



Loan eBilling/Notice Authorization

Customer Name: _____ SSN/TIN#: _____
(Please Print)

Loan # _____ Name As It Appears On Loan: _____
Loan # _____ Name As It Appears On Loan: _____
Loan # _____ Name As It Appears On Loan: _____
Loan # _____ Name As It Appears On Loan: _____
Loan # _____ Name As It Appears On Loan: _____
Loan # _____ Name As It Appears On Loan: _____
Loan # _____ Name As It Appears On Loan: _____

Loans opened at a future date may be verbally authorized and added to this authorization form.

Please attach any additional loan numbers to the back of this authorization form.

*E-Mail Address: _____ *Required

Delivery Determination:

Are you a current Internet Banking user? [] Yes (if yes, Select Option A below)
Are you interested in the Internet Banking service? [] Yes (if yes, Select Option A below & enroll for internet banking service online)

If both answers are No, select Option B below.

Your Loan Billing(s)/Notices will be sent: (select one)

Option A: [] to your internet banking online access. An email notification will be sent to the email address provided above with notification of the billing/notice availability. You will be directed to login to the internet banking service. To protect the security of your banking information, you must not share or disclose your internet banking access information with any third party. In addition, your eBilling(s)/Notice(s) will not be forwarded to your email.

Option B: [] as a secure attachment to an email notification sent to the email address provided above. To access your eBilling(s)/Notice(s), you will be required to enter a secure password that Southern Michigan Bank & Trust will provide to you. To protect the security of your banking information, you must not disclose or share your password with any third party.

Loan Billing Disclosure & Agreement

By accepting the terms of this agreement you hereby authorize Southern Michigan Bank and Trust (the "Bank") to provide periodic loan billings and/or notices to you electronically. Your authorization means that you consent and agree to the following:

- You will provide us with an email address that will be used to send you all loan related billings/notifications. You will let us know immediately if your email address changes. You understand that you have no expectation of privacy if the notification is transmitted to an email address owned by your employer. You further agree to release Southern Michigan Bank & Trust from any liability if the information is intercepted or viewed by an unauthorized party at your employer or other email address selected by you.
Upon receipt of your consent and using the email address you provide, we will send you notification of the completed authorization. You will be responsible for responding to any notifications for initial setup purposes. The following billing cycle, your Loan eBilling(s)/Notice(s) will be delivered as selected above.
For Option A, you will be required to enter your internet banking Access ID and Password to view the eBilling(s)/Notice(s). For Option B, you will be required to enter a password that will be delivered to the mailing address Southern Michigan Bank & Trust has on file at that time. It is your sole responsibility to protect your user information/password from unauthorized person.

- Your consent to receive loan billing(s)/notice(s) shall remain in effect until revoked by you. If you elect to revoke your consent, you may notify us in person at any of our branches, via email at estatemts@smb-t.com or by telephone at 517-279-5520. If the revocation of your consent is received less than ten (10) days before the end of your normal billing cycle, it may not take effect until the following billing cycle.
- If you have chosen eBilling(s)/Notice(s) as your delivery preference, you will not receive a paper bill but may request one at any time (see contact information below). This means that along with your billing you may also electronically receive any materials that would have gone out with the paper billing including disclosures and promotional materials.
- By signing this authorization, you also agree to receive periodic notifications to the email address you provided for future marketing and/or promotional purposes.

System Requirements: In order to view eBill(s)/Notice(s), you must have an Intel based Computer with Pentium processor or equivalent running Microsoft Windows XP or Vista or a MAC PC with a PowerPC processor running Mac OS 8.6, 9.0.4, 9.1, or Mac OS X. Both options require Internet access with an email address with the capability of receiving downloads of up to 5MB. In order to read the statements you will also need to install Adobe Acrobat Reader 6.0 or higher.

Southern Michigan Bank & Trust disclaims any and all liability that relates to the improper use of this system. We are not responsible for any damage that may occur to your personal computer from the use of this service or the data transmitted through the account access link. Southern Michigan Bank & Trust will notify you of any change to software and hardware requirements needed to access the system. The notification will be sent to the email address we have on record for your account at the time of change.

You are responsible for maintaining the security of your access information. Your access information is highly sensitive and extremely confidential. You must not be disclosed to others or record your access information in or on your personal computer. You agree not to disclose the access information to anyone not authorized by you to view your account history. You understand that in providing this information to a third party, you are granting that party the right to view your loan statements/billings which will include loan numbers, balances and history as well as other confidential account information. Southern Michigan Bank & Trust will accept no responsibility for any resulting losses you incur.

Southern Michigan Bank & Trust reserves the right to discontinue the eBilling/Notice service at any time for any reason with prior notification sent to you.

Contact Information: If you need information on how to update your email address, request a paper copy of your bill, please contact your local branch or telephone us at 517-279-5520.

All eBilling(s)/Notice(s) shall be in full compliance with applicable laws and regulations.

- I have read and agree to the terms outlined in this Loan Billing Disclosure & Agreement.
- I have read the minimum system requirements to access eBill(s)/Notice(s) and confirm that my system meets or exceed those requirements.
- I hereby request that my bank billing statement(s)/ notice(s) for the listed loan number(s) be changed from a paper (mailed) notice to an electronic notice delivered as noted above. I understand this change will be effective upon Southern Michigan Bank & Trust's receipt and verification of this authorization.

CONTACT INFORMATION:

Please print this authorization and fill in the required information. Once completed, **mail** the signed authorization to:

Southern Michigan Bank and Trust
ATTN: Loan Account Services
P.O. Box 309 51 W. Pearl Street,
Coldwater, MI 49036

Or you may fax it to: 517-278-7358

If you have any questions please feel free to contact your local branch or account services at 517/279-5520.

Customer Signature

Date

****Individual signing this authorization must be an owner/authorized signer of the loans listed on this form.****

FOR SMB&T BANK USE ONLY		FOR BOOKKEEPING DEPARTMENT USE ONLY	
RECEIVED BY	DATE	PROCESSED BY	DATE