



# First Merchants Corporation

---

INVESTIndiana  
Equity Conference

September 9, 2010

**THE STRENGTH OF BIG.**  
THE SERVICE OF SMALL.



**Michael C. Rechin**

President  
and Chief Executive Officer

---

**Mark K. Hardwick**

Executive Vice President  
and Chief Financial Officer



# Forward-Looking Statement

---

The Corporation may make forward-looking statements about its relative business outlook. These forward-looking statements and all other statements made during this meeting that do not concern historical facts are subject to risks and uncertainties that may materially affect actual results.

Specific forward-looking statements include, but are not limited to, any indications regarding the financial services industry, the economy and future growth of the balance sheet or income statement.

Please refer to our press releases, Form 10-Qs and 10-Ks concerning factors that could cause actual results to differ materially from any forward-looking statements.



# FIRST MERCHANTS' STORY

---

- First Merchants Corporation (NASDAQ: FRME), celebrating its 117th anniversary, is the largest financial services holding company headquartered in Central Indiana
- FMC (holding company) organized in 1982
- Founding bank proudly serving Indiana since 1893
- Total assets at 6/30/10 of \$4.2 billion
- First Merchants Corporation operates 80 locations in 24 Indiana counties and 3 Ohio counties



# Vision

---

A financial services company focused on building deep, lifelong client relationships and providing maximum shareholder value. We provide an environment where customers can bank with their neighbors, realizing that our business begins and ends with people.



# Mission

---

To deliver superior personalized solutions to consumer and closely held commercial clients in diverse community markets by providing sound advice and products that exceed customer expectations.



# Executive Management Team

---



## **MICHAEL C. RECHIN**

President and CEO

Prior to joining FMC in 2005, Mike was Executive Vice President of Corporate Banking for National City Bank, managing its Indiana operations. During his tenure with National City, Mike had responsibility for all commercial banking activities.

Mike is a graduate of Miami University of Ohio with a Bachelors degree in English and an MBA in finance.



# Executive Management Team

---



**MARK K. HARDWICK**  
Executive Vice President  
and CFO

Prior to joining FMC in 1997, Mark was a senior accountant with BKD, LLP.

Mark is a graduate of Ball State University with a Bachelors degree in Accounting and an MBA and also is a Certified Public Accountant.



# Executive Management Team

---



## **MICHAEL J. STEWART**

Executive Vice President and  
Chief Banking Officer

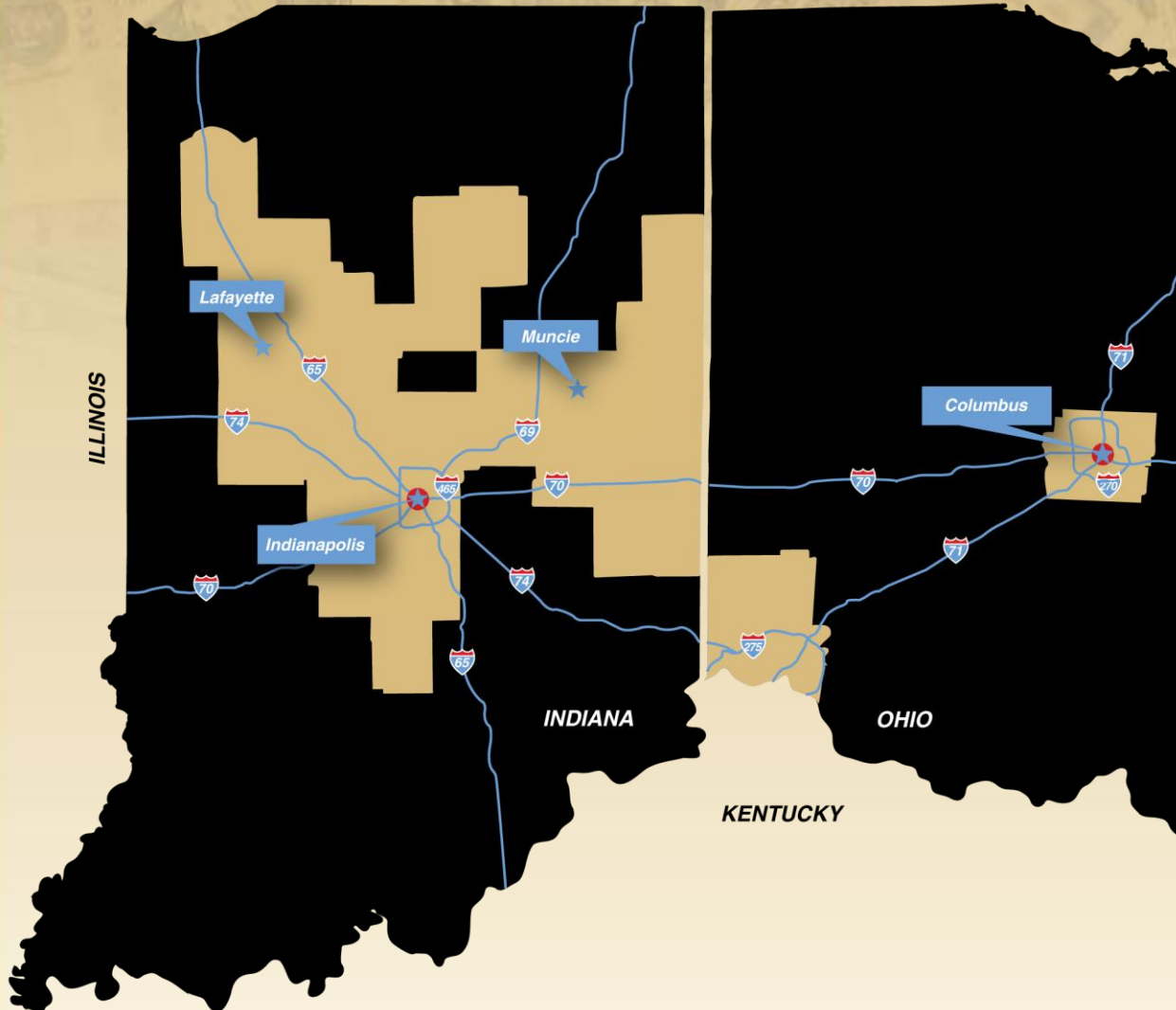
Previous to joining FMC in 2008, Mike spent 18 years with National City Bank, most recently as Executive Vice President of the Corporate Banking and Sales Manager for the Regional Large Corporate Group.

A graduate of Millikin University, with a Bachelors degree in Finance and an MBA.



# FIRST MERCHANTS' FRANCHISE

MICHIGAN



## Total Loans

- Muncie - \$1,011M
- Indianapolis - \$999M
- Lafayette - \$560M
- Columbus - \$493M



**First Merchants Headquarters  
Muncie, Indiana**

**First Merchants  
Indianapolis, Indiana**





# FIRST MERCHANTS' STRATEGY

---

We specialize in our communities.

Deliver superior service with presence close to the customer for. . .

