

Life just got real.

Don't let banking get in the way.



The reality is that your student will be faced with a variety of unique challenges when leaving home for college...finding a bank or switching banks, should not be one of them. That's why we offer a variety of products, services, and educational materials to make student banking as easy as possible—no matter how far away they go. And, after college, we'll be here to help them transition to the next step—like a home mortgage, car loan, and all the other products and services they're likely to need.

Student eSolutions



Continuous Banking Since 1872

 Equal Housing Lender
Member FDIC

Checking Account

eChecking is specifically tailored to fit the busy lifestyle of a modern person on the go.

Online Banking

Online Banking is available to our personal account customers free* of charge, including the Bill Pay feature.

- Checking your account balances in real time
- Downloading eStatements
- Viewing account history, along with copies of past checks and deposits
- Transferring funds between accounts
- Accessing our online financial management tool which can help you create financial goals, set up budgets, and gain an overview of your financial portfolio

Mobile Banking

Mobile Banking provides all the great features of Online Banking—but delivers it in the palm of your hand. Features like accessing recent transaction history, transferring funds, locating ATM's and reviewing balances are perfect for today's college students' on-the-go lifestyle.

* Fees from your mobile or data carrier may apply.

Bill Pay

This is a convenient way to pay bills and make payments to anyone in the United States. No more handwritten checks, stamps, envelopes, or missed payments.

Prepaid Cards

College students who are moving away, traveling to other countries for vacation, or participating in foreign exchange student programs can benefit from using SMB&T Prepaid Cards because parents can load funds onto the card from home. That leaves the student with a debit card which will never incur overdrafts. It also allows parents the ability to go online and view transactions so they can help guide their child in making wise financial choices.

Reloadable Debit Cards

We have several options available, including the PayCard, that let students receive their paychecks via direct deposit even if they do not have a checking account. It also enables parents to add funds when needed and allows a working student a way to get paid without the hassle of a paper check.

