

Who We Are

A major function of our Trust Department is to accept responsibility for a family's financial security as delegated to the Bank. Normally this relationship begins with a confidential review of an individual's personal and financial situation.

Our Trust Department staff works with you in the design and implementation of a financial or estate plan. Trust Departments do not exist solely to service persons of great wealth. Many relatively modest estates achieve growth under the management of our Trust Department.

Department Services

Retirement Plans & Investing:

- 401(k) Plans
- Simple IRA Plans
- IRA's
- IRA Rollovers
- Roth IRA
- Retirement Planning

Trust and Estate Services:

- Estate Planning
- Estate Settlement
- Trustee Services
- Asset Transfer Assistance
- Charitable Giving Assistance
- Elder Services

Contact Information

Southern Michigan Bank & Trust
PO Box 309
51 West Pearl Street
Coldwater, MI 49036
Phone: 517-279-5503
Toll-Free: 800-379-7628

Many non-bank deposit investment products are:

NOT FDIC INSURED - Not insured by any federal government agency.

NOT A DEPOSIT - May lose value. No bank guarantee.