- Retail Banking
- Mortgage Banking
- Small Business Banking
- Commercial Banking
  - Middle Market
  - Agriculture
  - Healthcare Services
  - Real Estate
  - Cash Management Services
- Trust Services (Fiduciary, Custody)
- Insurance Products

*“Strength of Big, Service of Small”*



## FIRST MERCHANTS' CURRENT PLAN

---

- **Protect and Strengthen the Franchise**
  - **Short-Term – 1 to 2 years:**
    - Capital Preservation Plan
    - Cultural and Process Initiatives
    - Low-Capital Intensive Infrastructure Projects
- **Growth and Top-Tier Performance**
  - **Long-Term – 3 to 5 Years:**
    - Internal Growth –
      - Build out the franchise in designated growth markets
      - Build on community-based model in established markets
    - External Growth – Acquisitions



## FIRST MERCHANTS' CURRENT PLAN

---

- Navigate the current environment
- Service-driven alternative to super-regional bank competitors
- Sustain and deploy low-cost deposit shares
- Build out growth markets of Indianapolis, Indiana, and Columbus, Ohio
- Gain the efficiencies of a single charter banking company (combinations effective September 2009)



# TACTICAL ACTION PLAN AND BUSINESS STRATEGY

---

- Credit Cycle Challenge
  - NPA Management
    - Accelerate workout process to maximize resolutions
    - Loan resolution and OREO liquidations managed centrally
- Capital Mix Challenge
  - Registered direct placement: 4.2MM shares raised \$24.5MM, March 2010
  - CPP Preferred to Trust Preferred Exchange created \$10M gain in 2<sup>nd</sup> quarter
  - Total risk-based capital 14.72% vs. TCE 5.88%



# MARKET SEGMENTATION

	<u>Established Markets</u>	<u>High-Growth Markets</u>
<b><i>Client Demographics</i></b>	<ul style="list-style-type: none"><li>▪ Aging</li><li>▪ Middle-income and lower</li><li>▪ Basic product orientation</li></ul>	<ul style="list-style-type: none"><li>▪ Middle-income and higher</li><li>▪ Greater propensity towards investment, wealth management, and insurance needs</li><li>▪ Diversified employment base, including strong service sector</li></ul>
<b><i>Client Focus</i></b>	<ul style="list-style-type: none"><li>▪ Long-term consumer clients</li><li>▪ Serves business clients</li><li>▪ Retail convenience</li></ul>	<ul style="list-style-type: none"><li>▪ Small business and middle-market client orientation</li><li>▪ Commercial and Industrial services</li><li>▪ Retail banking centers support the development of broad relationships</li></ul>
<b><i>Deposit Market Share</i></b>	<ul style="list-style-type: none"><li>▪ Enjoy top deposit market share in served counties</li><li>▪ Low-cost core deposit providers</li><li>▪ Usually &gt;25% share</li></ul>	<ul style="list-style-type: none"><li>▪ Retail build out in progress</li><li>▪ Usually &lt;10% share</li></ul>



# INDIANAPOLIS / COLUMBUS STRATEGY

---

- Organic growth opportunities with improved segment penetration and branding
- Deployment of rural deposit base into growth markets creates optimal margin structure
- Creates franchise value
- Continuously assess operating efficiencies



# INDIANAPOLIS

Indy Partnership named one of the top 10 economic development groups in the United States.

— Site Selection Magazine, 2009

## 2009 Indianapolis Region

A regional economic profile produced by the Indy Partnership

**Nationally Ranked in Five Business Clusters:**

*Life Sciences, Logistics, Manufacturing, IT & Motorsports*

### **A COMMUNITY REINVESTING IN ITSELF:**

Nearly \$3 Billion  
of Infrastructure Improvements



A promotional supplement to *Indianapolis Business Journal*.



10-COUNTY INDIANAPOLIS REGION:  
BOONE ■ HAMILTON ■ HANCOCK ■ HENDRICKS ■ JOHNSON  
MADISON ■ MARION ■ MONROE ■ MORGAN ■ SHELBY

- Population 2008: 1,915,664\*
- Population 2013 Projection: 2,023,886\*
- 12th largest city in the U.S.
- 29th largest metropolitan area in the U.S. Indianapolis
- Between 1990-2000 Indianapolis-Carmel metro grew at a faster pace (11.1% growth) than Indiana (4.4% growth) and the U.S. (7.2% growth)

\*U.S. Census Bureau and Applied Geographic Solutions

\*\*U.S. Dept. of Commerce, Census of Manufacturers, 2006 Ewing Marion Kauffman Foundation, 2007 New Economy

\*\*\*INcontext May 2008



# COLUMBUS

---

- Population 2008: 1,773,120
- Population 2015 Projection: 1,911,154
- 16<sup>th</sup> largest city in the U.S.
- 32<sup>nd</sup> largest metropolitan area
- Columbus economy expected to resume economic growth in 2010\*



*\*24-7 PressRelease*



# Key FMC Deposit Market Shares

\$000's

FDIC Data June 30, 2009

County	Region	Market Position	Market %	\$\$ Deposits
Delaware County, IN	Muncie	1	46.39%	\$752,341
Jasper County, IN	Lafayette	1	29.11%	159,603
Jay County, IN	Muncie	1	43.50%	112,573
Union County, IN	Muncie	1	63.41%	58,953
White County, IN	Lafayette	1	34.15%	147,166
Adams County, IN	Muncie	2	23.21%	212,911
Clinton County, IN	Lafayette	2	18.87%	80,522
Hendricks County, IN	Indianapolis	2	13.39%	236,400
Tippecanoe County, IN	Lafayette	2	21.30%	438,258
Wabash County, IN	Muncie	2	20.93%	75,875
Brown County, IN	Indianapolis	3	23.62%	25,752
Madison County, IN	Indianapolis	3	17.12%	265,592
Randolph County, IN	Muncie	3	19.95%	85,109
Carroll County, IN	Lafayette	4	14.46%	37,186
Fayette County, IN	Muncie	4	11.13%	32,803
Montgomery County, IN	Lafayette	4	10.85%	63,837
Henry County, IN	Muncie	5	11.04%	69,603
Johnson County, IN	Indianapolis	5	10.16%	160,405
Miami County, IN	Muncie	5	7.30%	29,507
Morgan County, IN	Indianapolis	5	7.40%	58,073
Sub Total				\$3,102,469
FMC Total				\$3,724,111



# 2nd Quarter 2010 Highlights

---

- Second quarter earnings of \$.35 per common share
- Successful exchange of CPP Preferred Stock to Trust Preferred Securities contributing to a Tangible Common Equity Ratio of 5.88%
- Quarterly normalized pre-tax, pre-provision earnings remains strong at \$16.8M
- Quarterly operating expense levels declined by \$3.8M from last year to \$34.3M
- Loan loss reserve ample for projected future losses at 2.84% of total loans



## TOTAL ASSETS

(\$ in Millions)

	<u>2008</u>	<u>2009</u>	<u>Q1-'10</u>	<u>Q2-'10</u>
1. Investments	\$ 482	\$ 563	\$ 639	\$ 646
2. Loans	3,722	3,278	3,138	3,059
3. Allowance	(50)	(92)	(89)	(87)
4. CD&I & Goodwill	166	159	158	156
5. BOLI	93	95	95	96
6. Other	<u>371</u>	<u>478</u>	<u>435</u>	<u>313</u>
7. Total Assets	\$4,784	\$4,481	\$4,376	\$4,183



# TOTAL LIABILITIES AND CAPITAL

(\$ in Millions)	<u>2008</u>	<u>2009</u>	<u>Q1-'10</u>	<u>Q2-'10</u>
1. Customer Non-Maturity Deposits	\$1,858	\$2,042	\$2,000	\$1,976
2. Customer Time Deposits	1,384	1,220	1,167	1,090
3. Brokered Deposits	477	275	231	195
4. Borrowings	507	339	320	292
5. Other Liabilities	51	30	58	31
6. Hybrid Capital	111	111	111	142
7. Preferred Stock (CPP)	-	112	113	68
8. Common Equity	<u>396</u>	<u>352</u>	<u>376</u>	<u>389</u>
9. Total Liabilities and Capital	\$4,784	\$4,481	\$4,376	\$4,183



# EARNINGS

(\$ in Millions)	<u>2008</u>	<u>2009</u>	<u>Q1-'10</u>	<u>Q2-'10</u>
1. Net Interest Income-FTE	\$133.1	\$159.1	\$37.8	\$37.7
2. Non Interest Income <sup>1</sup>	38.5	46.5	11.7	11.0
3. Non Interest Expense <sup>2</sup>	106.0	134.7	31.0	31.9
<b>4. Pre-Tax Pre-Provision Earnings</b>	<b>\$ 65.6</b>	<b>\$ 70.9</b>	<b>\$18.5</b>	<b>\$16.8</b>
5. Provision	(28.2)	(122.2)	(13.9)	(15.0)
6. Adjustments	(5.0)	(12.1)	(2.3)	(2.6)
7. Taxes - FTE	(11.8)	22.7	(0.7)	0.4
8. Gain on Exchange of Preferred Stock for Trust Preferred Debt	-	-	-	10.1
9. CPP Dividend	-	(5.0)	(1.5)	(1.4)
10. Net Income Avail. for Common Stockholders	\$20.6	(\$45.7)	\$ .1	\$ 8.3
11. EPS	\$1.14	(\$2.17)	\$ .01	\$ .35

