

Dear Customer,

I am writing you today with some exciting news. Your FirstMerit e-Connect service will be migrating to a new platform on Monday March 16, 2009. Our new platform will have all the functionality you are currently enjoying, as well as statement and check images within the same service. Please see the enclosed list of items that must be completed, titled "Must Know's and Must Do's".

Your sign on information will remain the same as it currently is on e-Connect with the exception of the password. You will be assigned a temporary password that is **case sensitive** and it must be typed **exactly** as it appears on the enclosed screen prints. You will also have to reactivate your Go ID Token. The system will prompt you to enter your 8 or 9 digit Serial number on the back of your token and then enter the 6 digits that appear on the front of your token. Click Activate and you will be directed to the login screen.

I know you will find the new platform very user friendly. In the event you need assistance, we have prepared comprehensive online demonstrations to guide you through the various services you use. These demonstrations can be viewed online at www.firstmerit.com/TMdemos.

In addition to the demonstrations, our service team will be available during normal business hours, at (800) 644-6962, to assist you and your staff. In order to access the new e-Connect site, please follow the steps on the enclosed pages.

We truly appreciate your business and hope that the upgraded platform shows our commitment to continue providing quality, user friendly systems to meet your Treasury Management needs.

Sincerely,



Stephen F. Mysko
Senior Vice President
Manager, Treasury Management

Enclosures

Must Know's and Must Do's

Reactivating Your Go ID Token

You must activate your Go ID Token on the new platform. When activating your token you must enter the 8 or 9 digit Serial number on the back of your token and then enter the 6 digits that appear on the front of your token. Click Activate and you will be directed to the login screen.

ACH and wire transactions released on current e-Connect System

If you currently have any ACH batches or wire transactions that have been released on your e-Connect system, you do NOT need to recreate them on the new e-Connect 2.0 system. All released transactions have already been sent to the processing center where they will be completed on their value/effective date. All of your company's ACH databases and wire templates will be converted to the new system. You must recreate any pending transactions that have not been released.

ACH Auto Generation and Auto Release

If you currently use the ACH auto generation and or release, please note you will have to export the information from your database/template and then import it into a new template where you can redefine your settings. Also note that the current auto generation and release takes place 3 days prior to the effective date and the transactions are submitted to FirstMerit the same day. If you have ACH transactions due in or around your conversion date, you may want to turn this feature off and manually submit the file with a future effective date. To learn more about exporting and importing your databases/templates, please visit our website at www.firstmerit.com/TMdemos.

Future Dated Account Transfers and Loan Payments

Any future dated transfers and loan payments you have created and released in the older version of e-Connect will remain on the FirstMerit computer system until its effective date when it will be processed.

BAI 2

If you currently use the BAI2/Data Exchange function, please note that there have been some minor changes to the format. To learn about the changes, visit our website at www.firstmerit.com/TMdemos.

Wire Transfers and Future Dated Wire Transfers

In order to comply with the Bank Secrecy Act, all new wire transfers sent must include the **full name and address of the Beneficiary as well as the Receiving/Beneficiary Bank**. A wire template will appear as inactive if it is missing this pertinent information. In the case of an International Wire Template, a Country Code must be assigned to activate the template. If this information is not already included on your wire templates held in the old e-Connect version, it must be added to the new e-Connect v 2.0 templates prior to sending a wire.

Any wires you have already created and released in the old e-Connect system have been received by the bank and stored on our wire system. Those wires will remain on the wire system until their value/effective date, when they will be processed.

User Entitlements

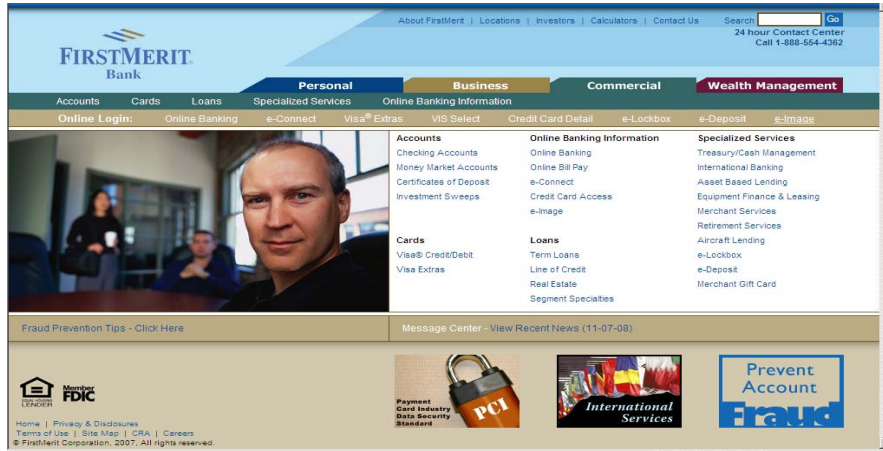
The e-Connect 2.0 system allows company administrators complete control over their company's users. Your administrator will be able to set access levels for each individual user by utilizing the User Setup module. The conversion process will map your existing user accounts and entitlements to the new system. For security reasons, we suggest you have your administrator review the User Setup on your conversion date. To learn about the User Setup module, please view the "How to set up a new user" demo on our website at www.firstmerit.com/TMdemos.

