

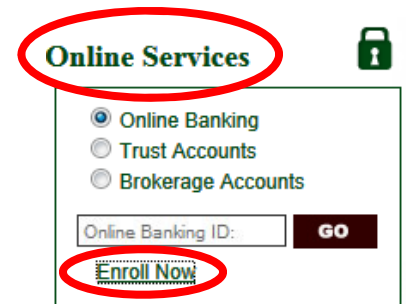
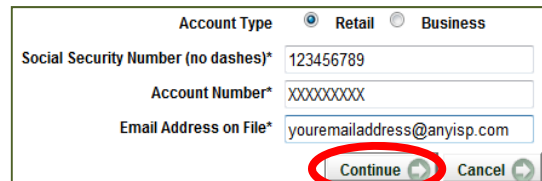
Enrollment Guide for Online Banking

Enrolling for our Online Banking service is immediate and easy. Before you begin make sure you:

- Enroll in Online Banking from your personal computer with your preferred browser such as Internet Explorer, Firefox, Google or Chrome.
- Set your browser preferences to open links as a new tab in the current window rather than opening up a new browser session.
- Know the email address that is linked with your SMB&T account. The email address you use in the Online Banking enrollment process must match the address SMB&T has on file for you for it to process correctly. If you need to add or update your email address or wish to confirm what address is on file, please contact your local branch. A signature is required if you need to alter the address we keep on file.
- Have your account number and Social Security Number.

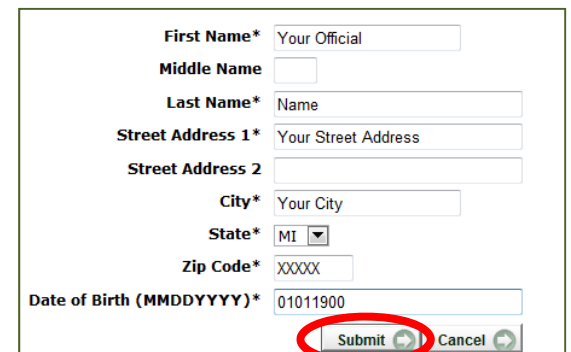
Follow these simple steps once you have verified all of the above requirements are met:

- Go to our website at www.smb-t.com.
- Click on the “Enroll Now” link located under the “Online Services” heading (see example to right).
- Click on the “I Agree” button located at the bottom of your page.
- Select “Retail” or “Business” and enter the requested information. Click “Continue” (see example below).

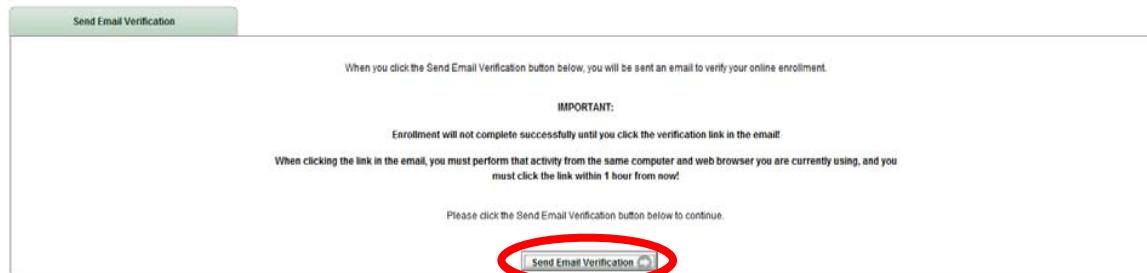



The image shows a form with the following fields: "Account Type" with radio buttons for "Retail" (selected) and "Business"; "Social Security Number (no dashes)*" with the value "123456789"; "Account Number*" with the value "XXXXXXXX"; and "Email Address on File*" with the value "youremailaddress@anyisp.com". At the bottom are "Continue" and "Cancel" buttons, with "Continue" circled in red.

- Enter the requested information and click on “Submit” (see example to right).
- Click on “Send Email Verification” (an email will be sent to your inbox).
 - *NOTE: You must click this link within one hour of your enrollment. If you do not, the link will expire and you will be required to begin the enrollment process again.*



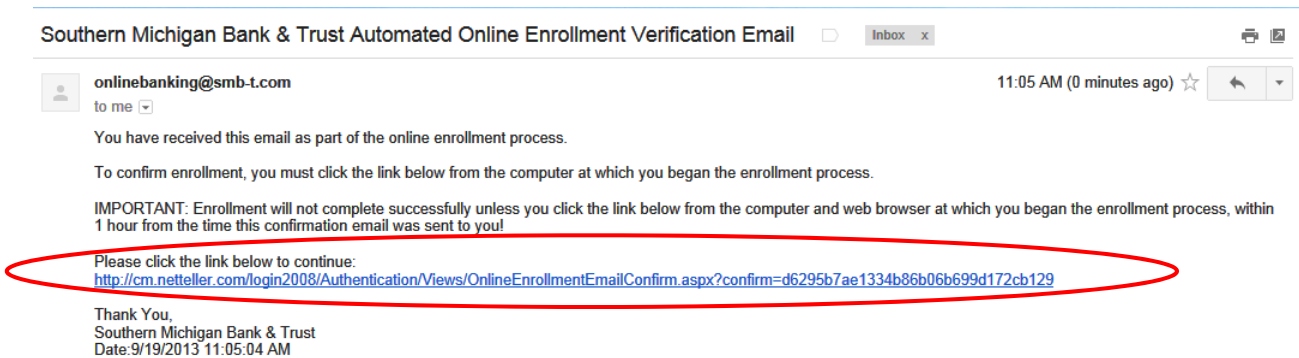
The image shows a form with the following fields: "First Name*" (Your Official), "Middle Name", "Last Name*" (Name), "Street Address 1*" (Your Street Address), "Street Address 2", "City*" (Your City), "State*" (MI), "Zip Code*" (XXXXX), and "Date of Birth (MMDDYYYY)*" (01011900). At the bottom are "Submit" and "Cancel" buttons, with "Submit" circled in red.



The image shows a screen titled "Send Email Verification". It contains the following text: "When you click the Send Email Verification button below, you will be sent an email to verify your online enrollment." followed by "IMPORTANT: Enrollment will not complete successfully until you click the verification link in the email. When clicking the link in the email, you must perform that activity from the same computer and web browser you are currently using, and you must click the link within 1 hour from now!" and "Please click the Send Email Verification button below to continue." At the bottom is a "Send Email Verification" button circled in red.

Enrollment Guide for Online Banking, *Continued*

→ Open the email sent to your email inbox and click on the message from onlinebanking@smb-t.com (see example below).



→ Click on the link located within your email message (example circled in above image).

→ Click “Login” (see example below).



Congratulations! You are now ready to use your Online Banking service!

If you have any questions, please contact us at 800-379-7628 or stop by your local branch for assistance.