Enrolling for eStatements within Online Banking

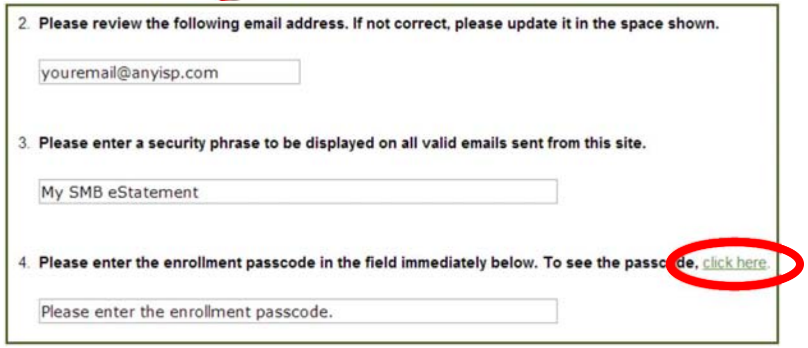
Member **FDIC**

<u>Enrolling for eStatements is immediate and easy. Follow these simple steps:</u>

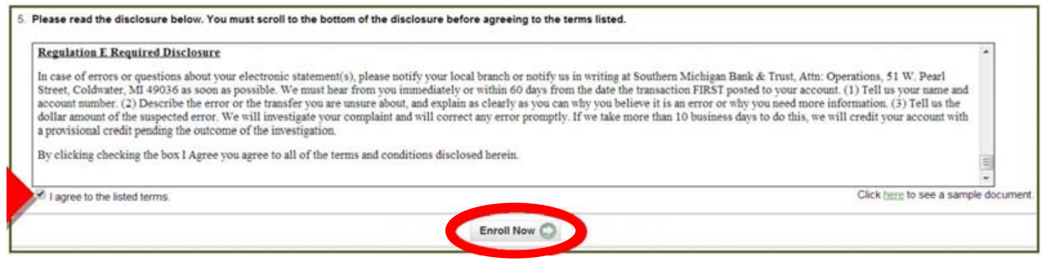
1) Log into your SMB&T Online Banking account. If you don't have an account yet, please visit www.smb-t.com or contact your local branch for assistance.

2) Click on the "eStatements" button located in the gray toolbar.

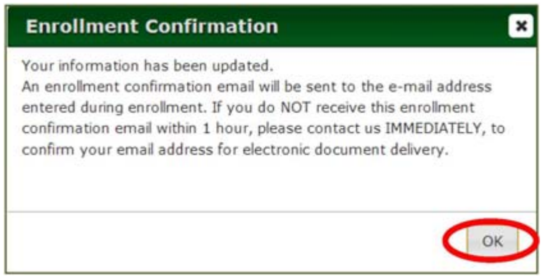
3) Complete the verification screen by doing the following:
   - Verify your email address.
   - Enter a security phrase. This is a phrase that will be displayed on all incoming messages from SMB&T regarding your statements or notices.
     - → **Please note:** The phrase you select cannot contain any special characters.
   - Request a passcode by clicking on the "click here" link in step four (a new window will open displaying the passcode).
     - → **Please note:** You will need to enter the passcode exactly as it is displayed in the pop up box. It is case sensitive.



4) Complete the disclosure screen.
   - After reading all the way through the disclosure, place a checkmark in the box next to "I agree to the listed terms".
     - → **Please note:** The "I agree" box will not become available until you have scrolled to the bottom of the disclosure.
   - Click on the "Enroll Now" button.



5) Click the "OK" button on the pop up box.



You're almost done! You are now enrolled for eStatements. Please, flip this page over for instructions on completing final set-up and retrieving your eStatements.

Completing Final Set-Up and Retrieving eStatements

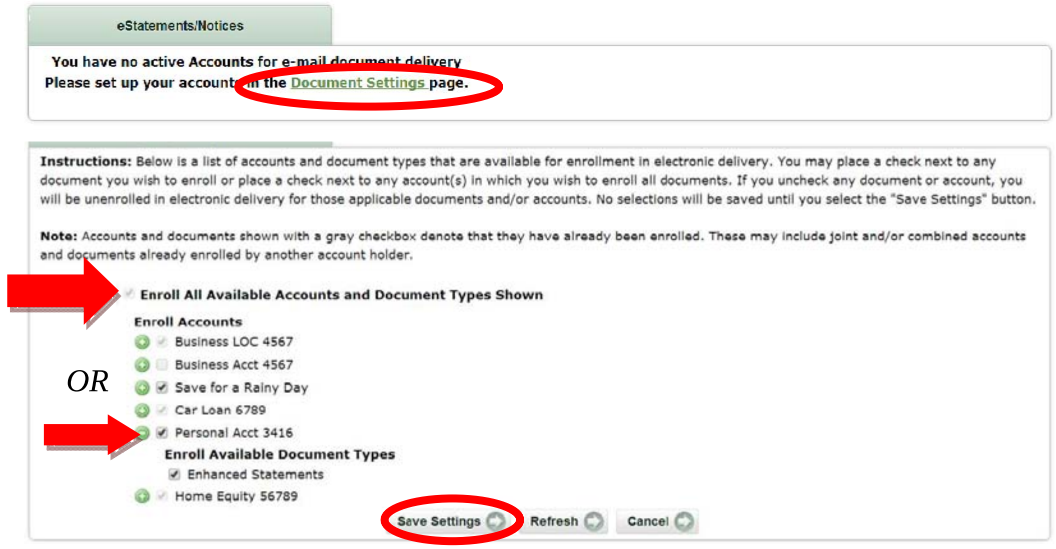
Southern Michigan Bank & Trust
Continuous Banking Since 1872
Member FDIC

Now that you are enrolled for eStatements, please let us which account(s) you would like us to apply this service to:

1) Click on the link "Document Settings".

2) Select the account(s) you wish to have enrolled in eStatements.
   - You can either place a checkmark next to each account individually, or you can check "Enroll All Available Accounts and Document Types Shown".
   - **Please note:** Accounts and documents which appear with a gray checkbox have already been enrolled for eStatements by another user or they are a part of a combined statement.

3) Click "Save Settings".



Congratulations! Final set-up of eStatements is now complete.
Please note: You will receive both an eStatement as well as a paper statement in the first month of your enrollment.

Retrieving your eStatements is easy. Follow these simple steps when you receive an email notification that a new statement is available:

1) Click on the "eStatements" tab in the gray toolbar – this will highlight the tab in green.

2) From the drop down menu in the middle of the screen (next to "View Statement/Notices for:"), select the account for which you would like to view an eStatement(s).

3) Next to the appropriate date click "View".

4) Your statement will download from the website as an Adobe Acrobat (PDF) document.
   - These PDF documents can be printed or saved to your computer.
   - **Please note:** eStatements are kept online for 18 months from the date of your eStatement enrollment.