<sup>1</sup>Adjusted for Bond Gains & Losses and one-time mortgage sale

<sup>2</sup>Adjusted for the FDIC Special Assessment, FHLB Prepayment Penalties & OREO Expense & Credit-Related Professional Services



# TOTAL ASSETS

(\$ in Millions)

	<u>2008</u>	<u>2009</u>	<u>Q1-'10</u>	<u>Q2-'10</u>
1. Investments	\$ 482	\$ 563	\$ 639	\$ 646
2. Loans	3,722	3,278	3,138	3,059
3. Allowance	(50)	(92)	(89)	(87)
4. CD&I & Goodwill	166	159	158	156
5. BOLI	93	95	95	96
6. Other	<u>371</u>	<u>478</u>	<u>435</u>	<u>313</u>
7. Total Assets	\$4,784	\$4,481	\$4,376	\$4,183



# CREDIT POLICY AND PORTFOLIO METRICS

---

(\$ in Millions)

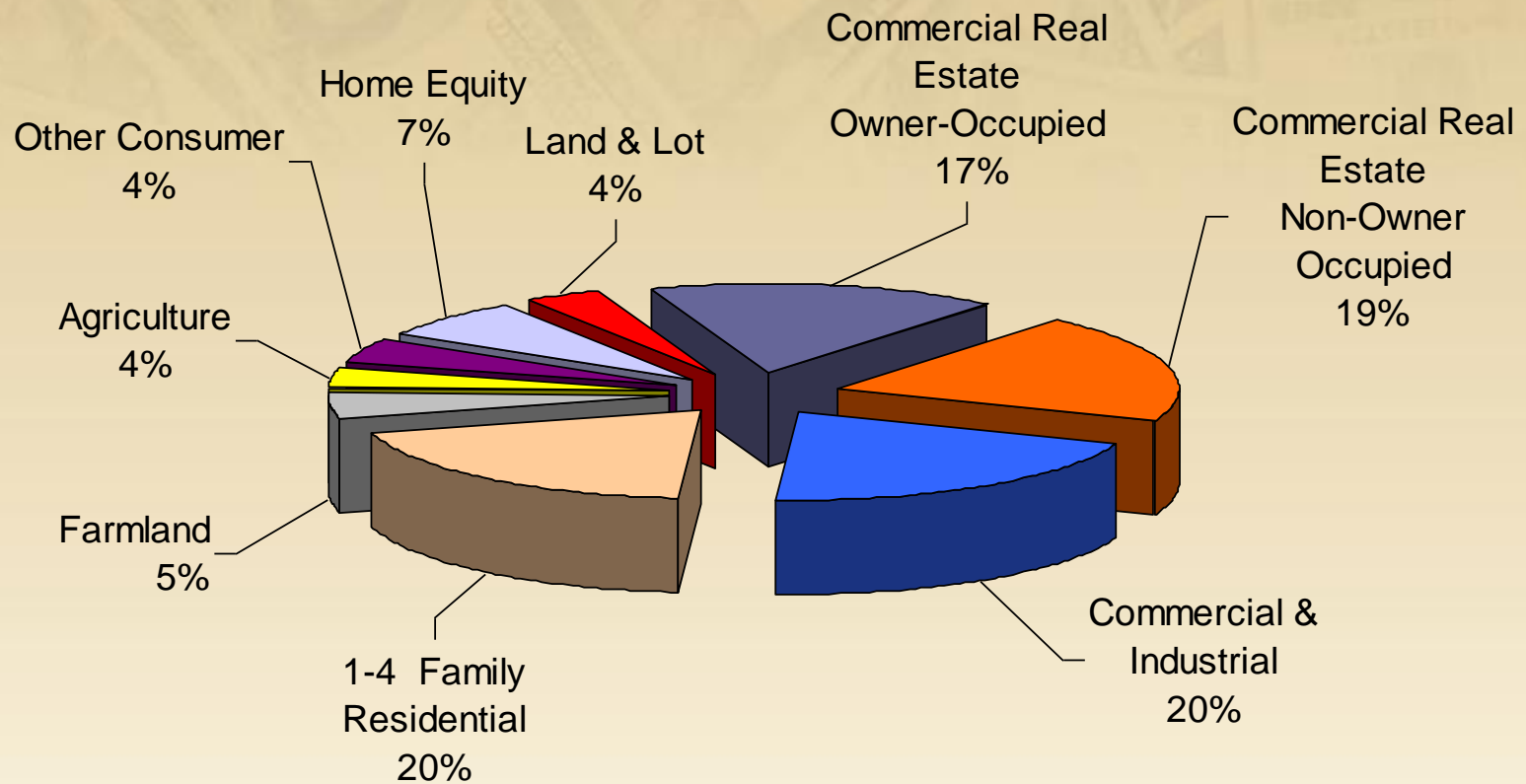
■ Legal Lending Limit	=	\$63.8
■ House Lending Limit	=	\$20.0
■ Largest 25 Relationship Commitments Average	=	\$11.6
■ Shared National Credit Commitments	=	\$76.7
■ Shared National Credit Outstandings	=	\$50.5



# LOAN AND CREDIT DETAIL

## Loan Composition (as of 6/30/10)

YTD Yield = 5.71%  
Total = \$3.1B

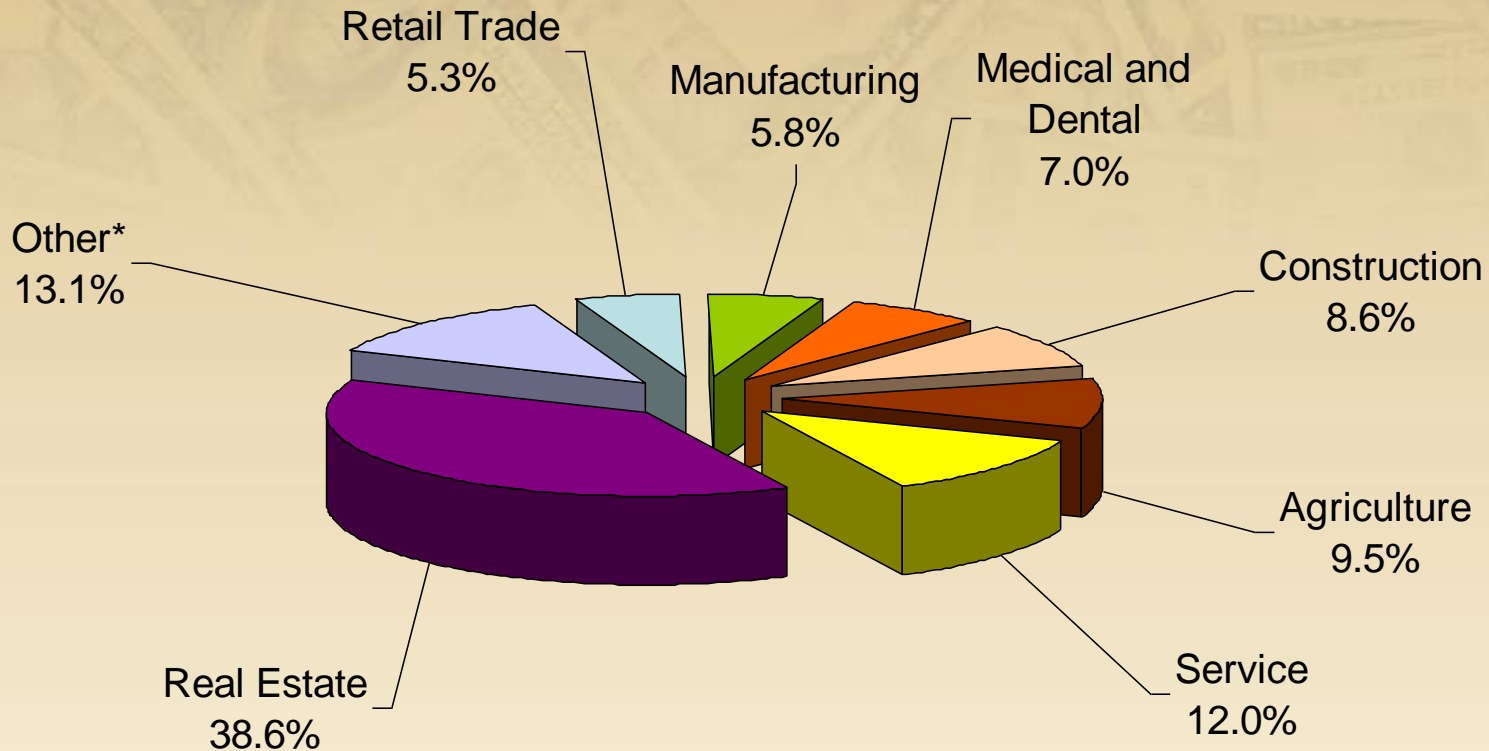




# LOAN AND CREDIT DETAIL

## Commercial Loan Concentration (as of 6/30/2010)

Total = \$2.1B



\*Other=Mining, Public Administration, Information Technology, Transportation and Warehousing, Finance & Insurance, Hotel Services, Wholesale Trade and Other Services

