

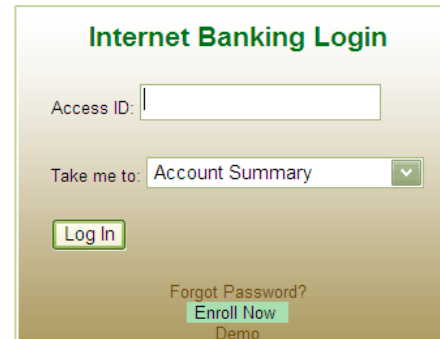


Continuous Banking Since 1872
Member FDIC

Easy Enrollment Guidelines for Internet Banking

Enrolling for the Internet Banking service is easy. Just follow these simple instructions:

- go to our website at www.smb-t.com
- click on “Internet Banking” (see example to the right)
- click on the “Enroll Now” link
- enter the requested information (see example below)
- click “Submit”



First Time User Information	
* SSN or EIN (xxx-xx-xxxx or xx-xxxxxx):	123-456-7890
Business Name:	
* Last Name:	Smith
* Zip Code:	49036
* E-mail Address:	youremail@anyisp.com
* Verification E-mail Address:	youremail@anyisp.com
* Date Of Birth (mm/dd/yyyy):	01/01/1910
* Mothers Maiden Name:	Your Answer
* Account Number:	123456789
* Account Type:	Checking
* Security Question of Your Choice:	Favorite TV Show?
* Security Answer:	Your Answer
* Indicates Required Field	
<input type="button" value="Submit"/>	

TIPS:

- Businesses should use the Tax Identification Number (TIN) or Employer Identification Number (EIN) listed on the account.
- An error message will be displayed if your enrollment cannot be accepted. Contact your local branch for assistance.
- A “Welcome” screen is displayed when your enrollment is accepted. Your enrollment request is forwarded to SMB&T.
- An Internet Banking representative will send you an acceptance email within 24 hours of your enrollment unless enrolled over a weekend or holiday.
- An Access Id and Password will be mailed to you separately within three (3) business days to the address we have on file.
- If you need immediate access, please contact your local branch for activation.



Easy Enrollment Guidelines for Bill Pay Plus

Enrolling in the Bill Pay service is just as easy. After activating Internet Banking, follow these simple instructions:

- go to our website at www.smb-t.com and log into Internet Banking using your personalized access information
- click on the “Bill Pay” link located near the top of your screen in the green tool bar (see example to the right)
- click “Next”
- toward the bottom of the screen, click on the link that states “[Click here to complete Bill Pay enrollment](#)”



Get Started With Online Bill Pay

Enter your account information below to enroll in online bill pay

Email Address:

Account Number to Pay Bills:

Last 4 Digits of SSN:

Secondary Account Holder:

Secondary First Name:

Secondary Last Name:

Please notify me of online bill pay account updates, benefits, or offers via email

Yes, I accept the [terms & conditions](#)

You're protected by SSL secure technology

- ← a new window/tab will open - fill in requested information
- ← a Secondary Account Holder can be entered – ex: a spouse
- ← check the box next to “please notify me of online bill pay account updates, benefits, or offers via email.”
- ← check the box next to “Yes, I accept the terms & conditions”
- ← click “Go!”

TIPS:

- Account entered here must be a checking account with Southern Michigan Bank & Trust.
- Secondary Account Holders must be an owner or signer of the account entered here.
- Businesses that enrolled in [Internet Banking](#) under the Tax Identification Number (TIN) or Employer Identification Number (EIN) should enter the owner/signer’s name in the Secondary Account Holder fields.

Congratulations! You are now ready to use your bill pay service.