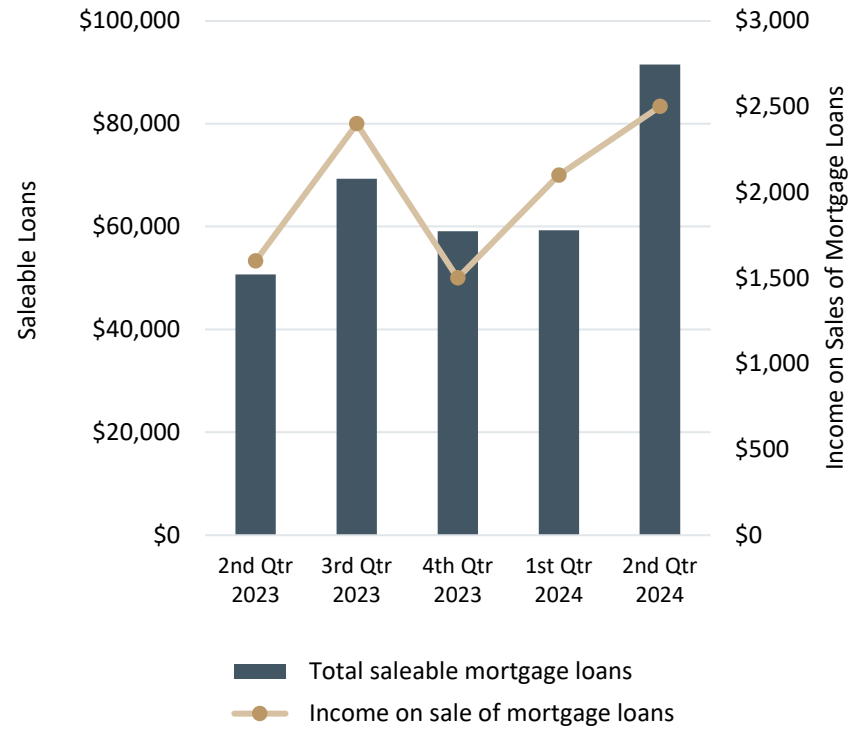
*As of June 30, 2024.

Mortgage Loan Portfolio*

Mortgage Loan Originations



Mortgage Loan Sale Production

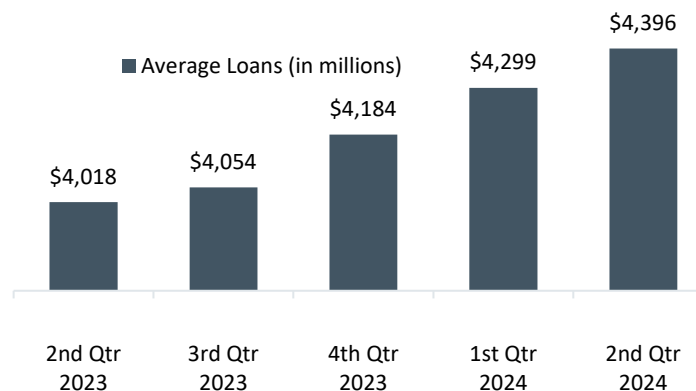


*in thousands

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: 15 bps increase from the 2Q 2023 to 2Q 2024



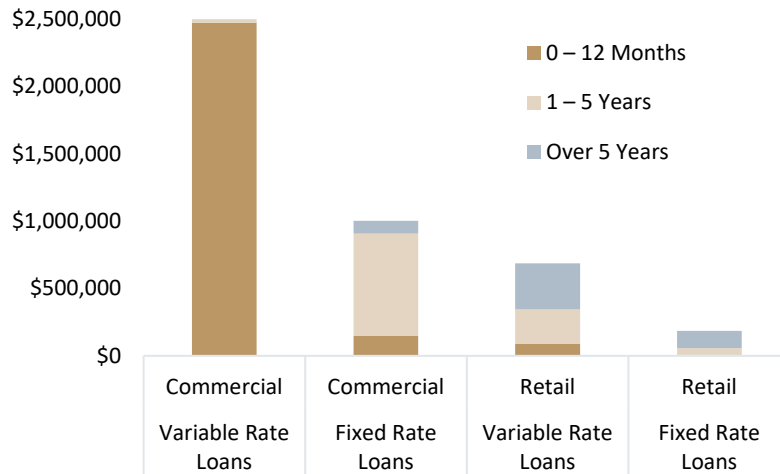
Asset Quality Metrics

| (\$ in thousands) | 2 nd Qtr 2023 | 3 rd Qtr 2023 | 4 th Qtr 2023 | 1 st Qtr 2024 | 2 nd Qtr 2024 |
|--|-----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|
| Gross loan charge-offs | \$ 500 | 200 | 100 | 0 | 0 |
| Recoveries | \$ 300 | 200 | 200 | 400 | 300 |
| Net loan charge-offs (recoveries) | \$ 200 | 0 | (100) | (400) | (300) |
| Net loan charge-offs (recoveries) to average loans | 0.02% | < 0.01% | (0.01%) | (0.04%) | (0.03%) |
| Provision for credit losses | \$ 2,000 | 3,300 | 1,800 | 1,300 | 3,500 |
| Allowance for credit losses | \$ 44,700 | 48,000 | 49,900 | 51,600 | 55,400 |
| Allowance to loans | 1.10% | 1.17% | 1.16% | 1.19% | 1.25% |
| Nonperforming loans | \$ 2,100 | 5,900 | 3,400 | 6,000 | 9,100 |
| Other real estate/repossessed assets | \$ 700 | 100 | 200 | 200 | 0 |
| Nonperforming loans to total loans | 0.05% | 0.14% | 0.08% | 0.14% | 0.21% |
| Nonperforming assets to total assets | 0.05% | 0.11% | 0.07% | 0.11% | 0.16% |

