



eStatement Authorization

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

Port#: _____

Account # _____

Owner's Name: _____

Account # _____

Owner's Name: _____

Account # _____

Owner's Name: _____

Account # _____

Owner's Name: _____

Account # _____

Owner's Name: _____

Account # _____

Owner's Name: _____

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

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

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

To access your bank statement/notices, you will be required to be a current user of the internet banking service. You can enroll in this service at our website www.smb-t.com. 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 bank statement/notices will not be forwarded to your through email.

Electronic Statement/Notice Disclosure & Agreement

By accepting the terms of this agreement you hereby authorize Southern Michigan Bank and Trust (the "Bank") to provide periodic statements 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 all your account related notifications to. You will let us know immediately if this 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 the Bank 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 statement/billing cycle, notifications will be delivered to the specified email inbox and can be retrieved through the internet banking service.
- You will be required to enter your internet banking Access ID and Password to view the bank statement/notices. It is your sole responsibility to protect your user information from unauthorized person. It is also your sole responsibility to keep your internet banking access active by logging in on a regular basis.
- Your consent to receive statements/notices 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 517-279-5542. 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 delivery as your delivery preference, you will not receive a paper statement/notice but may request one at any time. This means that along with your statement/notices you may also electronically receive any materials that would have gone out with the paper statement/notices including disclosures and promotional materials. This also includes notifications that may be triggered by account activity, ex Non-Sufficient Funds notifications.

- By signing this authorization, you also agree to receive periodic notifications to the email address you specified on this form, for future marketing and promotional purposes.

System Requirements: In order to view eStatements/Notices, 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 5.5 or higher.

The Bank 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. The Bank 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.

You are responsible for maintaining the security of your Internet Banking password. Your access Id and password are 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 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 account statements which will include account numbers, balances and history as well as other confidential account information. The Bank will accept no responsibility for any resulting losses you incur.

The Bank reserves the right to discontinue your access to this service if it feels the integrity of your access information 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 517-279-5542.

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: Operations, 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 eStatements and notices shall be in full compliance with applicable laws and regulations.

- I have read and agree to the terms outlined in this Electronic Statement/Notice Disclosure & Agreement
- I have read the minimum system requirements to access eStatements/notices and confirm that my system meets or exceed those requirements.
- I hereby request that my bank statement(s)/ notice(s) for the listed account number(s) be changed from a paper (mailed) notice to an electronic statement/notice delivered via the internet banking service with notification of availability sent to the email address listed on this form. I understand this change will be effective upon the Bank'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: Operations Department
P.O. Box 309
51 W. Pearl Street,
Coldwater, MI 49036

Or you may fax it to:
517-279-5516

If you have any questions please call:
Your local branch or 517-279-5542

Customer Signature

Date

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

| FOR SMB&T BANK USE ONLY | | | FOR BOOKKEEPING DEPARTMENT USE ONLY | |
|-------------------------|----------|------|-------------------------------------|------|
| Received By | Branch # | Date | Processed By | Date |