

# SOUTHERN MICHIGAN BANK & TRUST

March 24, 2020

Dear Valued Customers,

Governor Gretchen Whitmer recently announced the “Stay Home, Stay Safe” executive order during a press conference regarding the state’s response efforts to combat COVID-19. This order prohibits all businesses from requiring workers to leave their homes, unless those workers are necessary to sustain or protect life.

As stated in the executive order, financial institutions are among those operations deemed essential businesses, and Southern Michigan Bank and Trust will continue to serve our communities.

Over the past few weeks, Southern has adopted social distancing practices and other mitigation measures necessary to provide employees a work environment free from safety and health hazards. These measures include, without limitation: restricting the number of employees present on premises to no more than is strictly necessary to perform the bank’s critical infrastructure functions; promoting remote work to the fullest extent possible; keeping individuals who are on premises at least six feet from one another to the maximum extent possible; increasing standards of facilities cleaning and disinfection to limit exposure to COVID-19; and any other social distancing practices and mitigation measures recommended by the Centers for Disease Control.

Our lobbies will remain temporarily closed to the general public and our branches will provide drive-thru service only. Meetings that are necessary will be accepted by appointment only. If you have not already done so, please take a moment to review our many branchless banking services:

## IF YOU WOULD LIKE TO...



DRIVE  
THRU



PTM



ATM



ONLINE  
BANKING



MOBILE  
BANKING



CONTACT  
CENTER

|   |  |   |                                   |  |   |  |
|---|--|---|-----------------------------------|--|---|--|
| Deposit a Check   | ✓  | ✓   | ✓                                 | ✓  | ✓ |  |
| Make a Withdrawal   | ✓  | ✓   | ✓                                 |  |   |  |
| Check Balance or Transfer Funds   | ✓  | ✓   | ✓                                 | ✓  | ✓ | ✓  |
| Order a new Debit or Credit Card  | ✓  | ✓   |                                   | ✓  | ✓ | ✓  |
| Apply for a Mortgage  |  |   |                                   | ✓  | ✓ | ✓  |
| Report Fraud  | ✓  | ✓   |                                   | ✓  | ✓ | ✓  |
| Report Lost or Stolen Card  | ✓  | ✓   |                                   | ✓  | ✓ | ✓  |
| Access Safe Deposit Box   |  |   |                                   |  |   | ✓  |
| Open an Account   | ✓  |   |                                   | ✓  |   | ✓  |
| In-person Appointment   |  |   |                                   |  |   | ✓  |
| <b>Please feel free to contact us with any questions or concerns. We are proud to be your community bank.</b> | <b>DRIVE<br/>THRU<br/>OPEN<br/>REGULAR<br/>HOURS</b> | <b>PTM<br/>HOURS<br/>M-F:<br/>9AM-7PM<br/>SAT:<br/>9AM-NOON</b> | <b>ATM<br/>AVAILABLE<br/>24/7</b> | <b>ENROLL FOR ONLINE<br/>AND MOBILE<br/>BANKING AT<br/>WWW.SMB-T.COM</b> |   | <b>CONTACT<br/>CENTER<br/>1-800<br/>379-7628</b> |

Member FDIC |

We commend Governor Whitmer’s actions to protect the residents of Michigan, and we will do our part to provide financial services, as we have continuously since 1872.

Sincerely,

John H. Castle  
Chairman and Chief Executive Officer