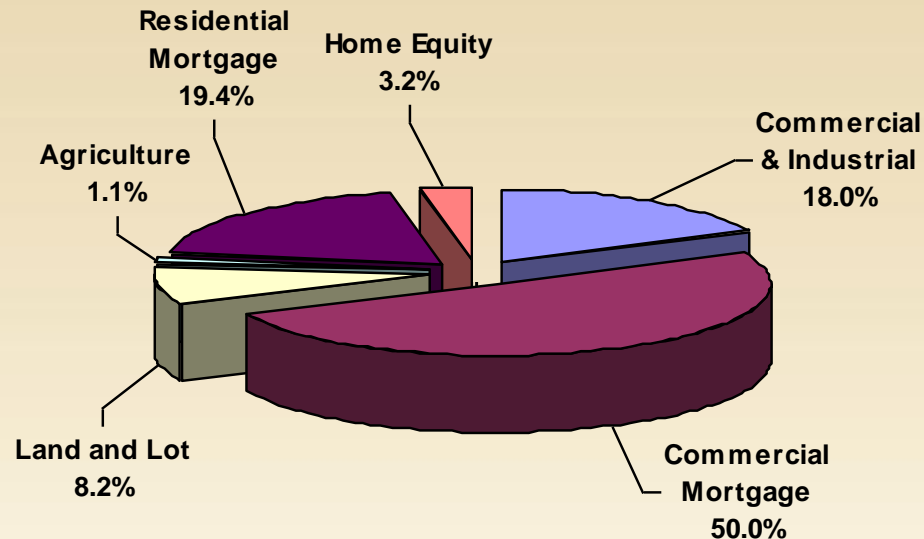


# LOAN AND CREDIT DETAIL

## Non-Accrual Loans (as of 6/30/10)

(\$ in millions)	Commercial & Industrial	Commercial Mortgage	Land and Lot	Agriculture	Residential Mortgage	Home Equity	Other Consumer	Total
Loan Balances	\$610.1	\$1,269.5	\$111.1	\$108.4	\$605.0	\$219.4	\$135.4	\$3,058.9
% of total	19.9%	41.5%	3.6%	3.5%	19.8%	7.2%	4.5%	100.0%
Non-Accrual Loans	\$21.6	\$60.1	\$9.9	\$1.4	\$23.3	\$3.8	\$0.1	\$120.2
Non-Accrual Ratio	3.55%	4.74%	8.91%	1.27%	3.86%	1.74%	0.07%	3.93%

Non-Accrual Loans -  
(% of Non-Accrual Loans)



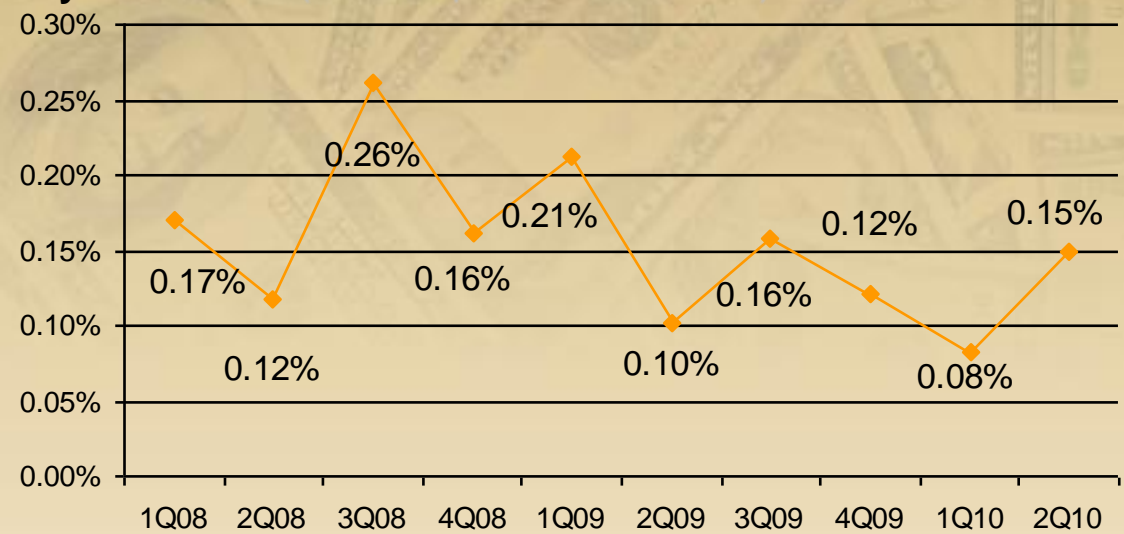


# LOAN DELINQUENCY TRENDS

## 90+ Day Delinquency

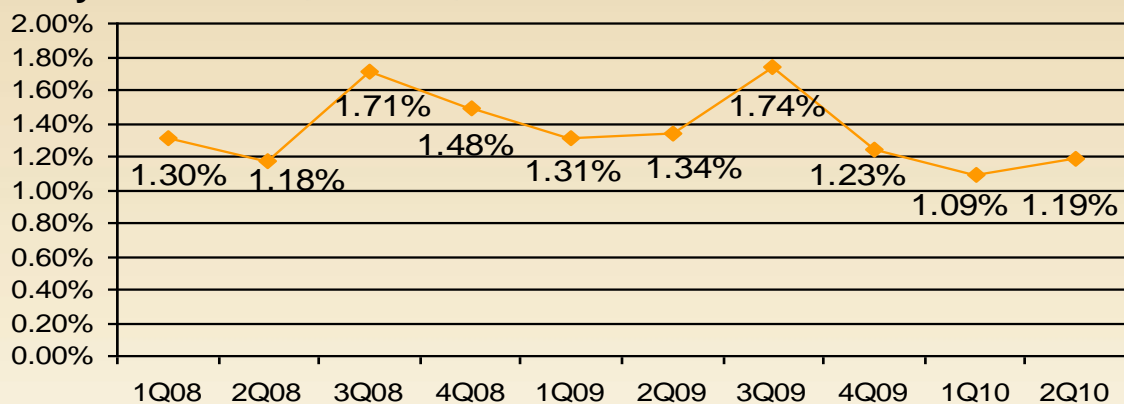
(as a % of period end total loans)

(\$ in millions)



