

ATM Locations

<p>Deb's One Stop 126 North Capital Avenue Athens, MI 49011 ATM Type - Cash Access</p>	<p>Battle Creek Branch 5350 East Beckley Road Battle Creek, MI 49015 ATM Type - Full Service</p>	<p>Coldwater - Main Office 51 West Pearl Street Coldwater, MI 49036 ATM Type - Full Service</p>	<p>Coldwater - Loan Center 2 West Chicago Street Coldwater, MI 49036 ATM Type - Full Service</p>
<p>Coldwater - East Chicago Street Branch 441 East Chicago Street Coldwater, MI 49036 ATM Type - Full Service</p>	<p>Marshall Branch 1110 Michigan Avenue Marshall, MI 49068 ATM Type - Full Service</p>	<p>Tekonsha Branch 202 North Main Street Tekonsha, MI 49092 ATM Type - Cash Access</p>	<p>Union City Branch 225 North Broadway Union City, MI 49094 ATM Type - Full Service</p>
<p>Don's Citgo Mini Mart 790 North Broadway Union City, MI 49094 ATM Type - Cash Access</p>	<p>Camden Branch 107 North Main Street Camden, MI 49232 ATM Type - Full Service</p>	<p>Hillsdale Branch 10 East Carleton Hillsdale, MI 49242 ATM Type - Full Service</p>	<p>South Lanes Bowling Center 1147 West Broadway Three Rivers, MI 49093 ATM Type - Cash Access</p>
<p>Cassopolis Branch 901 East State Street Cassopolis, MI 49031 ATM Type - Cash Access</p>	<p>Centreville Branch 235 East Main Street Centreville, MI 49032 ATM Type - Full Service</p>	<p>Constantine Branch 345 North Washington Constantine, MI 49042 ATM Type - Full Service</p>	<p>Mendon Branch 136 North Nottawa Mendon, MI 49072 ATM Type - Full Service</p>
<p>Three Rivers - Main Office 111 Moore Street Three Rivers, MI 49093 ATM Type - Full Service</p>	<p>Three Rivers – North Main Branch 1200 North Main Three Rivers, MI 49093 ATM Type - Full Service</p>	<p>Three Rivers - Westland Branch 225 US 131 Three Rivers, MI 49093 ATM Type - Full Service</p>	<p>Three Rivers Health Lobby 701 South Health Parkway Three Rivers, MI 49093 ATM Type - Cash Access</p>

ATM Type - Full Service (Make deposits & withdrawals) or Cash Access (Cash withdrawals only)



ATM Security Measures

At SMB&T, our customers are our highest priority. So naturally we want to share this information and urge you to follow these precautions to limit your exposure to risks when using ATM and Night Depository facilities:

- Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
- Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
- Compare your records with the account statements you receive.
- Don't lend your ATM/Debit card to anyone.
- Be sure to remove your card from the ATM and do not leave any documents at a night deposit facility.
- Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM/Debit card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM/Debit card or PIN over the telephone. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
- Prevent others from seeing you enter your PIN by using your body to shield their view. If you lose your ATM/Debit card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
- When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
- Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
- If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
- Don't display your cash; pocket it as soon as the ATM transaction is completed, and count the cash later when you are in the safety of your own car, home or other secure surrounding.
- At a drive-up facility, make sure all the car doors are locked and all windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
- We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and local law enforcement officials immediately.