

Mechanics Bank - Branch Locations/Hours

Branch	Date Opened	Census Tract and MSA	Lobby Hours	Drive-Thru Hours	24 hr ATM (deposit taking)
Main Office 2 South Main Street Mansfield, OH, 44902	9/23/1926	0031.00*** 31900	M-F 8:00-5:00	M-F 8:00-5:00	Yes
South Side Office 971 Lexington Avenue Mansfield, OH, 44907	9/17/1965	0011.00 31900	M-Th 8:30-5:00 Fri. 8:30-6:00 Sat. 8:30-1:00	M-F 8:00-6:00 Sat. 8:30-1:00	Yes
Madison Office 980 Ashland Road Mansfield, OH, 44905	6/2/1975	0009.00 31900	M-Th 8:30-5:30 Fri. 8:30-6:00 Sat. 8:30-1:00	M-F 8:00-6:00 Sat. 8:30-1:00	Yes
Ontario Office 2103 Park Avenue West Mansfield, OH, 44906	5/1/1981	0024.00 31900	M-Th 8:30-5:30 Fri. 8:30-6:00 Sat. 8:30-1:00	M-F 8:00-6:00 Sat. 8:30-1:00	Yes
Lexington Office 256 East Main Street Lexington, OH, 44904	9/28/1998	0022.00 31900	M-Th 8:30-5:00 Fri. 8:30-6:00 Sat. 8:30-1:00	M-F 8:00-6:00 Sat. 8:30-1:00	Yes
Trimble Road Office 490 North Trimble Road Mansfield, OH, 44906	6/10/2009	0007.00*** 31900	M-Th 8:30-5:00 Fri. 8:30-6:00 Sat. 8:30-1:00	M-F 8:00-6:00 Sat. 8:30-1:00	Yes 2 ATMs - a walk-up and a drive-up
Shelby Office 140 Mansfield Avenue Shelby, OH, 44875	12/20/2012	0026.00 31900	M-F 8:30-5:30 Sat. 8:30-1:00	N/A	Yes
Clear Fork Office 65 Main Street Bellville, OH, 44813	10/10/2014	0030.01 31900	M-Th 8:30-5:30 Fri. 8:30-6:00 Sat. 8:30-1:00	M-F 8:00-6:00 Sat. 8:30-1:00	Yes 2 ATMs - a walk-up and a drive-up
Free Road Office 674 Free Road Shiloh, OH, 44878	10/12/2015	0029.00 31900	M-F 9:00-5:00 Sat. 9:00-12:00	N/A	Yes
Ashland Office 1040 George Road Ashland, Ohio, 44805	12/22/2025*	9708.00 (Outside of MSA)	M-Th 8:30-5:30 Fri. 8:30-6:00 Sat. 8:30-1:00	M-F 8:00-6:00 Sat. 8:30-1:00	Yes

*Ashland Office is the only branch office opened since 2015.

**Mechanics Bank has not closed any branch offices.

***Offices located in low or moderate income census tracts.

Mechanics Bank - Products Offered*

Products and services generally available at all locations

Residential Mortgage Loans

1. Owner Occupied 1-4 family property loans
2. Secondary Resident 1-2 family property loans
3. Family Occupied 1-2 family property loans
4. Non-Owner Occupied 1-2 family property loans
5. Construction Owner-occupied 1-2 family property loans
6. Vacant land loans Residential and personal use
7. Home equity loans Owner-occupied 1-4 family property loans
8. Home equity lines of credit Owner-occupied 1-4 family property loans

Consumer Loans

1. Automobile loans
2. Recreational vehicle loans
3. Other titled or untitled loans
4. Other Secured loans
5. Deposit-Secured loans
6. Unsecured loans
7. Overdraft Protection loans

Deposit Products

1. Interest checking accounts
2. Business checking accounts
3. Business Money Market Deposit Account
4. Super Interest Checking
5. Basic Checking Account
6. Green Account
7. Money Market Deposit Account (MMDA)
8. Signature Select Accounts (Checking & MMDA)
9. Dream Book Savings Account
10. Christmas Club Account
11. Certificate of Deposit
12. 24 Month Add-On Certificate of Deposit (ages 16-25)
13. Be the Change Checking Account (for high school students)
14. Health Savings Account
15. Individual Retirement Account
16. Watch It Grow Passbook Savings Account (ages 15 and under)
17. Watch It Grow Certificate of Deposit (ages 15 and under)
18. Insured Cash Sweep (ICS)
19. Certificate of Deposit Account Registry Service (CDARs)

Trust Services

1. Personal and institutional investment management
2. Trust and estate planning
3. Executor and trustee administration
4. Custody accounts
5. Foundation and endowment investing and administration
6. IRA investment management and administration

*Retail Investments - Offered through Cetera****

1. A full range of brokerage products & services
2. Insurance products including annuities, life, disability and long-term care.
3. Investment advisory & financial planning
4. Business Retirement Plans

*Commercial Loans***

1. Commercial real estate loans
2. Business loans
3. Business lines of credit
4. Business mortgage loans
5. Construction loans
6. Agricultural loans
7. Merchant Services
8. SBA, USDA, and FSA loan programs

Misc.