## 30+ Day Delinquency

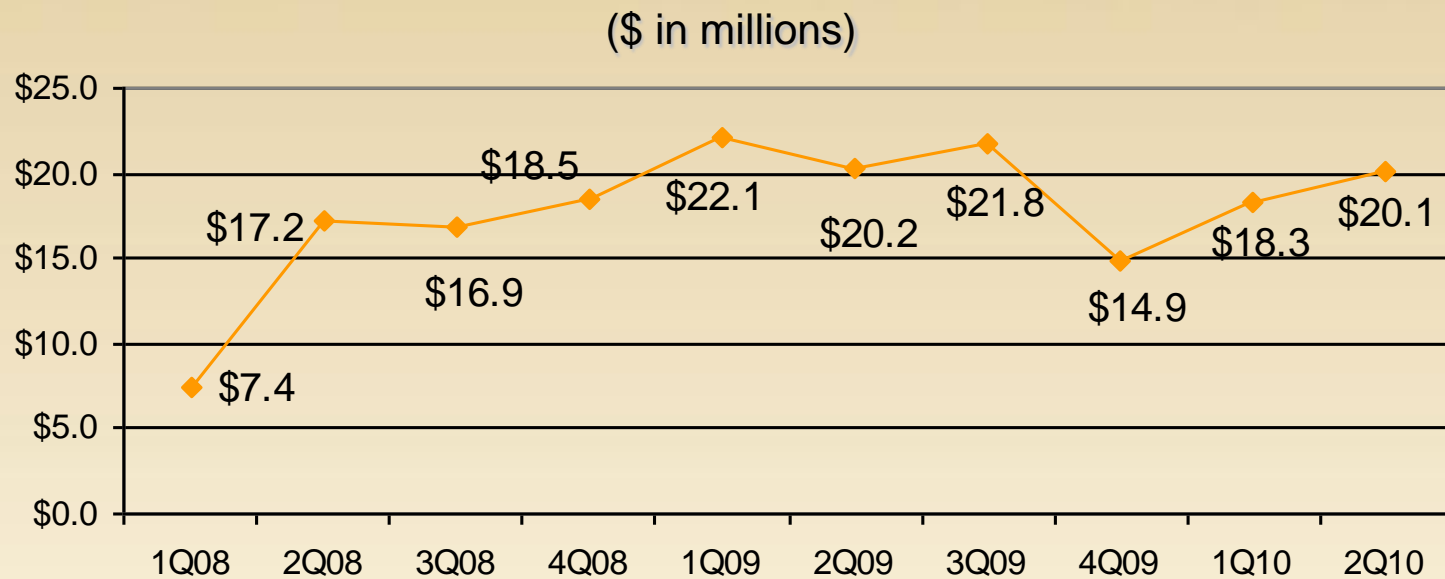
(as a % of period end total loans)





# OTHER REAL ESTATE OWNED

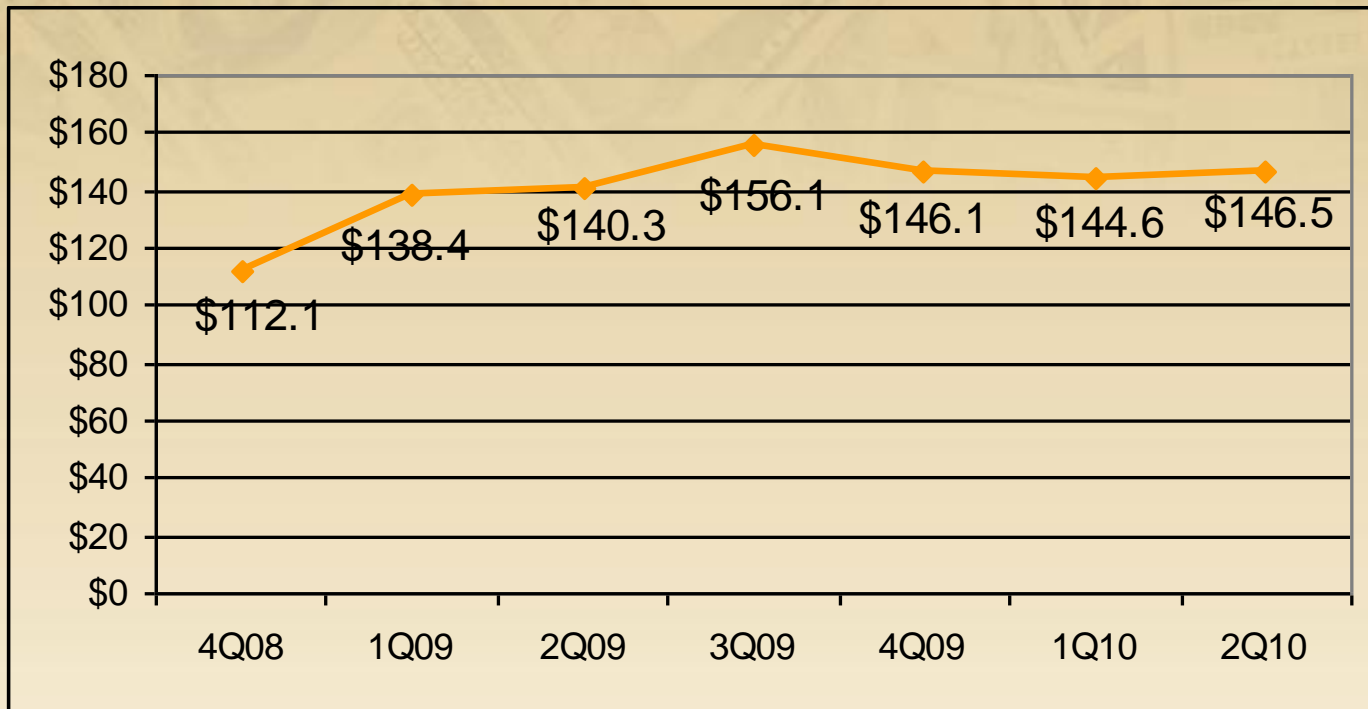
(\$ in millions)	Commercial Mortgage	Land and Construction	1-4 Family	Agriculture	Total
Book Balance	\$4.1	\$13.4	\$2.6	\$0.0	\$20.1
% of ORE	21%	66%	13%	0%	100%





# TOTAL NON-PERFORMING ASSETS

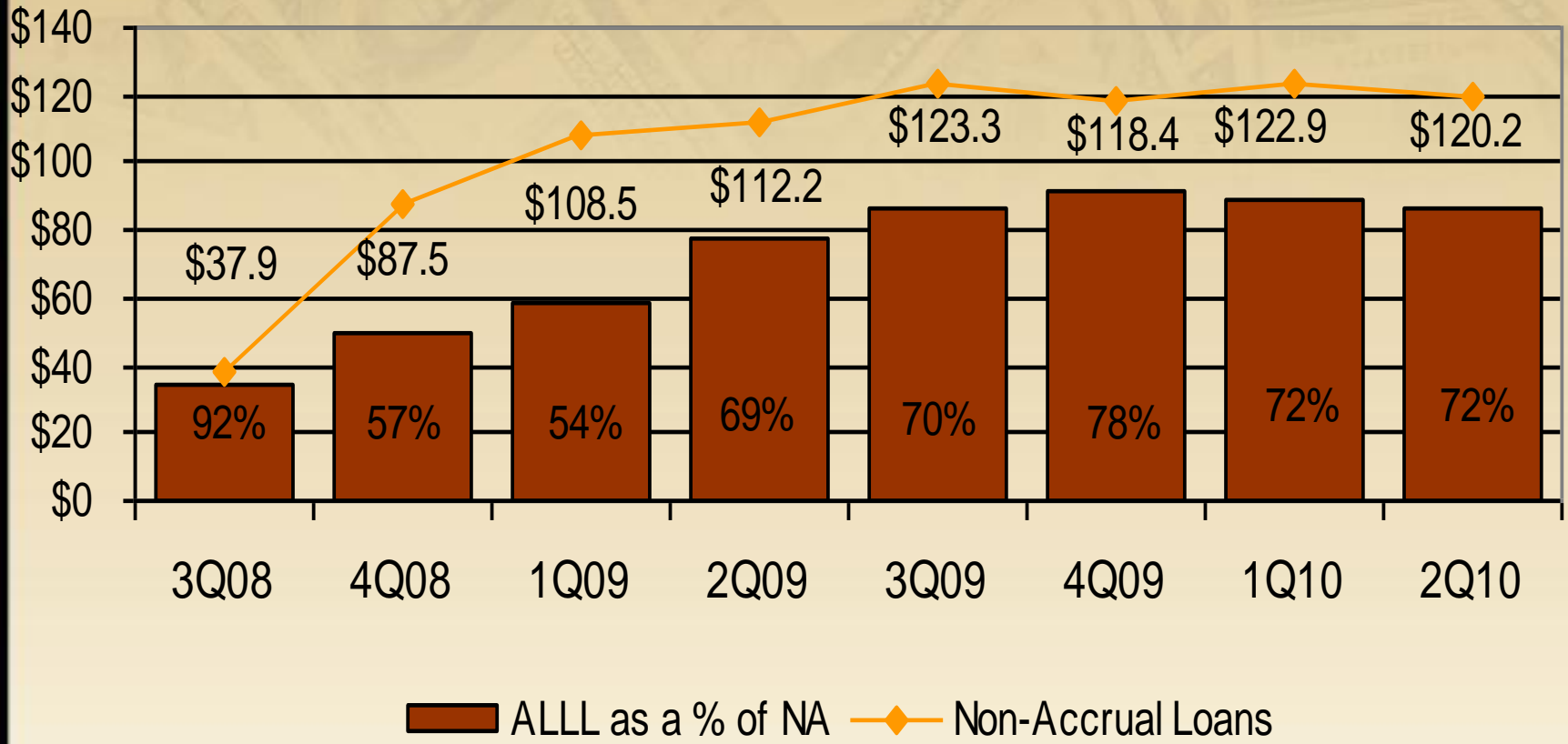
(\$ in millions)





