

# SOUTHERN MICHIGAN BANK & TRUST

John H. Castle  
Chairman and  
Chief Executive Officer

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March 16, 2020

Dear Valued Customer,

As we monitor the impact of COVID-19 (Coronavirus), we want to assure you that Southern Michigan Bank and Trust will continue to serve our communities. Please know that access to banking services will be maintained.

Our top priority is the health and safety of our employees and customers. We will be attempting to mitigate in-person visits as much as possible, by promoting the use of email and telephone as the main forms of communication.

**As of March 17, 2020, we will temporarily close our lobbies to the general public and our branches will provide drive-thru service only. Meetings that are necessary will be accepted by appointment only.**

We would like to encourage you to consider these additional convenient ways to conduct your day-to-day financial transactions:

- **Online Banking** – View balances and account activity in real time, view documents, add stop payments, make bill payments, receive custom alerts, manage your finances with My Budget Tool, live chat with customer service, and more.

*Visit [www.smb-t.com](http://www.smb-t.com) for more information on how to enroll.*

- **Mobile Banking** – Eliminate checks and stamps, reduce potential fraud, schedule one-time payments, make deposits, view eBills and eStatements, etc.
- **Online Mortgage Applications** – Applying online is easy and can take as little as 20 minutes.
- **Personal Teller Machines (PTM) / ATM** – Our machines allow you to speak with a live teller. Withdraw cash, transfer funds, make deposits, make a loan payment, order replacement debit cards, check balances, and more. All with extended hours!

**PTM/ATM Hours**

**Monday - Friday**

9:00 am - 7:00 pm

**Saturday**

9:00 am - Noon

**ATM Access 24/7**

- **Telephone Banking** – Check balances, account history, transfer funds and much more by calling 1-800-600-2136.

For additional information relating to Coronavirus, please see these resources:

- [Centers for Disease Control and Prevention information](#)
- [State of Michigan Coronavirus](#)

We take great pride in providing exemplary customer service and will continue to do so as we observe the future of this virus.

Thank you for allowing us to serve your financial needs.



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