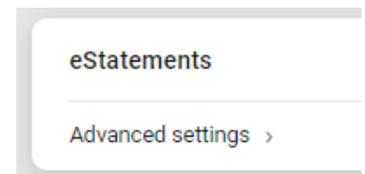
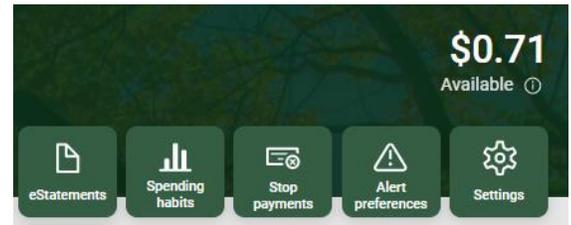


eStatement enrollment may be completed through the website or app. Review the applicable section below for details.

### eStatement enrollment through Online Banking

1. Log in to your SMB&T Online Banking account.
2. Select a specific account from the **Dashboard**.
3. Click on the **Settings** tile from within the Account View.
4. Click on **Advanced settings** under the **eStatements** heading.
5. The enrollment screen will display.



**a. Account and Document Enrollment**

Click on **Details** to review eligible accounts. To enroll specific accounts, place a checkmark in the box to indicate your selection.

A screenshot of the account enrollment form. At the top, there is a checked checkbox labeled 'Enroll All Available Accounts and Document Types Shown'. Below this is a section titled 'Enroll Accounts' with two rows. The first row has a checked checkbox and the text 'Simple 0001'. The second row has a checked checkbox and the text 'Mtg 0002'. At the bottom of the form are two buttons: 'Cancel' and 'Save Settings'.

**b. Email Address**

The email address associated with your online banking profile should appear. You may update your email address, if needed.

**c. Terms & Conditions**

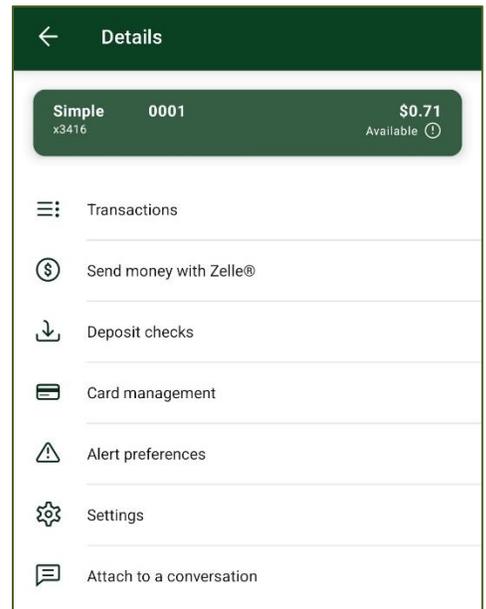
Review the eStatement terms & conditions.

A screenshot of the eStatement enrollment screen. The title is 'Documents'. The main content area contains the following text: 'You may choose to receive your statements for your account(s) delivered via email and made available online through this site. To enroll your account(s) please follow the steps outlined below:'. There are three numbered steps: 1. Account(s) and Document Enrollment (with a 'Details' link), 2. Please review the following email address. If not correct, please update it in the space shown. (with an email address 'musher@smb-t.com' and a text input field), 3. Please read the disclosure below. You must scroll to the bottom of the disclosure before agreeing to the terms listed. Below the steps is a scrollable area containing the title 'Southern Michigan Bank & Trust eStatement Agreement and Disclosure – an Addendum to the Online Banking Agreement and Disclosure' and a section titled 'Agreement' with the text: 'This agreement provides information about Southern Michigan Bank & Trust (SMB&T) eStatement service. This addendum is in conjunction to the Online Internet Banking Agreement and Disclosure as well as all disclosures mentioned therein. SMB&T agrees to provide you with eStatement (the "Service").'. At the bottom right of the scrollable area is a link: 'Click here to see a sample document.'. At the very bottom of the screen are two buttons: 'I Agree' and 'I Decline Enrollment'.

6. Click **I Agree**

## eStatement enrollment through SMB&T App

1. Log in to your SMB&T Online Banking account.
2. Select a specific account from the **Dashboard**.
3. Click on the **Settings** tile from within the **Account View**.



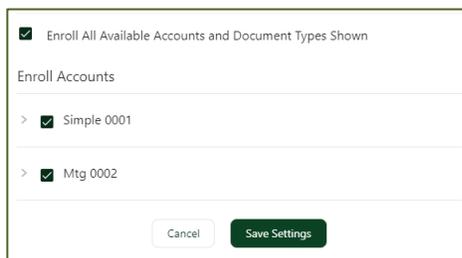
4. Click on **Advanced Settings** under the **eStatements** heading.



5. The enrollment screen will display.

### a. Account and Document Enrollment

Click on **Details** to review eligible accounts. To enroll specific accounts, place a checkmark in the box to indicate your selection.

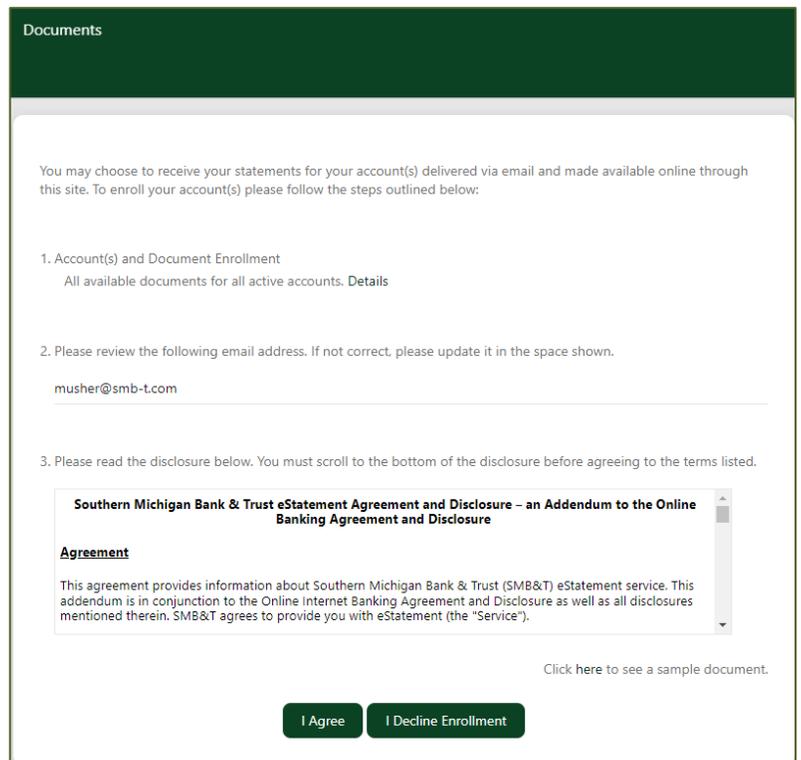


### b. Email Address

The email address associated with your online banking profile should appear. You may update your email address, if needed.

### c. Terms & Conditions

Review the eStatement terms & conditions.



6. Click **I Agree**.