# ALLOWANCE COVERAGE TO NON-ACCRUAL LOANS

(\$ in millions)





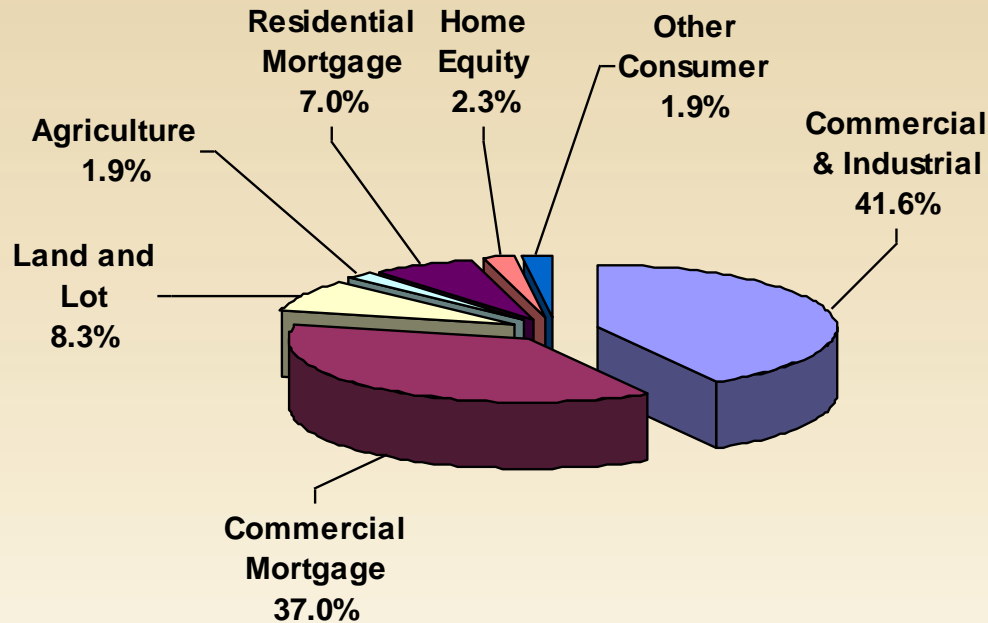
# LOAN AND CREDIT DETAIL

## YTD Charge-Off Composition (as of 6/30/10)

(\$ in millions)	Commercial & Industrial	Commercial Mortgage	Land and Lot	Agriculture	Total Commercial	Residential Mortgage	Home Equity	Other Consumer	Total Consumer	Total
Loan Balances	\$610.1	\$1,269.5	\$111.1	\$108.4	\$2,099.1	\$605.0	\$219.4	\$135.4	\$959.8	\$3,058.9
% of total	19.9%	41.5%	3.6%	3.5%	68.5%	19.8%	7.2%	4.5%	31.5%	100.0%
Net Charge-offs YTD	\$14.2	\$12.6	\$2.8	\$0.6	\$30.2	\$2.4	\$0.7	\$0.7	\$3.8	\$34.0
Net Charge-off ratio*	4.65%	1.98%	5.10%	1.18%	2.88%	0.79%	0.64%	0.96%	0.79%	2.23%

\*Annualized

YTD Net Charge-Offs by Loan Type  
(% of total Net Charge-Offs)





# TOTAL ASSETS

(\$ in Millions)

	<u>2008</u>	<u>2009</u>	<u>Q1-'10</u>	<u>Q2-'10</u>
1. Investments	\$ 482	\$ 563	\$ 639	\$ 646
2. Loans	3,722	3,278	3,138	3,059
3. Allowance	(50)	(92)	(89)	(87)
4. CD&I & Goodwill	166	159	158	156
5. BOLI	93	95	95	96
6. Other	<u>371</u>	<u>478</u>	<u>435</u>	<u>313</u>
7. Total Assets	\$4,784	\$4,481	\$4,376	\$4,183



# INVESTMENT PORTFOLIO

(as of 6/30/10)

---

- \$646 Million Balance
- Average duration – 3.9 years
- Tax equivalent yield of 4.51%
- No private label MBS exposure
- Trust Preferred Pools with book balance of \$6.3 million and a market value of \$1.4 million
- Net unrealized gain of the entire portfolio totals \$19.4 million