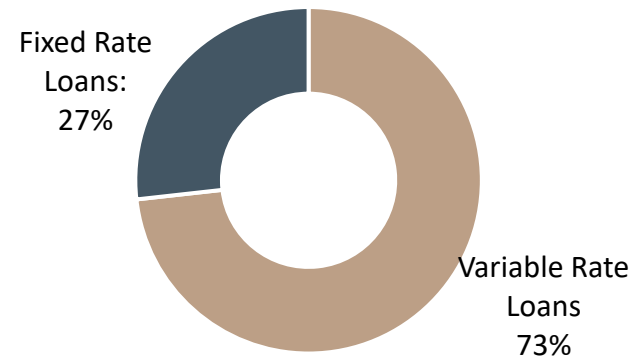
Loan Repricing*

The majority of total loans (73%) have a floating rate

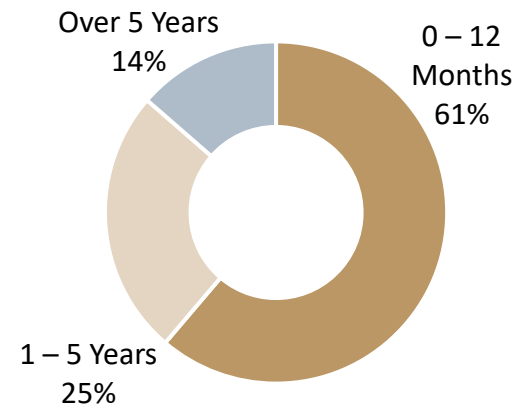
- 72% of commercial loans have a floating rate.
- 81% of fixed rate commercial loans mature within five years.
- In aggregate, approximately 86% of total loans are subject to repricing within the next five years.



Total Loan Portfolio Rate Type



Total Loan Portfolio Repricing Breakdown

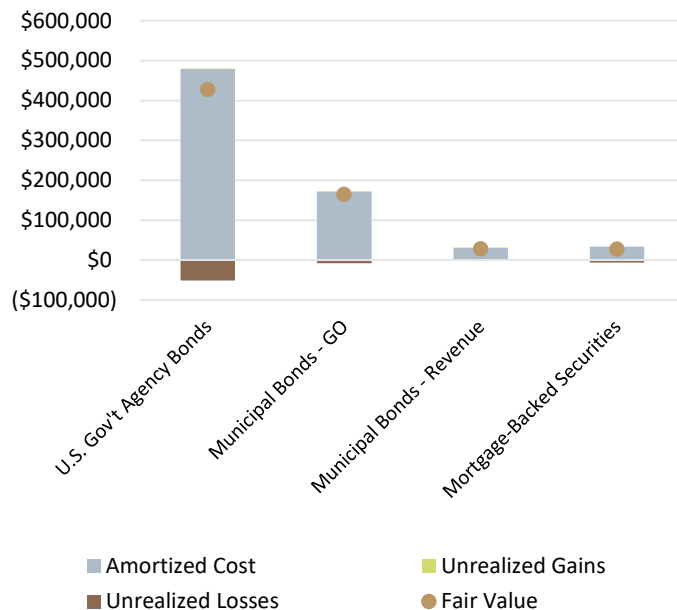


*As of June 30, 2024. Includes total loan portfolio. \$ in thousands

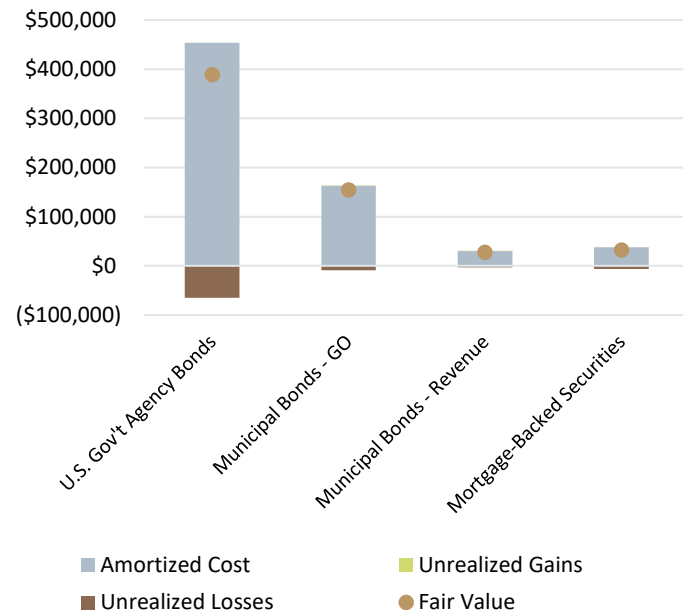
Investment Portfolio Gains & Losses (\$ in thousands)

- Due to the increasing interest rate environment, net unrealized losses started to increase meaningfully during the first quarter of 2022, peaking in September 2022 (\$92 million before tax).
- Net unrealized losses (before tax) equaled \$67 million as of June 30, 2024 compared to \$64 million as of December 31, 2023.

