

Enrolling for eStatements within Online Banking

Enrolling for eStatements is immediate and easy. Follow these simple steps:

- 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.



2. Please review the following email address. If not correct, please update it in the space shown.

3. Please enter a security phrase to be displayed on all valid emails sent from this site.

4. Please enter the enrollment passcode in the field immediately below. To see the passcode, [click here](#).

5. Please read the disclosure below. You must scroll to the bottom of the disclosure before agreeing to the terms listed.

Regulation E Required Disclosure

In case of errors or questions about your electronic statement(s), please notify your local branch or notify us in writing at Southern Michigan Bank & Trust, Attn: Operations, 51 W. Pearl Street, Coldwater, MI 49036 as soon as possible. We must hear from you immediately or within 60 days from the date the transaction FIRST posted to your account. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account with a provisional credit pending the outcome of the investigation.

By clicking checking the box I Agree you agree to all of the terms and conditions disclosed herein.

I agree to the listed terms.

[Click here to see a sample document.](#)

Enroll Now

Enrollment Confirmation

Your information has been updated. An enrollment confirmation email will be sent to the e-mail address entered during enrollment. If you do NOT receive this enrollment confirmation email within 1 hour, please contact us IMMEDIATELY, to confirm your email address for electronic document delivery.

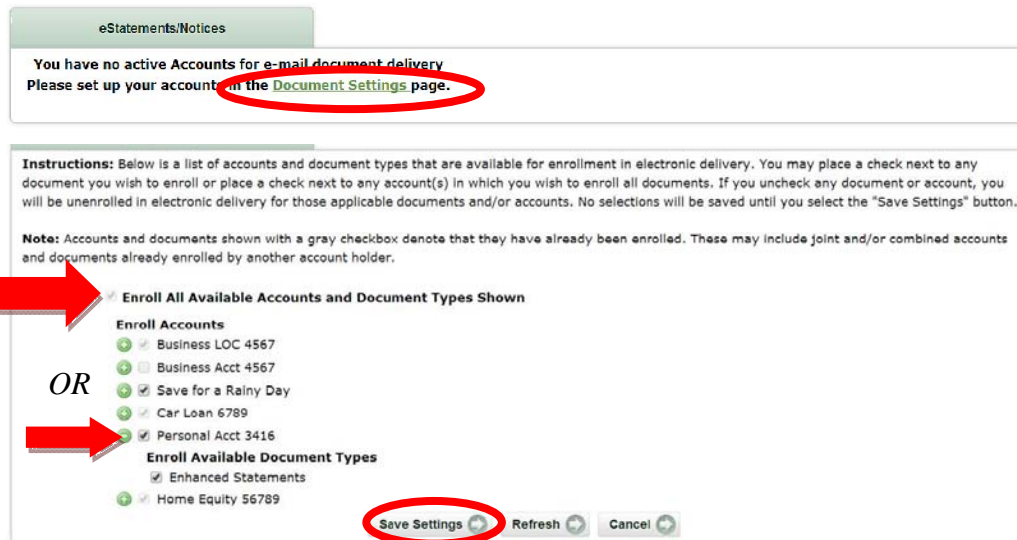
OK

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

Now that you are enrolled for eStatements, please tell 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”.



eStatements/Notices

You have no active Accounts for e-mail document delivery. Please set up your account in the **Document Settings** page.

Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the “Save Settings” button.

Note: Accounts and documents shown with a gray checkbox denote that they have already been enrolled. These may include joint and/or combined accounts and documents already enrolled by another account holder.

Enroll All Available Accounts and Document Types Shown

Enroll Accounts

- Business LOC 4567
- Business Acct 4567
- Save for a Rainy Day
- Car Loan 6789
- Personal Acct 3416

Enroll Available Document Types

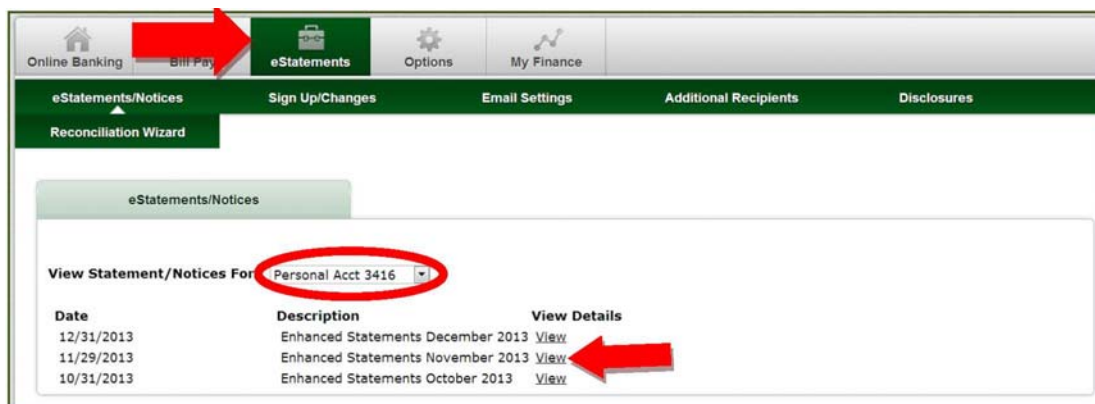
- Enhanced Statements
- Home Equity 56789

OR

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.



Online Banking **Bill Pay** **eStatements** **Options** **My Finance**

eStatements/Notices **Sign Up/Changes** **Email Settings** **Additional Recipients** **Disclosures**

Reconciliation Wizard

eStatements/Notices

View Statement/Notices For: Personal Acct 3416

Date	Description	View Details
12/31/2013	Enhanced Statements December 2013	View
11/29/2013	Enhanced Statements November 2013	View
10/31/2013	Enhanced Statements October 2013	View