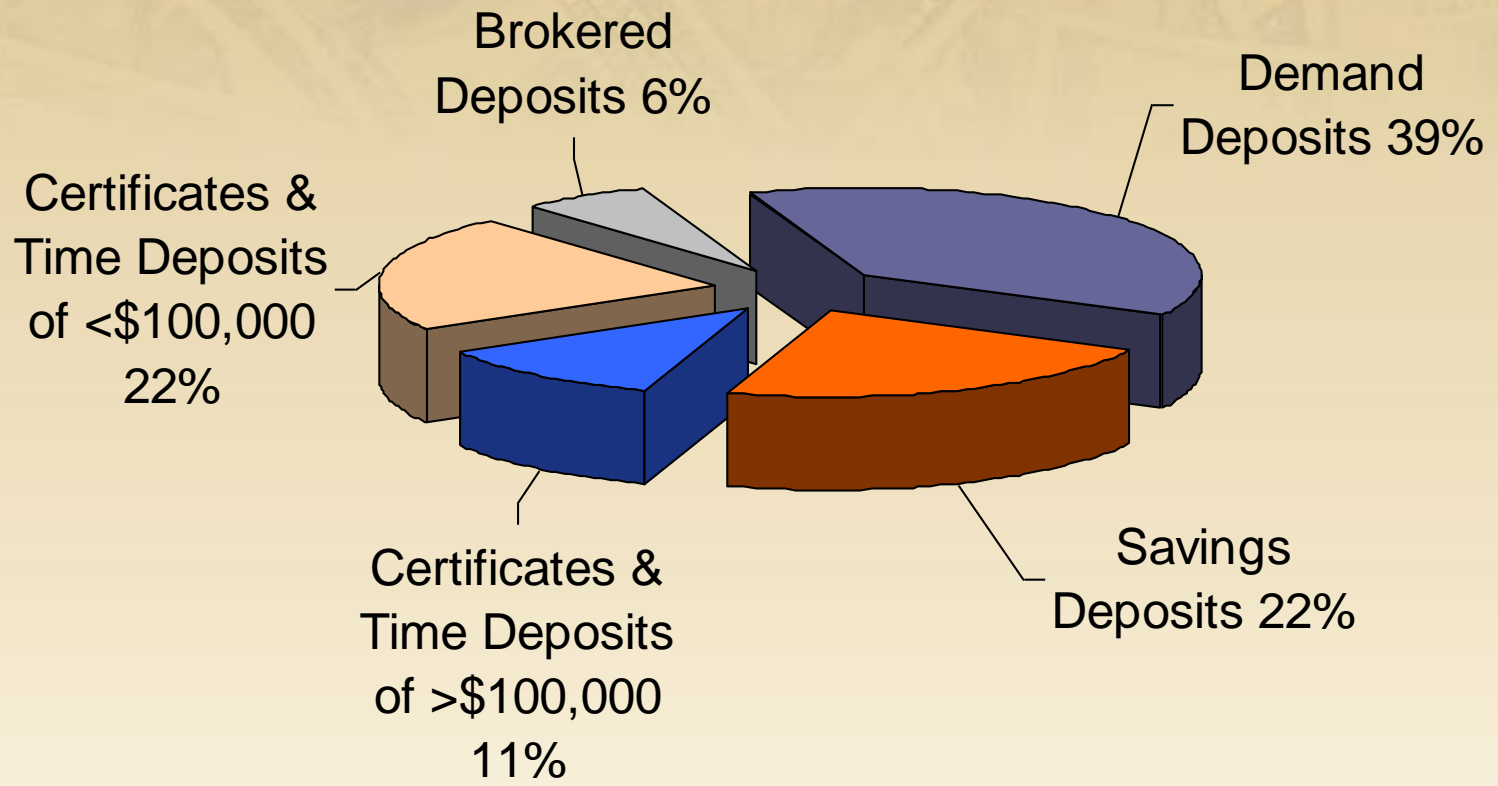
# TOTAL LIABILITIES AND CAPITAL

(\$ in Millions)	<u>2008</u>	<u>2009</u>	<u>Q1-'10</u>	<u>Q2-'10</u>
1. Customer Non-Maturity Deposits	\$1,858	\$2,042	\$2,000	\$1,976
2. Customer Time Deposits	1,384	1,220	1,167	1,090
3. Brokered Deposits	477	275	231	195
4. Borrowings	507	339	320	292
5. Other Liabilities	51	30	58	31
6. Hybrid Capital	111	111	111	142
7. Preferred Stock (CPP)	-	112	113	68
8. Common Equity	<u>396</u>	<u>352</u>	<u>376</u>	<u>389</u>
9. Total Liabilities and Capital	\$4,784	\$4,481	\$4,376	\$4,183



# DEPOSITS (as of 6/30/10)

YTD Yield = 1.55%  
Total = \$3.3B





# TOTAL LIABILITIES AND CAPITAL

(\$ in Millions)	<u>2008</u>	<u>2009</u>	<u>Q1-'10</u>	<u>Q2-'10</u>
1. Customer Non-Maturity Deposits	\$1,858	\$2,042	\$2,000	\$1,976
2. Customer Time Deposits	1,384	1,220	1,167	1,090
3. Brokered Deposits	477	275	231	195
4. Borrowings	507	339	320	292
5. Other Liabilities	51	30	58	31
6. Hybrid Capital	111	111	111	142
7. Preferred Stock (CPP)	-	112	113	68
8. Common Equity	<u>396</u>	<u>352</u>	<u>376</u>	<u>389</u>
9. Total Liabilities and Capital	\$4,784	\$4,481	\$4,376	\$4,183



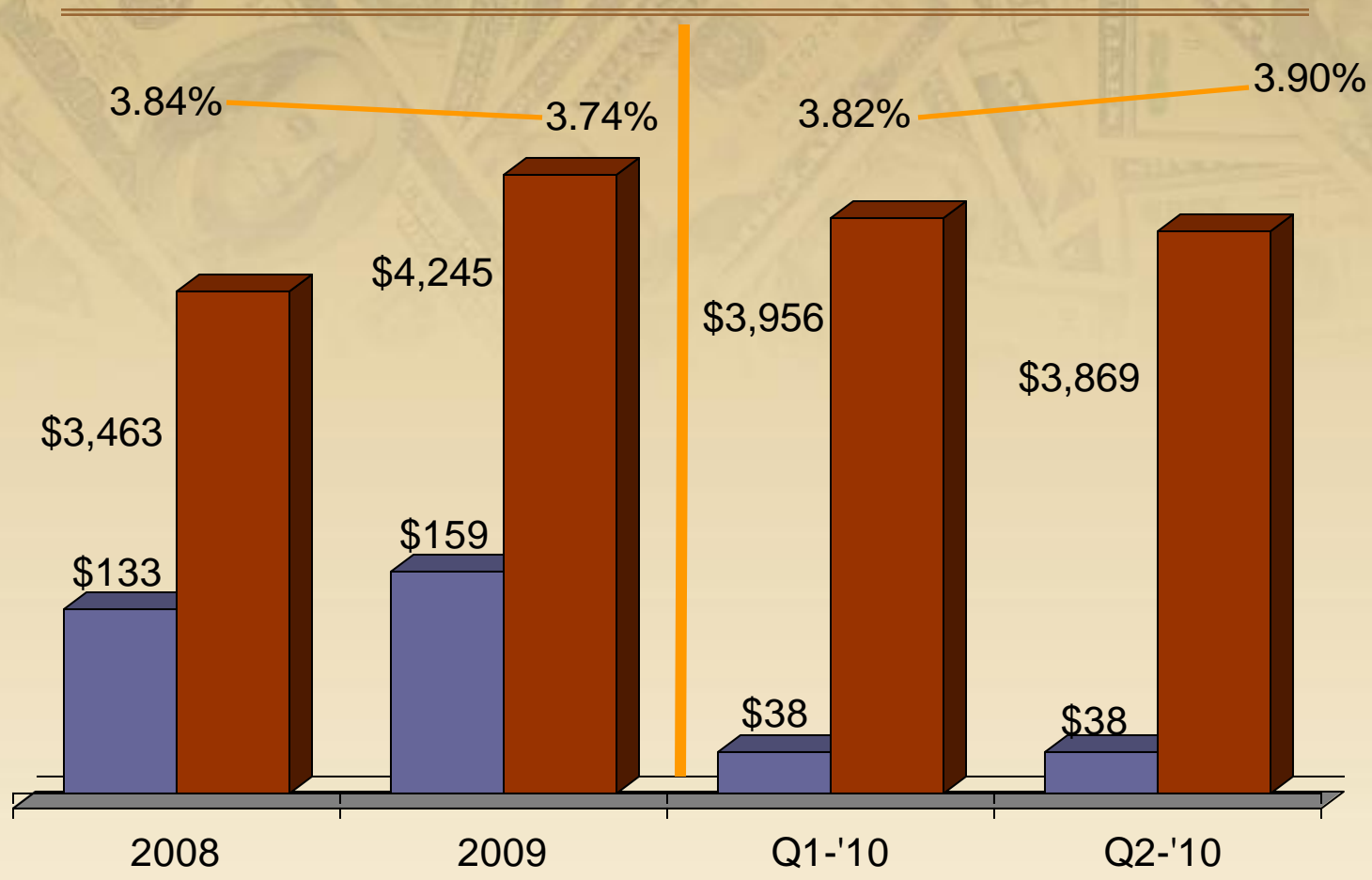
# CAPITAL RATIOS

---

	<u>2008</u>	<u>2009</u>	<u>Q1-'10</u>	<u>Q2-'10</u>
1. Total Risk-Based Capital Ratio	10.24%	13.04%	14.44%	14.72%
2. Tier 1 Risk-Based Capital Ratio	7.71%	10.32%	11.65%	11.88%
3. Leverage Ratio	8.16%	8.20%	9.13%	9.21%
4. TCE/TCA	5.01%	4.54%	5.27%	5.88%



# NET INTEREST MARGIN



■ Net Interest Income - FTE (\$ in Millions) ■ Earning Assets (\$ in Millions)  
— Net Interest Margin



# NON-INTEREST INCOME

(\$ in Millions)	<u>2008</u>	<u>2009</u>	<u>Q1-'10</u>	<u>Q2-'10</u>
1. Service Charges on Deposit Accounts	\$13.0	\$15.1	\$ 3.3	\$ 3.5
2. Trust Fees	8.0	7.4	2.1	2.0
3. Insurance Commission Income	5.8	6.4	2.0	1.5
4. Cash Surrender Value of Life Ins	(0.3)	1.6	0.5	0.5
5. Gains on Sales Mortgage Loans	2.5	6.8	1.1	1.2
6. Securities Gains/Losses	(2.1)	4.4	1.3	(0.1)
7. Other	<u>9.5</u>	<u>9.5</u>	<u>2.7</u>	<u>2.3</u>
8. Total	\$36.4	\$51.2	\$13.0	\$10.9
9. Adjusted Non-Interest Income <sup>1</sup>	\$38.5	\$46.5	\$11.7	\$11.0

