

ATM Card

Now you can bank when and where is it convenient for you. SMB&T ATM access is unlimited and is free at any of our machine locations. Terminal fees may apply when using your SMB&T card at another bank's ATM.

Debit Card

SMB&T debit cards may be used to access cash at any of our ATM's or to pay for purchases directly at businesses accepting MasterCard®, NYCE® or Cirrus® anywhere throughout the country and the world. All transactions are debited directly from your checking account.

Safe Deposit Boxes

Convenient and safe storage to protect your important belongings. Documents, jewelry, family heirlooms or insurance papers are safe when kept in a safe deposit box at Southern Michigan Bank & Trust.

Direct Deposit

Direct Deposit puts your paycheck directly into your SMB&T account, saving you both time and money. No need to get to the bank or rely on the mail, your money is directly deposited for your use. You can also set up regular payments for loan or mortgage payments.

Other Convenient Services

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| <ul style="list-style-type: none">• Automatic Payment• Wire Transfers | <ul style="list-style-type: none">• Night Depository• Travelers Checks | <ul style="list-style-type: none">• OverDraft Honor• Foreign Currency Exchange |
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Member FDIC