



ONLINE BANKING UPGRADE

To continue serving customers with cutting-edge banking technology, we are upgrading our online banking platform on August 25, 2020. See the details below for what to expect with the upgrade.

PLEASE NOTE: Your login information will remain the same. Use your current username and password to log in.

WHAT'S NEW?

- Secure Access Code adds another layer of login security.
- New platform is simple, easy-to-use, and is customizable so you see the information you want first.
- Online banking “PIN” at login screen is now “PASSWORD”.
- Account Alerts are now account specific. You will need to re-establish your account alerts with the upgrade.
- Card Management tools
 - Turn debit card on/off
 - Create specific card alerts
 - Set transaction controls
 - Create spending limits
- Our mobile app will also be upgraded. You will be prompted to install the latest app once available.

FOLLOW THE INSTRUCTIONS ON THE NEXT PAGES FOR MORE INFORMATION.

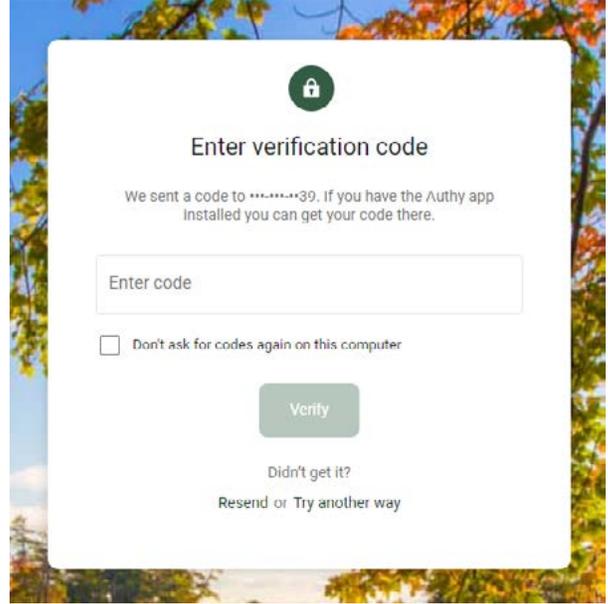
SECURE ACCESS CODE

You will be required to authenticate using a one-time verification code that you can obtain via text message or through the Authy app. Using a one-time verification code adds another layer of security to further protect your information.



Authy
Authy Inc.

You can download the Authy app via your mobile app store, or by visiting <https://authy.com/>.

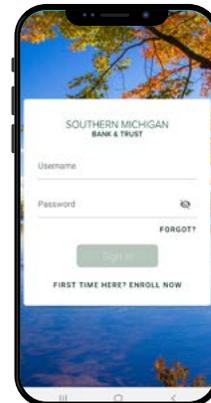
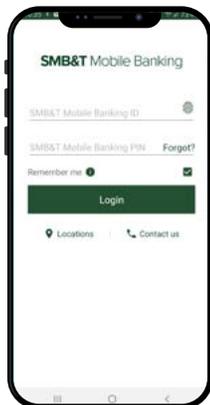
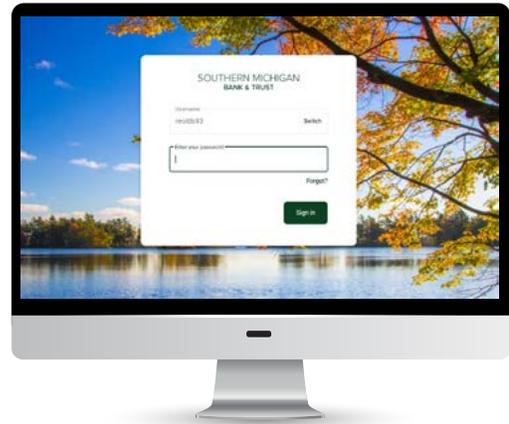


PASSWORD / PIN

On the previous online banking platform, the password field was labeled as “PIN.” With this new upgrade, the password field will be labeled “PASSWORD” to help prevent any confusion while logging in.

OLD

NEW



YOUR DASHBOARD

After you log in, you will see your dashboard which is a snapshot of your accounts and activity. The dashboard is customizable so you can see the information you want first. Just click on “Organize dashboard” located in the top box of the dashboard.

Navigation is located in the left side panel where you can select what you want to see or do, such as Dashboard, Messages, Accounts, Transfers, Payments, Remote Deposits, and Support.

You can also send a message to an SMB&T representative with any questions or for assistance.