<sup>1</sup>Adjusted for Bond Gains & Losses and one-time mortgage sale



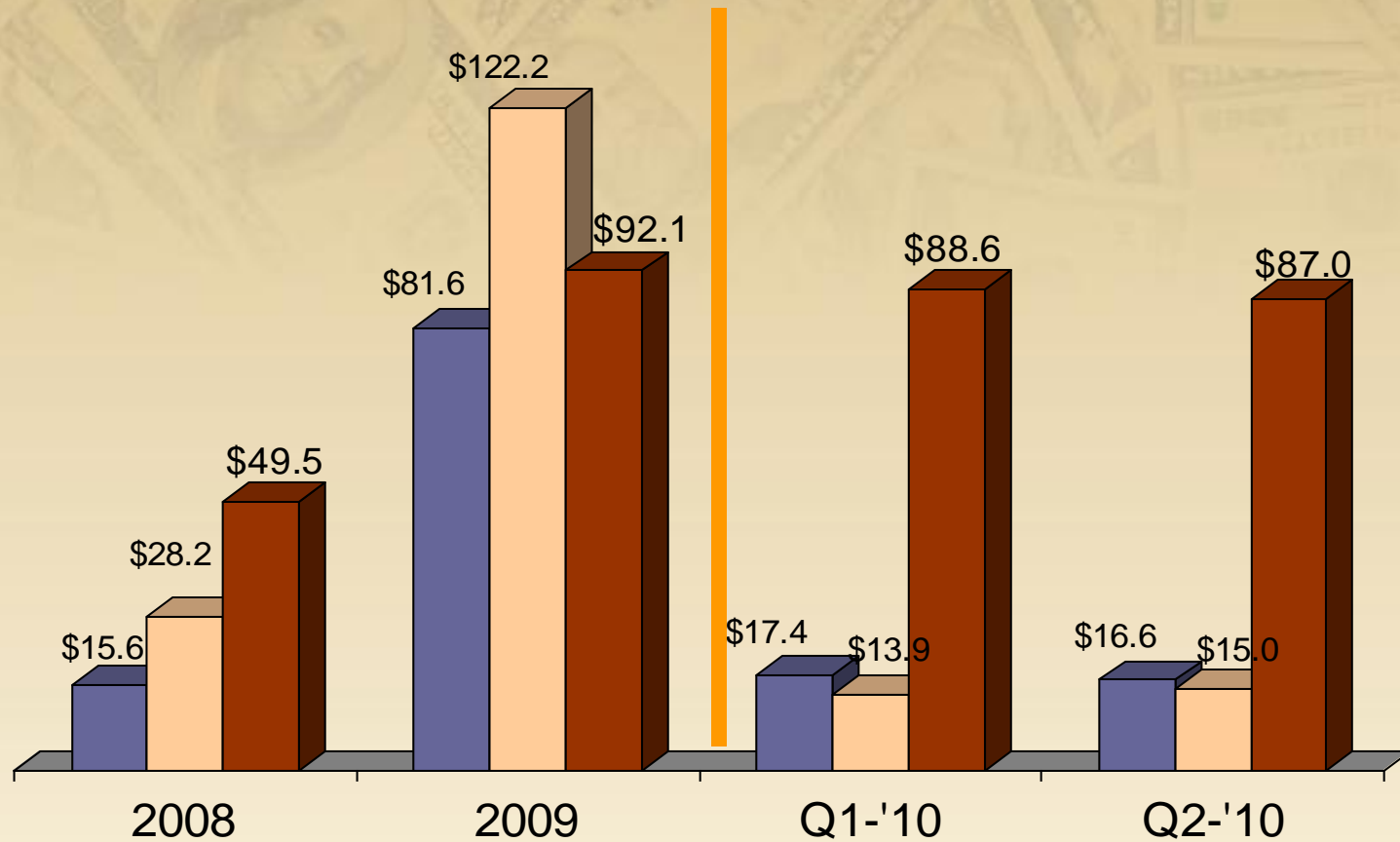
# NON-INTEREST EXPENSE

(\$ in Millions)	<u>2008</u>	<u>2009</u>	<u>Q1-'10</u>	<u>Q2-'10</u>
1. Salary & Benefits	\$63.0	\$76.3	\$17.6	\$17.9
2. Premises & Equipment	14.4	17.9	4.7	3.9
3. Core Deposit Intangible	3.2	5.1	1.2	1.2
4. Professional Services	2.6	4.4	1.5	1.3
5. OREO/Credit-Related Expense	2.8	9.8	2.7	1.5
6. FDIC Expense	1.7	10.4	1.7	2.3
7. FHLB Prepayment Penalties	-	1.9	-	-
8. Outside Data Processing	4.1	6.2	1.3	1.3
9. Marketing	2.3	2.1	0.4	0.5
10. Other	<u>14.7</u>	<u>17.5</u>	<u>3.6</u>	<u>4.4</u>
11. Total	\$108.8	\$151.6	\$34.7	\$34.3
12. Adjust Non-Interest Expense <sup>2</sup>	\$106.0	\$134.7	\$31.0	\$31.9

<sup>2</sup>Adjusted for the FDIC Special Assessment, FHLB Prepayment Penalties & OREO Expense & Credit-Related Professional Services



# CREDIT COSTS OVER TIME



■ Net Charge-offs ■ Provison ■ Allowance for Loan Losses



# EARNINGS

(\$ in Millions)	<u>2008</u>	<u>2009</u>	<u>Q1-'10</u>	<u>Q2-'10</u>
1. Net Interest Income-FTE	\$133.1	\$159.1	\$37.8	\$37.7
2. Non Interest Income <sup>1</sup>	38.5	46.5	11.7	11.0
3. Non Interest Expense <sup>2</sup>	106.0	134.7	31.0	31.9
<b>4. Pre-Tax Pre-Provision Earnings</b>	<b>\$ 65.6</b>	<b>\$ 70.9</b>	<b>\$18.5</b>	<b>\$16.8</b>
5. Provision	(28.2)	(122.2)	(13.9)	(15.0)
6. Adjustments	(5.0)	(12.1)	(2.3)	(2.6)
7. Taxes - FTE	(11.8)	22.7	(0.7)	0.4
8. Gain on Exchange of Preferred Stock for Trust Preferred Debt	-	-	-	10.1
9. CPP Dividend	-	<u>(5.0)</u>	<u>(1.5)</u>	<u>(1.4)</u>
10. Net Income Avail. for Common Stockholders	\$20.6	(\$45.7)	\$ .1	\$ 8.3
11. EPS	\$1.14	(\$2.17)	\$ .01	\$ .35

<sup>1</sup>Adjusted for Bond Gains & Losses and one-time mortgage sale

<sup>2</sup>Adjusted for the FDIC Special Assessment, FHLB Prepayment Penalties & OREO Expense & Credit-Related Professional Services



## VALUATION ATTRIBUTES

---

- Well Capitalized, Well Positioned, Well Reserved
- 3<sup>rd</sup> largest Indiana bank with energized & experienced management team
- Attractive long-term deposit market shares
- Indianapolis momentum
- State-of-the-industry technology with scalable operations platform
- \$16.8M Pre-Tax Pre-Provision Quarterly Run Rate
- Average daily share volume of 95,000
- Currently trading at 85% of tangible book value



## RESEARCH COVERAGE

---

- FIG Partners
- Howe Barnes Hoefler & Arnett
- Macquarie Capital (USA), Inc.
- Sandler O'Neill + Partners, L.P.



## Contact Information

---

First Merchants Corporation common stock is traded on the NASDAQ Global Select Market under the symbol FRME.

Additional information can be found at

[www.firstmerchants.com](http://www.firstmerchants.com)

Investor inquiries:

David L. Ortega

Investor Relations

Telephone: 765.378.8937

[dortega@firstmerchants.com](mailto:dortega@firstmerchants.com)

**THE STRENGTH OF BIG.**  
THE SERVICE OF SMALL.