As of June 30, 2024

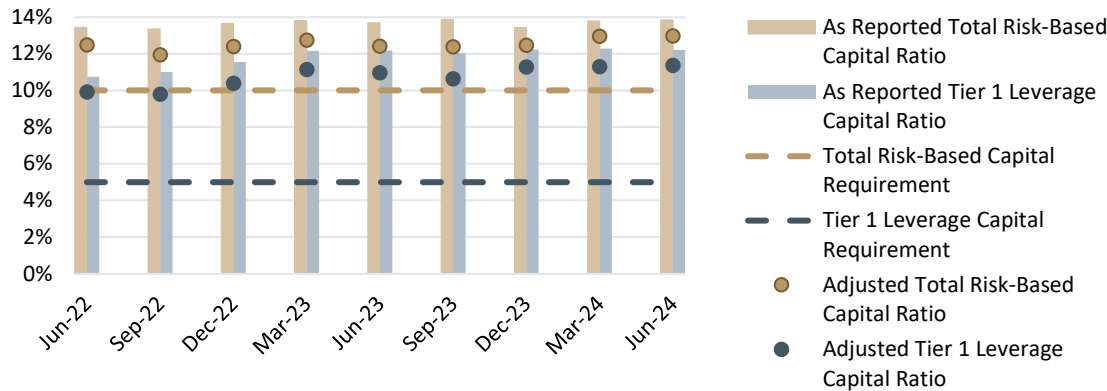


As of December 31, 2023

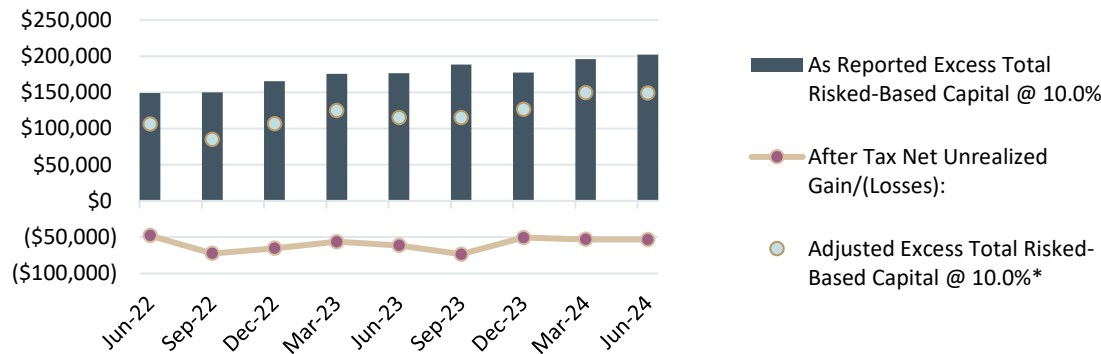


Regulatory Capital Ratios (Mercantile Bank Data)

Actual and Adjusted* Capital Ratios vs. Requirements



Excess Capital vs. Unrealized Gains/(Losses)* (in thousands)



Tier 1 Leverage Capital Ratio
12.2%

Total Risk Based Capital Ratio
13.9%

Total Risk Based Capital Ratio
*Adjusted for Unrealized Gains/Losses**
12.9%

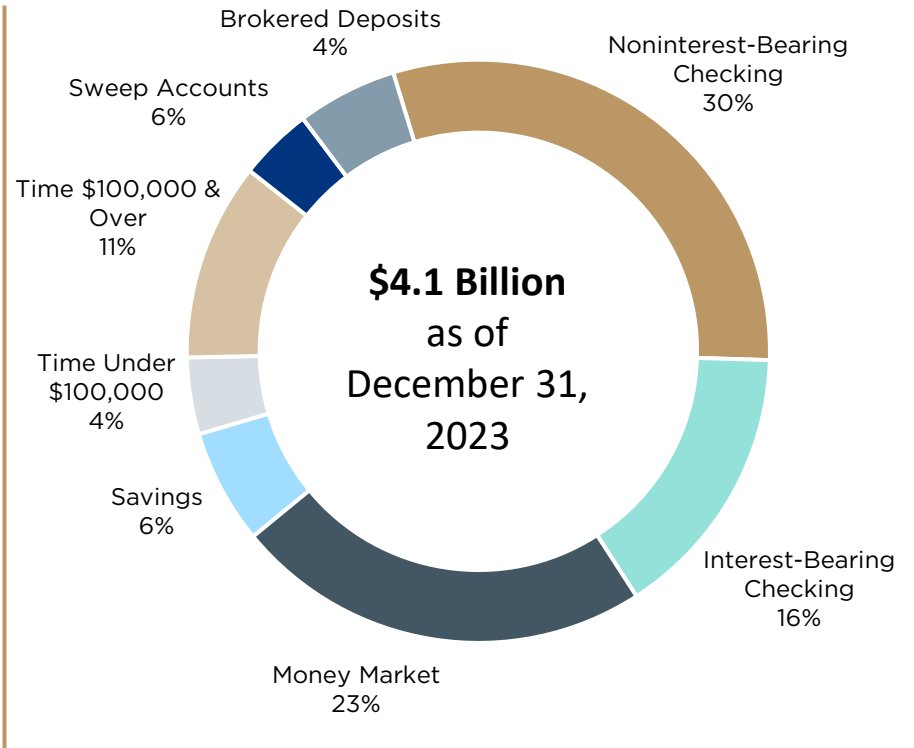
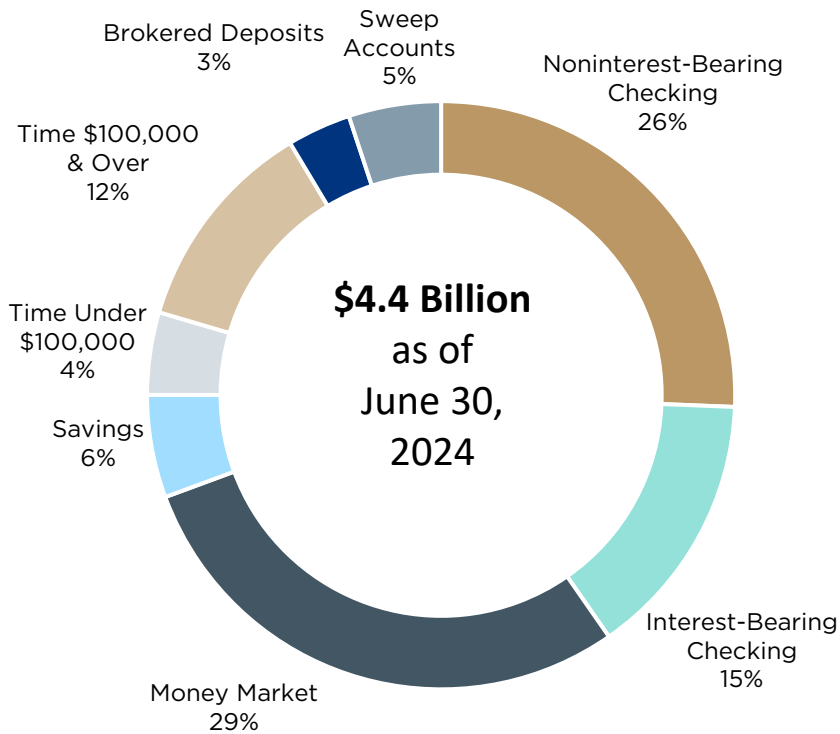
Excess Total Risk Based Capital
\$204 Million

Excess Total Risk Based Capital
*Adjusted for Unrealized Gains/Losses**
\$151 Million

As of June 30, 2024

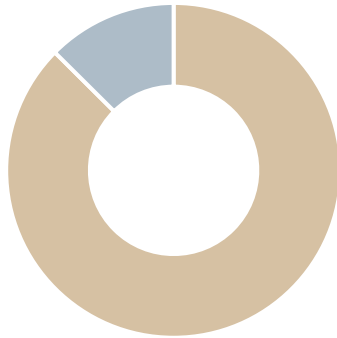
*Adjusted Capital and Ratios are adjusted for the after tax net unrealized gains/losses

