

AFFORDABLE HOME OWNERSHIP PROGRAM



Banterra[®]

HOME SAVINGS ACCOUNT

Finally – A Savings Product To Assist Home Buyers With Saving For A Down Payment.

In today's economy, it can be challenging to become a homeowner, especially when it is for the first time. We understand that in addition to rent, student loans and other budget needs, saving for the required down payment of a new home can be difficult.

At Banterra, we are addressing an important need to our customers and community. We've created a bank product specifically designed to help customers like you to achieve a down payment goal for a new home.

Features Include:

- Only \$100 needed to open account.
- Tiered interest, higher than basic savings account.¹
- \$500 closing cost credit on a home closed with Banterra after 12 consecutive months of savings.
- One-on-one guidance from a Banterra Mortgage Lender with experience helping first-time home buyers and setting an appropriate savings goal for the purchase price range the buyer has in mind.
- Monthly fee of only \$2 which can be avoided with \$100 average daily balance.
- Four (4) monthly withdrawals at no charge.²

Now is the time to set a plan to be able to invest your money into a home, and until then, into a savings account. Every dream starts with a first step and at Banterra, we're glad to help you on that journey.





AFFORDABLE DOWN PAYMENT LOANS

Banterra not only offers a Home Savings Account, but also provides a variety of lending programs designed to assist first-time home buyers.

Home Possible Loan

This conventional loan option offers a down payment as low as 3%,³ a low-fixed-interest rate, and reduced costs for Private Mortgage Insurance (PMI). Down payment assistance funds are also available for qualified customers helping reduce upfront costs.

USDA Rural Development Loan

Geared towards purchasing a property with 100% financing (no down payment) in an eligible rural location. Being a first-time buyer is not required.

FHA Loan

An FHA Loan is insured by the Federal Housing Administration and offers a low down payment. It is a great option for first-time home buyers and borrowers who have suffered from bankruptcy.

VA Loan

This loan offers 100% financing with no requirement of mortgage insurance. Only available to active-duty personnel, U.S. Veterans and some reservists.

LEARN MORE ABOUT THE AFFORDABLE HOME OWNERSHIP PROGRAM AT BANTERRA.BANK

¹ \$100 daily minimum balance to earn interest. Tiered interest, on account balance: \$100-\$24,999.99; \$25,000-\$99,999.99; \$100,000-\$249,999.99; \$250,000-\$499,999.99; \$500,000+. ² Withdrawals more than four per month have a \$2 per-item fee. ³A 3% down payment on a 30-year, fixed-rate loan of \$200,000 with an interest rate of 6.00% / 6.463% APR will have 360 monthly principal and interest payments of \$1,287. Payments shown do not include taxes, homeowners insurance, or mortgage insurance (if applicable). Actual payments will be higher.

BANTERRA BANK SERVICES

PERSONAL BANKING

Personal Checking
Personal Savings
CDs & IRAs
Mortgage & Equity
Digital Banking
Personal Loans
Private Banking

BUSINESS BANKING

Business Checking
Business Savings
Business & Agricultural Lending
Specialized Lending
- Aircraft, Healthcare, Machine Tool, RV & Marine
Treasury Management
Banterra Business Mobile App
Merchant Processing
checXchange™ Check Recovery Service
IntraFi® Network Deposits™
Workforce Banking

OTHER SERVICES

Credit Cards – Consumer & Business
Foreign Currency
Security & Fraud Protection
Wire Transfers



Banterra®

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