



Sample A Sample
123 Any Street
City, State, Zip

Dear Mrs. Sample:

Merchants Bank is pleased to enclose your Preferred Customer Application Form for MoneyLYNX — the unique upgrade to your FreedomLYNX account that gives you higher yields on your savings, overdraft checking protection, and 24-hour access, all with easy startup.

MoneyLYNX works hand in glove with your FreedomLYNX account to provide your family with complete financial management ease and convenience.

Now you can have “Overdraft Protection for Life,” too!

So many of our FreedomLYNX customers told us they like “Free Checking For Life”, we’ve included “Overdraft Protection for Life” as part of the MoneyLYNX account. Now funds in your MoneyLYNX account can be used to cover any overdrafts you may have*, so you need never bounce a check again!

And that’s just the beginning of MoneyLYNX’s many benefits for your family. With a Merchants Bank MoneyLYNX account:

- You’ll earn **higher interest rates** on your savings. Attractive interest rates are scaled in four levels depending on your account balance: \$1-\$1,499; \$1,500-\$4,999; \$5,000-\$24,999; \$25,000+. Each succeeding level earns higher interest — more than you could obtain from traditional checking and savings accounts.
- You have **full access to your funds 24-hours a day!** You can access your MoneyLYNX account in person or through your ATM Debit Card as often as you like. You can even write up to three checks per statement period, and balance inquiries are always free by phone or online. Your money is easy-in, easy out with automatic transfers from your FreedomLYNX checking account to your MoneyLYNX account to earn higher interest — or from your MoneyLYNX account to cover any possible overdrafts in your FreedomLYNX account as described above. As you see, the two accounts work together to create a total family money management tool.
- **Start with as little as \$25!** There’s no heavy commitment with a MoneyLYNX account — but you might want to open your account with a minimum of \$200 to save the \$2.00 per period service fee. (A \$25 startup —with service fees waived for minors — makes MoneyLYNX an excellent starter account for the kids, too! Call for details.)

(Over, please...)

- **And it's all insured by the FDIC!** As you may know, money market mutual funds, some CD's and other non-bank savings vehicles are not FDIC-insured. But your MoneyLYNX account is totally safe with FDIC coverage up to \$100,000.

So why not do it now? In fact, some other savings account or mutual fund might be just the place to go for funds to transfer into the safety and higher interest rates of a Merchants Bank MoneyLYNX account!

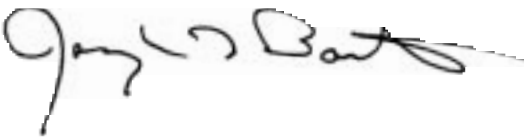
Act before June 30, 2000 and receive a FREE 50 State Commemorative Quarters Collection!

Open your MoneyLYNX account before June 30th and you'll receive the Fifty State Commemorative Quarters Starter Kit shown in the enclosed flyer, complete with the first five quarters of 1999 already in place. Then each year thereafter, Merchants Bank will send you the new Commemorative Quarters issued for that year, until your Collection is complete! Your 50 State Commemorative Quarters Collection is an outstanding way to become a part of American coinage history, I'm sure you'll agree.

This special Commemorative Coin offer cannot be repeated, so please do it now. Make a Merchants Bank MoneyLYNX account the natural extension of your FreedomLYNX account and an easy way for your family to manage your finances — with higher interest rates and no more bounced checks!

Just complete the Preferred Customer application enclosed, sign it where indicated and enclose it with your initial deposit check (\$200 is encouraged to avoid the \$2.00 service charge per statement period. Minimum \$25.) in the postage paid envelope. Be sure to check the "Yes" box to authorize overdraft protection for your FreedomLYNX account.

Sincerely,



Joseph L. Boutin
President and CEO

P.S. **"Overdraft Protection for Life"**...higher interest rates...24-hour access to funds...easy transfers between accounts...FDIC insurance protection...**PLUS the 50 State Commemorative Quarter Collection if you act before June 30th!** Send your application and initial deposit today!

* Federal Transfer Limit of six transfers per statement cycle applies.



P.O. Box 1009 • Burlington, Vermont 05402 • 802-658-3400 • Member FDIC