



E-Statement Authorization

Customer Name: _____ SSN/TIN# _____
(as it appears on the account)

- Add Delete Account # _____ Name: _____
- Add Delete Account # _____ Name: _____
- Add Delete Account # _____ Name: _____
- Add Delete Account # _____ Name: _____
- Add Delete Account # _____ Name: _____
- Add Delete Account # _____ Name: _____

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

***E-Mail Address:** _____ ***Required**

Are you currently using Southern Michigan Bank and Trust's Internet Banking service? Yes No

To access your Bank Statements you will be required to enter a secure password that Southern Michigan Bank and 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. Your Bank Statements will be sent as a secure attachment to you through email.

Electronic Statement Disclosure & Agreement

By accepting the terms of this agreement you hereby authorize Southern Michigan Bank and Trust (the "Bank") to provide periodic financial statements 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 electronic statement(s). You will let us know immediately if this email address changes (See Contact Information below). 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 and 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 availability of your periodic account statement each statement period (statement cycle) which can be opened using a password that Southern Michigan Bank and Trust will provide to you in a confirmation letter sent via U.S. mail.
- You will be required to enter a password to view the electronic statement(s) and images. It is your sole responsibility to protect your password from unauthorized persons.
- Your consent to receive electronic periodic checking statements shall remain in effect until revoked by you. If you elect to revoke your consent to receive electronic statements you may notify us in person at any of our branches, via email at estatemts@smb-t.com or by telephone at 517-279-5592. If the revocation of your consent is received less than ten (10) days before the end of your normal statement cycle it may not take effect until the following statement cycle.
- If you have chosen Electronic Statements as your delivery preference, you will not receive a paper statement but may request one at any time (see Contact Information below). This means that along with your statement you may also electronically receive any materials that would have gone out with the paper statement including check images, disclosures and promotional materials.

System Requirements: In order to view electronic statements, you must have an Intel based Computer with Pentium processor or equivalent running Microsoft Windows 2000 SP4, 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 5.5 or higher.

Southern Michigan Bank and 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 and Trust will notify you of any change to software and hardware requirements needed to access the system. This notification will be sent to the email address we have on record for your accounts and will also be posted on the Southern Michigan Bank and Trust website.

Your Responsibility for Maintaining the Security of your eStatement password: Your password is highly sensitive and extremely confidential and must not be disclosed to others or recorded in or on your personal computer. You agree not to disclose the password 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 account statements which will include account numbers, account balances, account history and front and back images of your cleared checks. Southern Michigan Bank and Trust will accept no responsibility for any resulting losses you incur.

Southern Michigan Bank and Trust reserves the right to discontinue your access to this service if it feels the integrity of your password has been compromised.

Contact Information: If you need information on how to update your email address, request a paper copy of your statement, please contact your local branch or telephone us at 517-279-5592.

Regulation E Required Disclosure: In case of errors or questions about your electronic statement(s), please notify your local branch or notify us in writing at Southern Michigan Bank and Trust, Attn: Bookkeeping Department, 51 W. Pearl Street, Coldwater, MI 49036 as soon as possible. We must hear from you immediately or within 60 days from the date the transaction FIRST posted to your account. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account with a provisional credit pending the outcome of the investigation.

All electronic statements shall be in full compliance with applicable laws and regulations.

- I have read and agree to the terms outlined in the Electronic Statement Disclosure & Agreement.
- I have read the minimum system requirements to access Electronic Statements and confirm that my system meets or exceed those requirements.
- I hereby request that my bank statement for the above account number(s) be changed from a paper (mailed) statement to an electronic statement with notice of delivery to be e-mailed to the above e-mail address. I understand this change will be effective upon Southern Michigan Bank and Trust's receipt of this authorization.

IMPORTANT NOTE:

Once you have completed the authorization hit the **print button** and **mail** the signed authorization to:

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

Or you may Fax it to:
 517-278-7529 or

If you have any questions please call:
 Your local branch or 517-279-5592

Customer Signature

Date

Print e-statement authorization , sign authorization and forward to your local branch or the contact information above

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