
Lines of Credit

Having a line of credit available ensures you the access to working capital when you need it. Whether for inventory, seasonal expenses or small purchases, a Southern Michigan Bank & Trust line of credit gives you the flexibility needed for your unique business needs.

Term Loan

With a term loan, Southern Michigan Bank & Trust can provide long-term financing for your fixed asset needs. When purchasing equipment, business expansions or other specific assets, a term loan may be set to meet your cash-flow needs.

Commercial Real Estate Loan

Southern Michigan Bank & Trust will be there to help when you buy a new building or refinance your existing mortgage. Our experienced lenders guide you through the process.

Letters of Credit

A commercial customer of Southern Michigan Bank & Trust may be eligible for this convenient tool. Having a letter of credit in hand assures vendors that your credit is good and facilitates business transactions.

Internet Banking & Bill Pay

You can have easy access to your accounts via our web-based product. We even offer our commercial customers free bill pay with their Southern Michigan Bank & Trust account.

Merchant Services

We have access to a competitive merchant services provider to give you fast collection and low prices on your credit card receipts.

Other Programs Available

Small Business Administration loans
United States Department of Agriculture loans
Capital Access loans