1. Stored value Visa® gift cards (non-reloadable)
2. Official checks and money orders
3. Safe deposit boxes (select offices)
4. Info Line - Telephone banking
5. Mobile banking
6. We Salute You Program (active duty & veteran military service members)
7. Consumer & business online banking and bill pay
8. e-Statements
9. Text alerts
10. Private banking
11. Consumer & business credit cards offered through Elan Financial Services
12. Wire transfers
13. Debit cards (instant issue debit cards)/Debit rewards program (UChoose rewards)
14. The Good Life program
15. Coin counting machines
16. Automated Teller Machines (ATMs)
17. Night drop depository
18. iOpen & eOpen – Online Account Opening – select deposit accounts
19. Business Remote Deposit Capture
20. Mobile Deposit Capture
21. Online message center
22. External account transfers
23. Foreign currency exchange (existing customers only)
24. Business ACH services
25. Apple/Google/Samsung Pay; Digital Wallet
26. Business Positive Pay

*See attached for a list of the fees generally associated with these products

**Commercial Loan fees are negotiated at the time of the request

***** Investment products are: NOT A DEPOSIT; NOT FDIC-INSURED; NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY; NOT GUARANTEED BY THE BANK; MAY GO DOWN IN VALUE**



Owner Occupied Mortgage Loan Rates

Property Type	1-4 Family Residence	Primary Residence Down Payment Required	10%
Primary Residence Max Loan to Value	90%	Residence for Family Member Down Payment Required	15%
Residence for Family Member Max Loan to Value	85%	Secondary Residence Down Payment Required	20%
Secondary Residence Max Loan to Value	80%		

Adjustable Rate Mortgages (ARM)

Loan Type	Max Term (in years)	Interest Rate	APR [^]	Rate Based on...
3/3 ARM	30	5.65%	6.958%	3 Year Treasury Constant Maturity
10/1 ARM	30	6.25%	6.673%	1 Year Treasury Constant Maturity

Bi-Weekly Fixed Rate Mortgages

All bi-weekly mortgages are subject to an automatic transfer of payments from a Mechanics Bank account.

Amortization Period				
Loan Type	(in Years)	Interest Rate	APR [^]	
15 Year	13.22	5.95%	6.131%	
20 Year	17.12	6.45%	6.601%	
25 Year	20.71	6.65%	6.783%	
30 Year	23.83	6.85%	6.973%	

[^] Annual Percentage Rate (APR) is the cost of your credit as a yearly rate.

APR is subject to increase after consummation.

APR shown is based on a \$100,000 loan amount.

Non-Owner Occupied Mortgage Loan Rates

Property Type:	1-2 Family Investment Properties
Maximum Loan to Value:	80%
Maximum Loan to Value with Gift of Equity:	75%

Adjustable Rate Mortgages

Loan Type	Max Term (in years)	Interest Rate	Rate Based on...
3/3 ARM	20	7.15%	3 Year Treasury Constant Maturity

Additional Information

Closing Costs \$2,982 + Title Insurance

No Private Mortgage Insurance (PMI)

Rates and Terms Subject to Change at Any Time

Subject to Credit Approval

Additional Terms and Conditions Apply



For more information, contact the Loan Department at 419-520-3686.



Home Equity Lines of Credit

Maximum Loan to Value if 1st Mortgage or 1st Mortgage Held by Mechanics: 90%
 Maximum Loan to Value if 1st Mortgage Held by Another Lender: 80%
 Monthly Interest Only Payments During 10 Year Draw Period
 Monthly Principal and Interest Payments During 10 Year Repayment Period
 Revolving Line of Credit
 Variable Rate

Loan Amount	Max Term (in years)	Rate Based on...	Current WSJ Prime Rate	Rate Margin	Interest Rate	Ceiling
\$5,000 - \$49,999	20	Wall Street Journal Prime Rate (WSJ)	6.75%	1.00%	7.75%	18.00%
\$50,000 and Above	20	Wall Street Journal Prime Rate (WSJ)	6.75%	0.50%	7.25%	18.00%

Home Equity Loans

Maximum Loan to Value if 1st Mortgage or 1st Mortgage Held by Mechanics: 90%
 Maximum Loan to Value if 1st Mortgage Held by Another Lender: 80%
 Monthly Principal and Interest Payments
 Fixed Rate

Max Term (in years)	Interest Rate	APR [^]
6	6.59%	6.804%
12	6.99%	7.107%

[^] Annual Percentage Rate (APR) is the cost of your credit as a yearly rate.
 APR is subject to increase after consummation.
 APR shown is based on a \$100,000 loan amount.

