

Anytime...Anywhere

Day or night, at home or office, you can bank by telephone at Southern Michigan Bank & Trust. Check on your balances, transfer money from one account to another, inquire about loan payment amounts and due dates, or check out our savings rates.

All you need is a touch-tone telephone and your personal identification number to access your account from anywhere. If you have a fax machine, you can even receive an immediate copy of your up-to-date bank statement, on any day of the month, FREE of charge.

You're Already Signed Up!

No application to fill out and no monthly charges to use One Touch Banking. With your account numbers close at hand, simply call either our local or toll-free number. Once you enter your personal identification number, you will have immediate access to all of our automatic banking services, 24 hours a day.

1. Dial the appropriate One Touch phone number (517-278-7474 or 800-600-2136)
2. Follow the pre-recorded instructions
3. Select your choices by pressing the numbers on your telephone keypad.

Call To Find Out About...

Interest Rates

- Deposit, loan and mortgage products

Loan Services

- Available credit line amounts
- Monthly payments
- Next payment due

Checking Accounts

- Balance information
- Checks that have cleared
- Printing summary of transactions since your last statement (sent to your fax)
- Transfer funds to other SMB&T deposit accounts

Savings Accounts

- Ledger balance
- Available balance
- Most recent interest amount
- Interest paid year-to-date
- Interest paid last year
- Transfer funds to other SMB&T deposit accounts

