

STEP-BY-STEP MOBILE APP GUIDE



Banterra[®] Bank
Banking With Local Style



*Kent Sherrill
Proud Banterra Customer*

CONVENIENCE OF BANTERRA'S MOBILE APP

We know that our customers have hectic schedules and anyway we can offer convenience to them, we strive to do so. Banterra's Mobile App is easy to use and offers the security you expect to allow you to do banking 24/7, from anywhere at anytime. Check out the features of Banterra's Mobile and iPad Apps and the simple steps for using this banking product that will make your life easier.

FEATURES OF BANTERRA'S MOBILE APP


- Check Account Balances and Transactions
- View Check Images
- Find Locations
- Utilize Easy Logins - Auto, PIN or TouchID
- Mark Debit Cards On/Off
- Move Money including Bill Pay and Transfer Funds
- Mobile Check Deposit

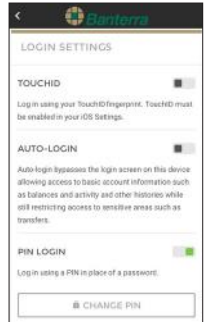
STEPS FOR DOWNLOADING BANTERRA'S APP

- Go to App Store or Google Play Store on your mobile device and search "Banterra."



- Download our app.
- **If you are a Digital Banking user...**
Login using your current Digital Banking username and password.

- If you would like to change login to simply use your PIN, Auto or TouchID (for iPhones) you can do so after you have logged in by clicking on the bottom, right-hand Settings icon. Then,  click on "Login Settings" and you will see the option of turning on "PIN Login," "Auto-Login" and/or "TouchID" for future use.



*Jackson Voss
Proud Banterra Customer*

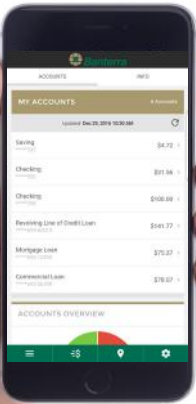
- **If you are not a Digital Banking user...**
 - Click on "New user? Enroll Now" shown on the app's login screen.
 - Complete the new user form and submit (allow two business days for processing).
 - You'll receive an email invitation to complete the process.
 - Create a username and password to login to the app.

THE BASICS

Check Account Balances & Transactions


When you login to Banterra's Mobile App, you'll instantly see a list of your accounts.

- View account summaries.
- View pending transactions.
- Click on an account to see daily transactions.
- Click on the transaction to add notes or attach an image of the receipt.



View Check Images


You can view checks easily with our mobile app.

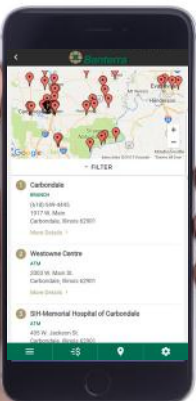
- Go to the Main Menu icon shown at the bottom, left-hand corner of the app screen. 
- Click on "View Accounts."
- Transactions listed as "CK #" are your checks.
- A small bank image appears underneath each check indicating that an image is available.
- Click on the transaction to see your check image.



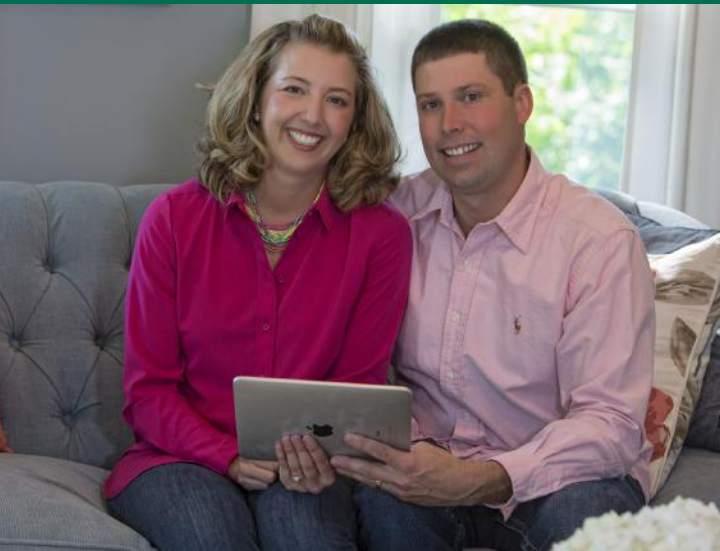
Find Locations, ATMs & Banking Hours

Banterra is one of the largest community banks in the region, offering banking facilities in four states – Illinois, Indiana, Kentucky and Missouri. Find our locations, check banking hours and more.

- Click on the "Locations" icon, shown at the bottom of the app screen. 
- View all branch locations and ATMs on the map or scroll down for individual listings.
- Click "More Details" underneath the branch name to view branch hours and more.