Deposits & Sweep Accounts



Large Depositors Includes Sweep Account Balances

Depositors with over \$5 million as of June 30, 2024




Total - 77 relationships aggregating \$1.3 billion

 Business/Individual – 63 relationships aggregating \$1.1 billion

 Governmental – 14 relationships aggregating \$0.2 billion

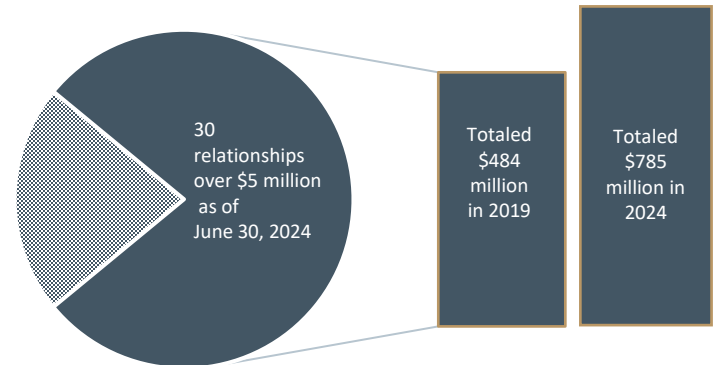
Depositors with over \$5 million as of June 30, 2019

Total - 42 relationships aggregating \$577 million

 Portion of 2019 depositors with over \$5 million remaining as of 6-30-2024:
30 relationships aggregating:
\$484 million as of June 30, 2019
\$785 million as of June 30, 2024

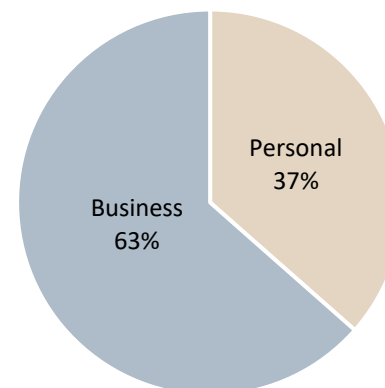
 Portion of 2019 depositors with less than \$5 million as of 6-30-2024

Balance of the 30 relationships as of
6-30-19 and 6-30-24



Deposit Balances

Deposits comprised of mostly business accounts*



| (\$ in thousands) | December 31, 2023 | | June 30, 2024 | |
|------------------------------|---------------------|------------------|------------------|------------------|
| | Personal | Business | Personal | Business |
| Noninterest-Bearing Checking | \$ 208,800 | 1,038,900 | 198,600 | 927,500 |
| Interest Checking | \$ 201,300 | 434,500 | 176,900 | 433,300 |
| Savings | \$ 220,700 | 41,800 | 205,700 | 43,800 |
| Money Market | \$ 307,200 | 650,300 | 369,700 | 800,500 |
| Certificates of Deposit | \$ 413,300 | 215,800 | 469,000 | 229,900 |
| Total Deposits | \$ 1,351,300 | 2,381,300 | 1,419,900 | 2,435,000 |

* as of June 30, 2024. Excludes brokered deposits.

Sources of Liquidity*

| Source | | Availability (\$ in thousands) |
|---|----|-----------------------------------|
| Unsecured Federal Funds Lines of Credit | \$ | 70,000 |
| FHLB of Indianapolis Advance Program | \$ | 576,000 |
| Unpledged Investments | \$ | 426,000 |

*As of June 30, 2024.

Thoughts on Remainder of 2024

Prime/SOFR Rates

- 25 basis point reduction effective October 1, 2024

2024 Performance Metrics

| | 3 rd Quarter | 4 th Quarter |
|---------------------|-------------------------|-------------------------|
| Loan Growth | 4.00% - 6.00% | 4.00% - 6.00% |
| Net Interest Margin | 3.50% - 3.60% | 3.50% - 3.60% |
| Fee Income | \$9.0MM - \$10.0MM | \$8.5MM - \$9.5MM |
| Overhead Costs | \$30.5MM - \$31.5MM | \$30.5MM - \$31.5MM |
| Federal Tax Rate | 20% | 20% |

Strong Credit Culture

Diversified Lending



Total Loans*

| <i>(\$ in thousands)</i> | Balance | Percentage |
|---|--------------|------------|
| Commercial Loans | | |
| Commercial and Industrial | \$ 1,275,700 | 29% |
| Real Estate - NonOwner Occupied | \$ 1,059,100 | 24% |
| Real Estate - Owner Occupied | \$ 732,800 | 16% |
| Real Estate - Multi-Family & Residential Rental | \$ 389,400 | 9% |
| Real Estate - Land Development & Residential Construction | \$ 76,300 | 2% |
| Total Commercial Loans | \$ 3,533,300 | 80% |
| Retail Loans | | |
| 1 - 4 Family Mortgages | \$ 849,600 | 19% |
| Other Consumer | \$ 55,300 | 1% |
| Total Retail Loans | \$ 904,900 | 20% |
| Total Loans | \$ 4,438,200 | 100% |

*As of June 30, 2024.

Asset Quality Metrics

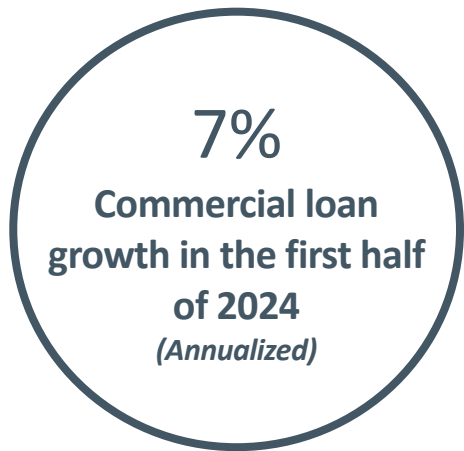
16 bps*
Nonperforming
Assets to Total
Assets

Quarter Trends (\$ in thousands)

