

The Southern Michigan Bank & Trust *Classic Horizons Club* is an educational, social and travel club for customers fifty years and better. Along with free membership, you receive a quarterly newsletter highlighting club travel opportunities, financial literacy resources, SMB&T product specials, and updates on community activities.

There are several ways to take advantage of this free membership. Simply open an Access 50 checking account or keep \$10,000 on deposit with us (regardless what form it is in). Call your local branch today to ask how Classic Club can work for you!

Why SMBT?

Your Community. Your Bank.

- Banking built on sound principles of service, quality and commitment...and dedicated to bettering the communities we live and work in.
- Seventeen branches and twenty ATM locations located throughout Branch, Cass, Calhoun, Hillsdale, and St. Joseph counties.
- Free online banking and bill pay.
- Full service banking with unexpected perks like free investment consultations with a licensed CFP (Certified Financial Planner) upon request.

Why Classic Horizons?

Travel, social, educational.

- Free membership for customers with an Access 50 checking account or \$10,000 on deposit.
- International and domestic group travel opportunities such as Beijing, Alaska, Arizona and Italy.
- Quarterly newsletter with product specials, financial literacy (resources, alerts and updates), and updates on community activities.

Why Access 50?

Checking made easy.

- Free for Anyone 50 and Older
- Balance to Open \$50.00
- No Monthly Maintenance Fee
- Interest Paid if Minimum \$500 Balance is Maintained
- Free Personalized Standard Bank Checks Including Re-orders or \$10 Towards Other Styles
- Unlimited Check Writing
- Unlimited SMB&T ATM Access
- Free ATM/Debit Card
- Free Direct Deposit and Automatic Payment Deductions
- Monthly Statements
- Free Internet Banking, Bill Pay and Check Images

- Ask a New Account Representative for current interest rates. Interest rates are subject to change.