SECURITY

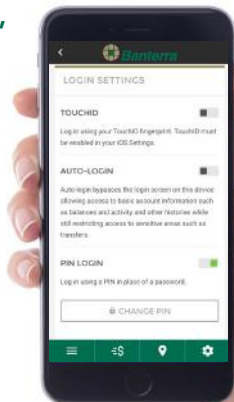


*Kelli & Adam Webb
Proud Banterra Customers*

Easy & Secure Logins - Auto, PIN or TouchID

We make it simple to use our mobile app with easy and secure logins.

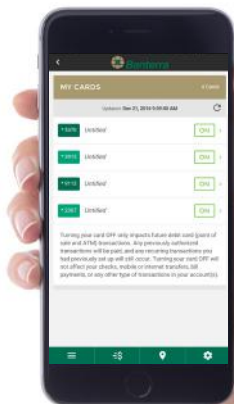
- Login once using your username and password, then click on the  Settings icon shown at the bottom, right-hand corner of your screen.
- Click "Login Settings."
- Choose from Auto, PIN or TouchID.



Mark Debit Cards On/Off

If your debit cards are lost or stolen, you can make sure that they can't be used with a touch of a button.


- Go to the Main Menu icon shown at the bottom, left-hand corner of the app screen.
- Click on "Manage Cards."
- Simply turn your cards on or off to deactivate or to use.



MOVE MONEY

Bill Pay

Safely and efficiently pay bills, add payees, schedule payments, view pending payments or cancel payments all from your mobile app.

- Click "Move Money" on the app's main menu or click on the Move Money icon shown at the bottom of your screen. 
- Click on "New Transaction."
- Choose an account to move money from.
- Choose a recipient.
- Enter amount and date.
- Select one-time payment or other occurrence (weekly, monthly, yearly, etc.) and choose end date.



Add a Payee in Bill Pay

- Click on the Move Money icon and choose "My Payees" at the top, right-hand corner.
- Click on the green "+" and identify the payee type as Company or Individual.
- Input information and Click "Save."

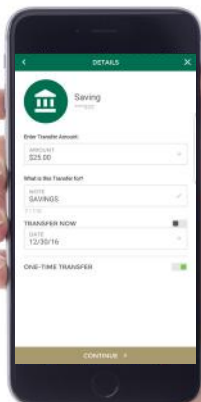
Cancel a Payment

- Click on the Move Money icon and choose "Scheduled" at the top, left-hand corner.
- Select payment to cancel.
- Choose "Delete Transfer" and confirm.

Transfer Funds

Have an unexpected need for funds in one of your accounts? Transfer funds to and from checking and savings easily.

- Click on "Move Money" on the app's main menu or click on the Move Money icon shown at the bottom of your screen.
- Click on "New Transaction."
- Choose accounts.
- Enter amount. Transfer now or select a date to schedule a transfer. Click "Continue," then "Submit."
- Delete or edit any pending transfers shown under "Scheduled."



MOBILE CHECK DEPOSIT

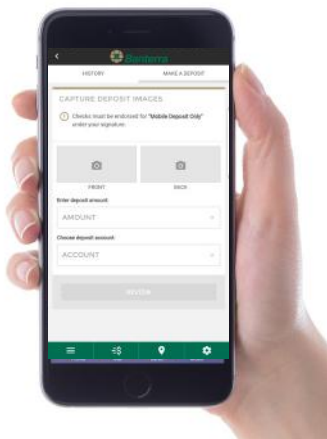


Satyadeep & Neisha Bhattacharya
Proud Banterra Customers

Mobile Check Deposit

Deposit checks without having to make a trip to the bank using Mobile Check Deposit.

- Go to "Deposit Checks" on the app's main menu.
- You will automatically be shown the "History" screen. Click on "Make a Deposit" located at the top, right corner.
- Sign the back of the check and write "For Mobile Deposit Only" below your signature.
- Snap photos of the front and back of the check.
- Enter deposit amount.
- Choose deposit account.
- Review and submit deposit.
- Keep the check for at least 14 days once the check has been accepted for mobile deposit.
- You will receive an email notification when deposit is approved or not accepted.



BANTERRA BANK SERVICES

PERSONAL BANKING

Personal Checking
Personal Savings
CDs & IRAs
Mortgage & Equity
Online & Mobile Banking
Personal Loans

BUSINESS BANKING

Business Checking
Business Savings
Business & Agricultural Lending
Specialized Lending
- Aircraft, Corporate Banking, Machine Tool,
RV & Marine, Transportation
Treasury Management
Banterra Business Mobile App
Merchant Processing
checXchange™ Check Recovery Service
Private Banking
Workforce Banking

OTHER SERVICES

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



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866-BANTERRA (226-8377)

Banterra.com

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MEMBER FDIC