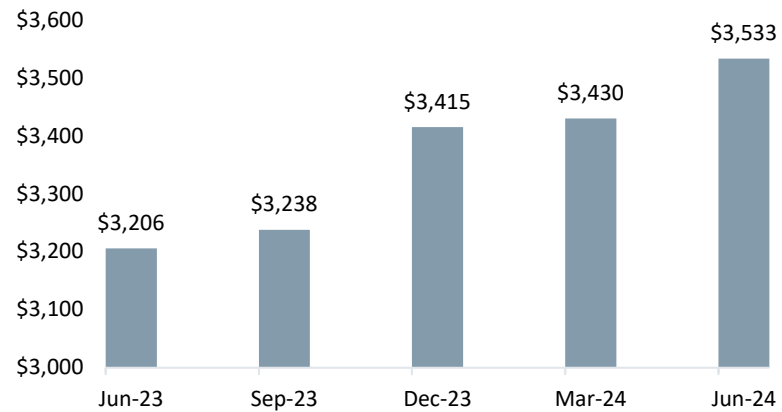
| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 |
|--|---------|---------|----------|---------|---------|
| Net loan charge-offs (recoveries) | \$ 200 | 0 | (100) | (400) | (300) |
| Net loan charge-offs (recoveries) to average loans (<i>annualized</i>) | 0.02% | 0 | (0.01%) | (0.04%) | (0.03%) |
| Allowance to loans | 1.10% | 1.17% | 1.16% | 1.19% | 1.25% |
| Nonperforming loans to total loans | 0.05% | 0.14% | 0.08% | 0.14% | 0.21% |
| Nonperforming assets to total assets | 0.05% | 0.11% | 0.07% | 0.11% | 0.16% |

*As of June 30, 2024.

Core Commercial Loan Growth (\$ in millions)



Five Quarter Loan Growth Trends Core Commercial Loans



Five Year Annual Loan Growth Trends

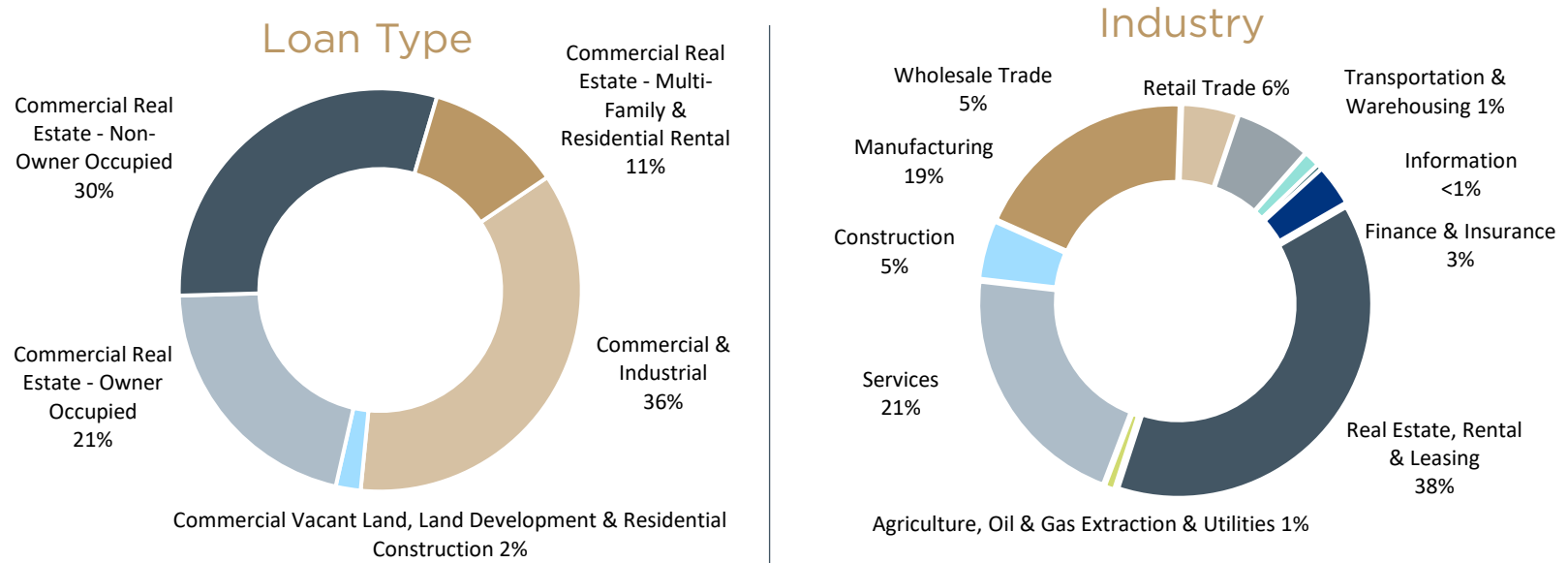
| | | 12/31/19 | 12/31/20 | 12/31/21 | 12/31/22 | 12/31/23 |
|-------------------------------|-----------|--------------|--------------|--------------|--------------|--------------|
| Core Commercial Loans | \$ | 2,451 | 2,438 | 2,923 | 3,147 | 3,415 |
| PPP Loans | \$ | – | 365 | 40 | 1 | – |
| Total Commercial Loans | \$ | 2,451 | 2,803 | 2,963 | 3,148 | 3,415 |

Lending Commitments (\$ in millions)

| | 6/30/23 | 9/30/23 | 12/31/23 | 3/31/24 | 6/30/24 |
|----------------------------|---------|---------|----------|---------|---------|
| Construction Loans | | | | | |
| Commercial | \$ 327 | 379 | 311 | 362 | 320 |
| Residential | \$ 59 | 54 | 46 | 40 | 37 |
| Commitments to Make Loans* | \$ 351 | 288 | 262 | 235 | 255 |
| Total | \$ 737 | 721 | 619 | 637 | 612 |

*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.