ACH and Wire Transfer History

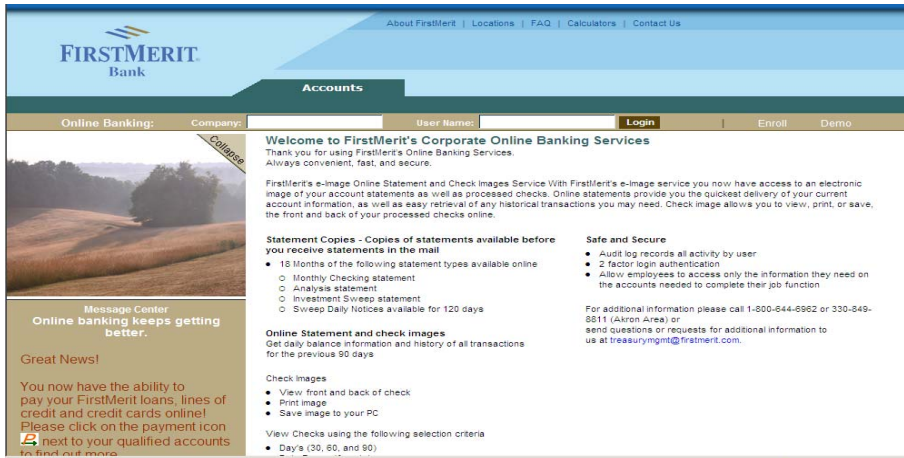
Once your company has been upgraded, all ACH and Wire Transfer history will be unavailable. If it is important to keep this information, we suggest that this information be exported or printed for your records.

When you first log on to the new system you will need to follow the steps below:

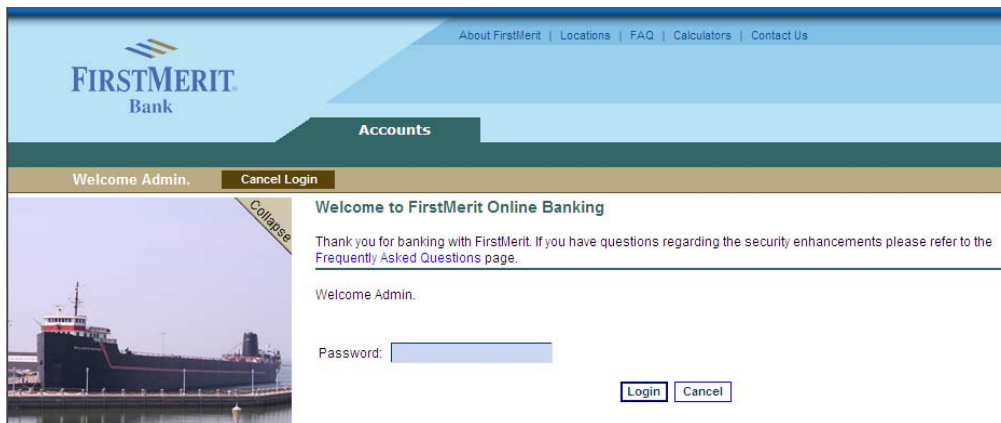
1. Logon to www.firstmerit.com. Click the green tab labeled **Commercial**
In the beige line below the Wealth Services tab click on e-Image.