NAVIGATION
MENU

ORGANIZE
DASHBOARD

The screenshot displays the Southern Michigan Bank & Trust online banking dashboard for user John Doe. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Payments, Remote deposits, and Support. The main dashboard area features a greeting 'Hi, John Doe' and a notification box with an 'Organize dashboard' button. Below this are account cards for Primary Checking (\$123.45), Savings (\$1,872.00), and Secondary Checking (\$158.22). A row of action buttons includes Transfer, Pay a bill, Pay a person, and Message. The Transactions section lists pending items like 'BIGGBY DRIVE THRU' and 'PPLTEAM'. The Messages section shows a conversation with a representative named Maggie Autumn, with a 'Start a conversation' button. The Payments section offers options to 'Pay a bill', 'Pay a person', or 'Manage Payments'. At the bottom, there is a 'Card management' section and a user profile for John Doe.

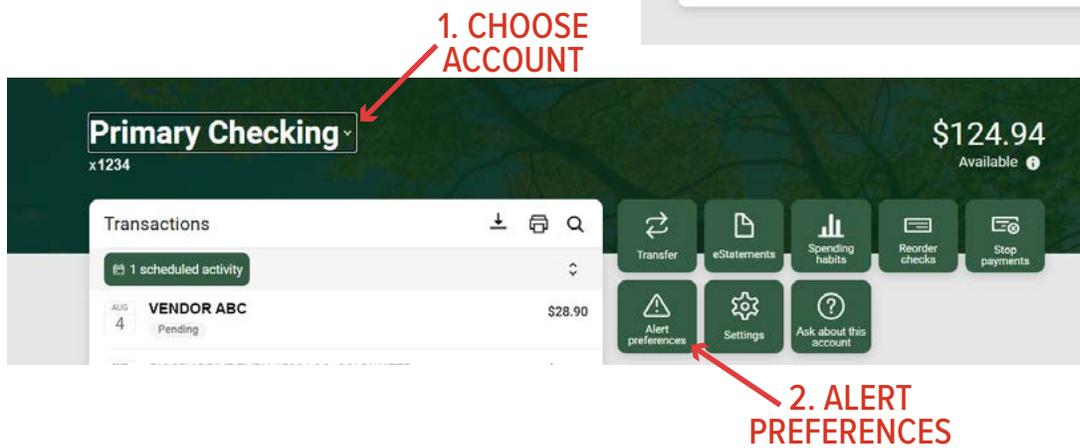
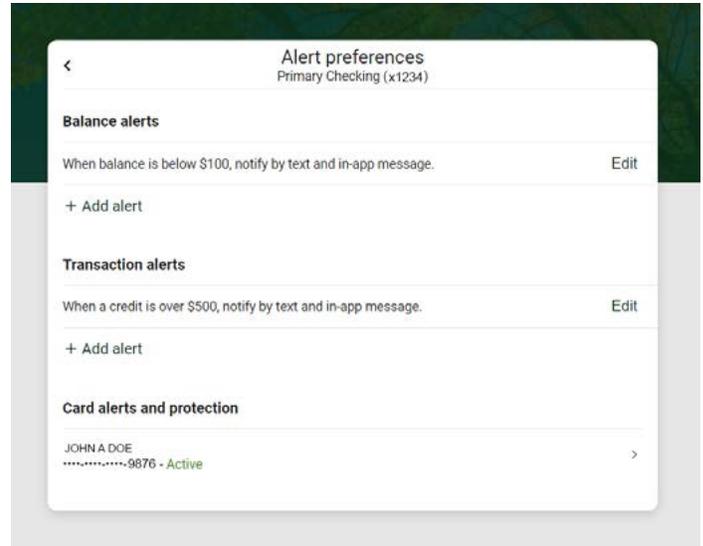
SEND A MESSAGE
TO A SMB&T
REPRESENTATIVE

ACCOUNT ALERTS

Account Alerts are now account specific. You will need to re-establish your account alerts within the new online banking platform.

Set custom alerts for balances and transactions, and how the alert is sent to you.

Choose the account you wish to add alerts to, or toggle through your accounts list to set up the alerts.



CARD MANAGEMENT TOOLS

You can now manage your debit cards through the new online banking platform. Click on the “Card management” section on your dashboard, or go to the account the card is tied to and click “Card management” at the account screen.

With Card management, you can:

- Turn debit card on/off
- Create specific card alerts
- Set transaction controls
- Create spending limits
- Report as lost/stolen
- Reorder a card