Composition - Commercial Loans*



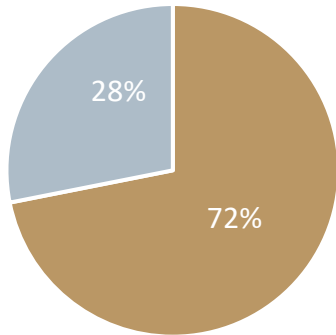
Credit Risk Profile by Internal Credit Risk Grades (\$ in millions)

| 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 | \$ 708.5 | 26.0 | 473.0 | 443.4 | 166.5 |
| Grades 5-7 | \$ 551.3 | 50.3 | 259.4 | 606.0 | 210.7 |
| Grades 8-9 | \$ 15.9 | - | 0.4 | 9.7 | 12.2 |
| Total Commercial | \$ 1,275.7 | 76.3 | 732.8 | 1,059.1 | 389.4 |

* As of June 30, 2024

Rate Type - Commercial Loans * (\$ in thousands)

Rate Type Breakdown



- Floating Rate Commercial Loans
- Fixed Rate Commercial Loans

| | | Balance |
|--------------------------------|-----------|------------------|
| Floating Rate Commercial Loans | \$ | 2,540,200 |
| Fixed Rate Commercial Loans | \$ | 993,100 |
| Total Commercial Loans | \$ | 3,533,300 |

*As of June 30, 2024.

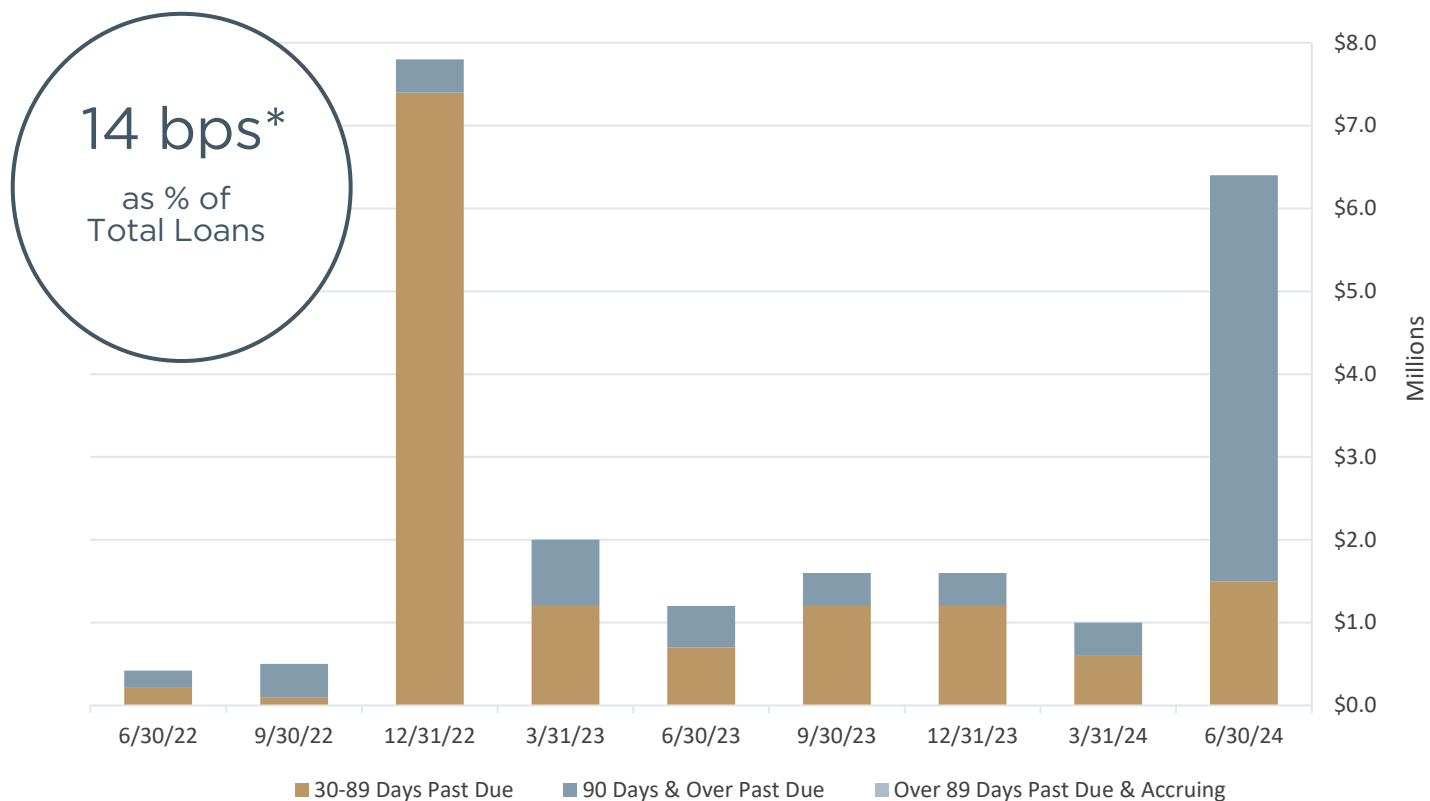
Past Due Loans

Commercial & 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 & Industrial | \$ | - | 0.1 | 4.8 | 4.9 | 1,270.8 | 1,275.7 | - |
| Vacant Land, Land Development, Residential Construction | \$ | - | - | - | - | 76.3 | 76.3 | - |
| Real Estate – Owner Occupied | \$ | - | - | - | - | 732.8 | 732.8 | - |
| Real Estate – Non-Owner Occupied | \$ | - | - | - | - | 1,059.1 | 1,059.1 | - |
| Real Estate – Multi-Family & Residential Rental | \$ | - | - | - | - | 389.4 | 389.4 | - |
| Total Commercial | \$ | - | 0.1 | 4.8 | 4.9 | 3,528.4 | 3,533.3 | - |
| 1-4 Family Mortgages | \$ | 0.7 | 0.5 | 0.1 | 1.3 | 848.3 | 849.6 | - |
| Other Consumer Loans | \$ | 0.1 | - | - | 0.1 | 55.2 | 55.3 | - |
| Total Retail | \$ | 0.8 | 0.5 | 0.1 | 1.4 | 903.5 | 904.9 | - |
| Total Past Due Loans | \$ | 0.8 | 0.6 | 4.9 | 6.3 | 4,431.9 | 4,438.2 | - |

*As of June 30, 2024. Excludes current non-accrual loans.