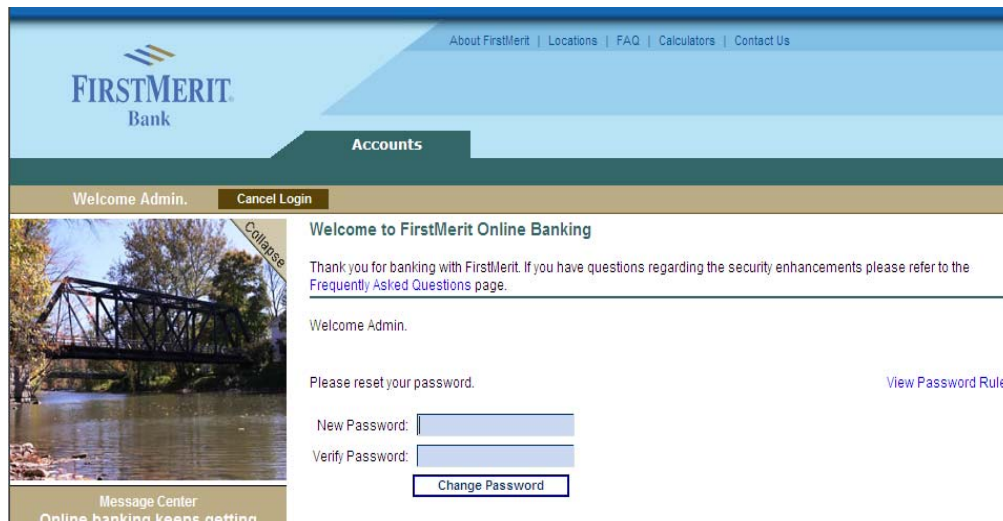
2. Type in the same Organization ID and User ID you use for FirstMerit e-Connect and click Login.



3. Type in the password **3C@nn3ct** and click Login.



4. Type in a new password, verify the password and click Change Password.



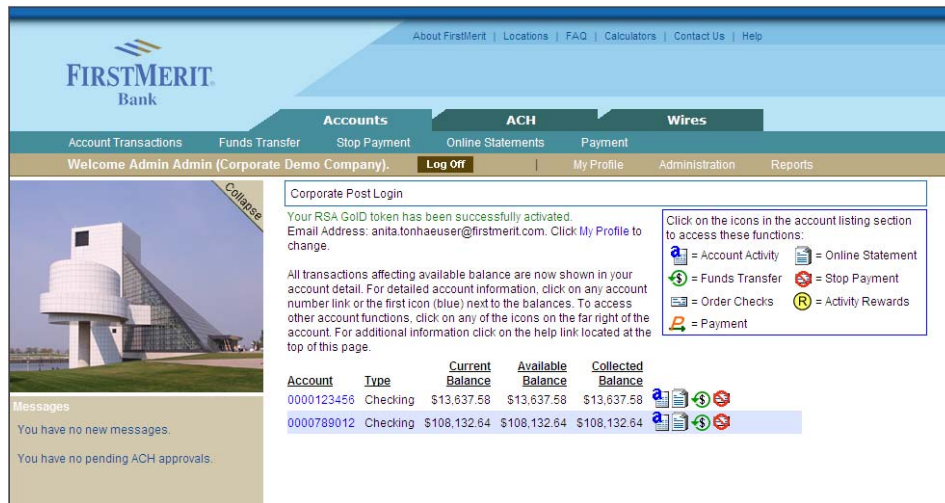
The screenshot shows the FirstMerit Bank online banking interface. At the top, there is a navigation bar with the FirstMerit Bank logo on the left and links for "About FirstMerit", "Locations", "FAQ", "Calculators", and "Contact Us" on the right. Below the navigation bar is a dark green header with the word "Accounts" in white. A gold banner below the header displays "Welcome Admin." and a "Cancel Login" button. The main content area is divided into two columns. The left column features a large image of a bridge over a river, with a "Collapse" button in the top right corner. Below the image is a "Message Center" section with the text "Online banking keeps getting...". The right column contains a "Welcome to FirstMerit Online Banking" message, followed by a thank-you note and a link to the "Frequently Asked Questions page". Below this is another "Welcome Admin." message, followed by the instruction "Please reset your password." and a link to "View Password Rules". The password reset form consists of two input fields: "New Password:" and "Verify Password:". A "Change Password" button is located below the "Verify Password:" field.

Your password must contain 6-50 letters or numbers ONLY. Your password may be made up of upper, lower or combination of upper and lower case alphanumeric characters and must contain one number. When logging into FirstMerit e-Connect, you will need to enter your password with the upper and lower case characters you have selected. Be sure to remember your password exactly as you've provided it here, because you'll need to use it the next time you log on. **TIP: Your password should be easy to remember but difficult to guess. Never use your date of birth, phone number, street address, etc.**

- You will have to re-register your current token. In the first field type in the 8 digit serial number from the back of your current token. In the second field type in the 6 digit number displayed on the front of your token and click Activate.



- This will bring you to the main screen with the message that your GoID token was successfully activated.



We truly appreciate your business and we hope that our upgraded platform shows our commitment to continue to provide quality, user friendly systems, to meet your treasury management needs.

Sincerely,

FirstMerit Bank, N.A.