Additional Information

Closing Costs \$1,943
 No Annual Fees
 No Prepayment Penalties
 Rates and Terms Subject to Change at Any Time
 Subject to Credit Approval
 Additional Terms and Conditions Apply

For more information, contact the Loan Department at 419-520-3686.





Auto Loan Rates

Model Year	Max Term (in months)	Rate*	APR^	Monthly Payment per \$1,000
2026	84	5.24%	5.659%	\$14.25
2025	72	5.24%	5.723%	\$16.22
2024	72	5.24%	5.723%	\$16.22
2023	60	5.49%	6.064%	\$19.10
2022	60	5.49%	6.064%	\$19.10
2021	54	5.49%	6.124%	\$20.94
2020	54	5.49%	6.124%	\$20.94
2019	48	5.74%	6.450%	\$23.37
2018	48	5.74%	6.450%	\$23.37
2007 - 2017	36	5.99%	6.922%	\$30.42

Max loan-to-value (LTV) of 100% for model years 2018 and newer.

Max loan-to-value (LTV) of 90% for model years 2017 and older.

^ APR based on \$20,000 loan amount, with a \$275 origination fee.

* All rates are subject to an automatic transfer of monthly payments from a Mechanics Bank account. Add 0.25% to rates for payments not automatically transferred.

Additional Information

- Origination Fee \$275
- No Prepayment Penalty
- Salvage and/or Rebuilt Titles Not Accepted
- Rates and Terms Subject to Change at Any Time
- Subject to Credit Approval
- Additional Terms and Conditions Apply

Additional Loan Rates Available Upon Request

Ask us about rates and terms for recreational vehicles.

FEE SCHEDULE
Effective July 14, 2023

Mechanics Bank
2 South Main Street
Mansfield, Ohio 44902
(419)524-0831
www.MyMechanics.com

FEES AND CHARGES. The following fees and charges may be assessed against your account:

An overdraft fee of \$32.00 will be charged per item for covering overdrafts created by check or draft, or other electronic means.

Account Research (per hour / one hour minimum)	\$25.00
Senior Checking (55 years and older) - No Monthly Fee	
Basic Checking (16-25 years) - No Monthly Fee	
Bill pay service is free for the first 25 transactions. Every transaction thereafter will incur a fee	\$0.50
Bond Coupon (plus out-of-pocket expense)	\$5.00
Cashier's Check	\$5.00
Check Cashing Fee (for Non-Mechanics Bank customers)	\$5.00
Child Support Payment Processing (each)	\$5.00
Collection Item (plus out-of-pocket expense)	\$5.00
Copy of Check	\$3.50
Copy of Prior Statement	\$5.00
Counter Checks	\$0.25
Customized Debit Card	\$20.00
Debit Card with a rush (3 business days)	\$60.00
Dormant Account (per month after 2 years)	\$5.00
Foreign Deposit Item	\$20.00
Green Account Paper Statement Processing Fee (monthly)	\$10.00
Mechanics Overdraft Privilege (MOP) fee	\$32.00
Non-Mechanics ATM (each after 5 per statement cycle)	\$1.00
Non-Sufficient Funds / Non-Collected Funds (Insufficient/Uncollected Funds)	\$32.00
Overdraft Charge (per day after 30 or more consecutive business days overdrawn)	\$5.00
Personal Money Order	\$5.00
Replace Lost ATM/Debit Card	\$10.00
Replace Lost Passbook	\$10.00
Returned Deposit Items	\$15.00
Safe Deposit Box fees vary by box size.	
Safe Deposit Box lost key or drilling will be billed at actual cost.	
Service Fee for Interest Checking (per month if daily balance falls below \$250 any day during the statement cycle)	\$10.00
Service Fee for Money Market Accounts (per month if daily balance falls below \$100 any day during the month/statement cycle)	\$10.00
Service Fee for Passbook Savings Accounts (per month if daily balance falls below \$50 any day during the month/statement cycle)	\$6.00
Service Fee for Super Interest Checking (per month if daily balance falls below \$2,500 any day during the statement cycle)	\$15.00
Special Handling of Statement (monthly fee)	\$3.00
Stop Payment (each)	\$30.00
Unauthorized ACH Return Items (for ACH originators)	\$5.00
Visa Gift Card	\$4.95
Wire - Domestic wire transfer (incoming or outgoing)	\$25.00
Wire - Foreign Wire (incoming or outgoing). Additional fees may apply.	\$50.00

Check printing fees vary by the style of check ordered.

The cost of overdraft protection depends on the type of protection plan.

Mechanics Overdraft Privilege (MOP) fee and Non-Sufficient/Non-Collected Funds fee - capped at 3 fees per day.

Please note: any returned debit, check or item may be presented for payment more than one time. You may be charged an insufficient/non-sufficient funds fee for each resubmission or re-presentation of a debit, check or item.