Past Due Loans

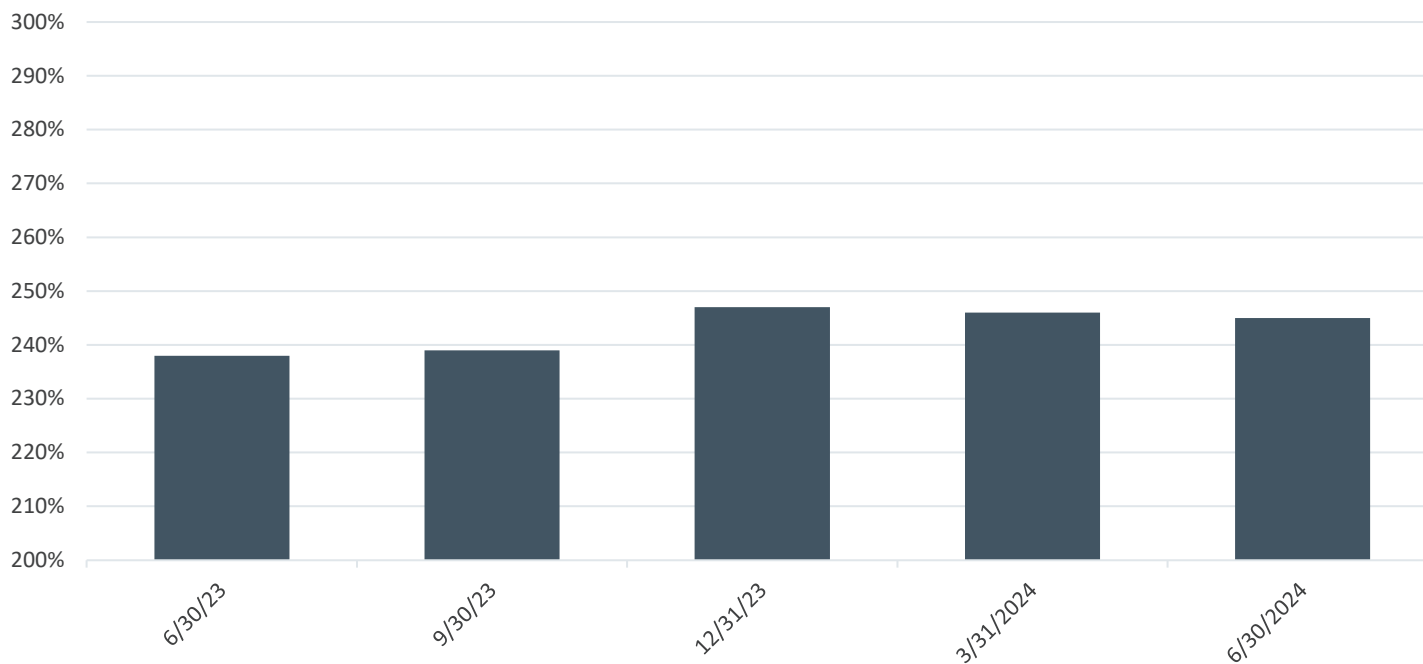


*As of June 30, 2024.

FDIC Commercial Real Estate Lending Concentration Guideline

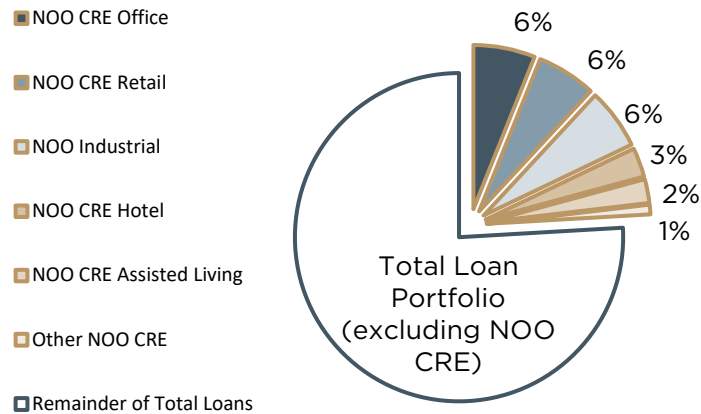
Commercial Real Estate Loans / Total Regulatory Capital

Generally not to exceed 300%

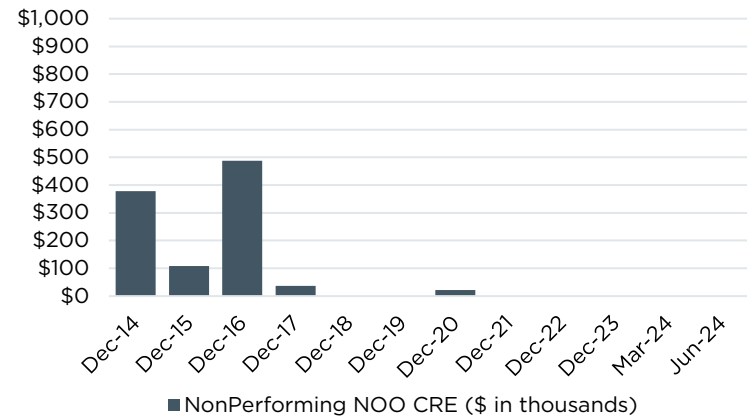


Non-Owner Occupied Commercial Real Estate Lending*

Current NOO CRE Composition



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



| (\$ in thousands) | Balance | % of NOO CRE | % of Total Loans |
|-------------------|---------------------|--------------|------------------|
| Office | \$ 270,500 | 26% | 6% |
| Retail** | \$ 259,500 | 24% | 6% |
| Industrial | \$ 253,500 | 24% | 6% |
| Assisted Living | \$ 128,600 | 12% | 3% |
| Hotel | \$ 104,600 | 10% | 2% |
| Other | \$ 42,300 | 4% | 1% |
| Total | \$ 1,059,000 | 100% | 24% |

- 100% of NOO CRE located in Michigan
- 40% of office is medical use in Michigan
- 0% nonperforming NOO CRE loans versus 0.11% for total loans and 0.55% national bank average as of March 31, 2024.

*As of June 30, 2024.

**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

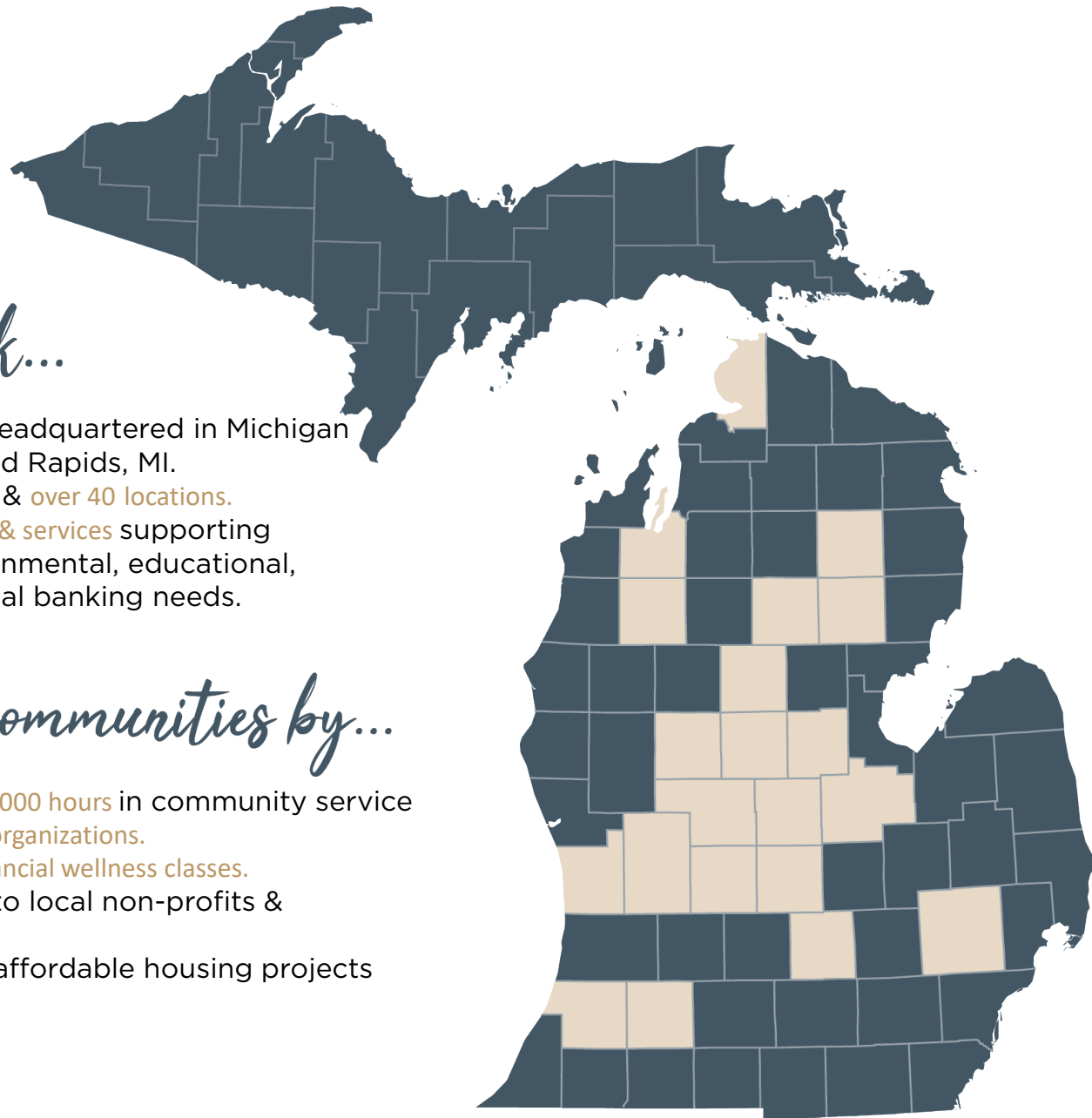


Mercantile Bank...

- Is the **one of the largest** bank headquartered in Michigan
- Was founded in **1997** in Grand Rapids, MI.
- Has more than **650 employees & over 40 locations**.
- Offers more than **75 products & services** supporting commercial, business, governmental, educational, nonprofit, treasury & personal banking needs.

We invest in our communities by...

- Volunteering more than **21,000 hours** in community service supporting more than **800 organizations**.
- Teaching more than **220 financial wellness classes**.
- Donating nearly **\$1,000,000** to local non-profits & fundraisers.
- Over **\$22 million** invested in affordable housing projects throughout the state.



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 & Culture

- Weave DEI principles throughout organization
- Build breadth and depth of employee training program
- Create an engaging workplace
- Enhance inter-departmental communications
- Maintain competitive compensation and benefit packages
- Amplify the Bank's impact on the communities it serves

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

Forward Progress



- Dedicated Corporate Sustainability Committee with Board Governance Committee oversight
- Enterprise risk management program continuously identifying, assessing, and mitigating company-wide risks, including financial, operational, regulatory, reputational, and legal
- Provided 1,288 Small Business/Community Reinvestment Act (CRA) loans totaling \$347 million in 2023
- 116 Community Development Loans in 2023, totaling over \$430 million
- Corporate and employee donations totaling \$1.3 million in support of non-profit organizations in 2023
- Engaged employees provided 24,872 hours in community service for over 900 organizations in 2023
- Offered 319 financial literacy courses in 2023 to 5,083 participants
- Utilized 94 out of the total 117 participants in the Diverse Supplier Program, totaling over \$1 million or 2.1% of the Bank's total spend
- Sponsored 15 community shred events and monthly secure shred collection from all facilities, resulting in 184 tons of paper diverted from landfills
- Company culture focused on generating a positive impact on individuals, organizations, and entire communities



- 50% gender, racial and ethnic diversity on the Corporate Board of Directors
- All team members have access to enriching learning and growth opportunities via a wide variety of methods, including live speaking engagements, videos, books, articles, group discussion and training sessions
- 16.9% minority hire rate in 2023
- Supervisors provided with best practices, resources and tools with which to engage their teams and promote collaboration across all departments
- Strategic Planning Team comprised of a wide cross-section of employees and departments, working together to implement supportive DEI strategies and new ideas to help ensure everyone feels like an integral part of the workplace
- Comprehensive Diversity, Equity & Inclusion Policy, Human Rights Policy and Diverse Vendor Program

Product Offering

Highly competitive commercial and retail capabilities.

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