

BANTERRA
PRODUCT GUIDE



Banterra[®]

WELCOME

At Banterra, we understand that banking is about relationships. It's about understanding your goals, and being the partner to help you achieve those goals.

We knew that in the beginning with a small bank in Ridgway, Illinois. We know that now with banks in six states and more than \$2.6 billion in assets.

We have the security and products you expect from mega banks, with the local-style, personal service you want in a community bank.

Whether you are a potential or current customer, or one of our valued shareholders, we appreciate the opportunity to serve you. We are committed to our communities, to you, and to our team members.



Everett D. Knight
Chairman



Robert Jeff May
President & CEO

MISSION

Our mission is to be an exceptional organization that creates long-term value for our customers, employees and shareholders by providing opportunities and services that meet the financial needs of the communities we serve.

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PERSONAL CHECKING COMPARISON

	SmartChoice	InterestPlus	Green	Restart Banking	Saluki Student	Saluki Interest
ID Protect	✔					
Cellphone Protection	✔					
Interest Bearing		✔				✔
Free Visa® Debit Card	✔	✔	✔	✔ \$750 merchandise limit and \$300 cash limit per day	✔	✔
Free Digital Banking	✔	✔	✔	✔ Mobile Check Deposit not available	✔	✔
Free Online Bill Pay	✔	✔	✔		✔	✔
Free Online Statements	✔	✔	✔	✔	✔	✔
Free Foreign ATM Transactions		No Banterra fee on up to eight (8) non-Banterra ATM/ITM transactions per statement cycle; other financial institution fees may apply			No Banterra fee on up to eight (8) non-Banterra ATM/ITM transactions per statement cycle; plus 55,000+ Allpoint ATMs worldwide	No Banterra fee on up to eight (8) non-Banterra ATM/ITM transactions per statement cycle; plus 55,000+ Allpoint ATMs worldwide
Free Personalized Checks	50% off first box of checks; not including tax & shipping	First box of standard checks free; 50% off future orders			Saluki checks and other check designs are available, prices vary per style	Saluki checks and other check designs are available, prices vary per style
Additional Benefits	Additional \$1 monthly fee for online banking customers who request paper statements in addition to free online statements	Free paper statements, free cashier's checks and money orders, \$200 discount on Banterra mortgage closing costs	Additional \$1 monthly fee for online banking customers who request paper statements in addition to free online statements	Unlimited check writing; not included with Banterra Restart Basic. Additional \$1 monthly fee for online banking customers who request paper statements in addition to free online statements	Transaction activity contributes to a Banterra-SIU Scholarship Fund. Unique Saluki fan experiences, ticket offers and discounts at Saluki events at Banterra Center	Transaction activity contributes to a Banterra-SIU Scholarship Fund. Unique Saluki fan experiences, ticket offers and discounts at Saluki events at Banterra Center
Minimum Opening Balance	\$100	\$1,000	\$100	\$50	\$25	\$100
Minimum Balance	None	\$2,500 minimum balance in the account each day to earn interest	None	None	None	\$1,000 minimum balance in the account each day to earn interest
Monthly Fee	\$5	\$15	\$5	\$9.95* (Save \$3 per month with direct deposit)	None	\$10
Can Monthly Fee Be Avoided?	No	Yes	Yes	No	No	Yes
How To Avoid Monthly Fee	N/A	\$5,000 minimum daily balance is maintained in this account or \$20,000 combined average balance in this account, identified checking, savings & money markets, or minimum balance in certificate of deposit (CD) The CD minimum balance equals the current balance at the beginning of each statement period	Option 1 - \$500 daily balance is maintained in this account	N/A	N/A	\$2,500 minimum daily balance is maintained in this account or a \$5,000 combined average balance in this account, identified checking, savings & money markets, or minimum balance in certificate of deposit (CD) and/or IRAs The CD minimum balance equals the current balance at the beginning of each statement period
Option 2 - A combined average balance in this account, identified checking, savings and money markets, or minimum balance in certificate of deposit (CD) and/or IRAs. The CD minimum balance equals the current balance at the beginning of each statement period.						
Option 3 - Two (2) direct deposits are made per statement cycle						
Option 4 - Eight (8) Banterra Visa Debit Card purchases are made per cycle						
Option 5 - Account holder is military (with proof of military status)						
Option 6 - Account holder is a student (age 24 or younger with proof of student status)	A monthly direct deposit of at least \$200 or higher is deposited to this account Direct deposit must be an electronic deposit of your paycheck, pension or government benefits					
Option 7 - Primary or secondary account holder is age 60 or over						

PERSONAL BANKING

Banterra Bank offers a range of personal banking products to best serve the needs of our customers. From competitive checking and savings products, to mortgages, home equity and personal loans, Banterra is a smart financial partner for your banking needs. You can learn more by stopping by our branches during operating hours or visiting our website - Banterra.bank. You can also make a branch appointment on our website as well as open an account online.

PERSONAL CHECKING

Banterra knows you need important benefits with your checking accounts and that everyone's needs are different.

Our traditional checking accounts include these features:

- Digital Banking
- Banterra Visa® Debit Card
- E-Statements¹ and Bill Pay
- Mobile Check Deposit
- Person-To-Person (P2P) Pay

Choose from the following traditional checking accounts:

- **Banterra SmartChoice**

- Banterra SmartChoice gives you a wealth of benefits including IDProtect® - identity theft monitoring and resolution service² plus cellphone protection³.



- **Banterra InterestPlus**

- Banterra InterestPlus allows you to earn interest on money in your checking account while saving on items like ATM fees, cashier's checks and money orders.

- **Banterra Green**

- Banterra Green offers you the essentials while encouraging a green environment through paperless practices.

¹Additional \$1 monthly fee for requested paper statements if you elect to use Digital Banking.

²IDProtect service is a personal identity theft protection service available to personal checking account owner(s), their joint account owners and their eligible family members. Service is not available to a "signer" on the account who is not an account owner. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

³Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit or on the certificate of insurance.

⁴Bill Pay and Mobile Check Deposit are not included with the Digital Banking services.



SPECIALIZED ACCOUNTS

Banterra offers personal checking accounts that go beyond what you may find in our traditional accounts.

Choose from the following specialized checking accounts:

Private Banking

Success often translates to a busy schedule, and we're here to help you with the challenges that may come with this. Private Banking offers a suite of products and services combined with a dedicated Banterra Private Banking Representative to personally assist you. This service is available in limited areas. Contact your local branch to learn more.

Company Employee Checking

Banterra may have a special product offering designed for your company or university. If your employer has provided you with this information, you can contact Banterra to learn more.

Banterra Restart Checking

If you need to get your finances restarted after some financial difficulties, Banterra Restart Checking is the perfect option. In addition to no minimum balance requirements, enjoy free access to Banterra Digital Banking services⁴, Banterra Visa[®] Debit Card (\$750 merchandise limit and \$300 cash limit per day), unlimited ATM/ITM transactions and unlimited check writing.

Banterra Restart Basic

Banterra Restart Basic account offers all the features of the Banterra Restart Checking account except unlimited check writing. Banterra Restart accounts can be transitioned to other checking options as long as your account is in good standing.



SIU SALUKI CHECKING

We offer a Banterra SIU-Saluki Visa[®] Debit Card, tied to Saluki checking accounts, and every transaction contributes to a Banterra-SIU Scholarship Fund. Visit your local branch or Banterra.bank for more details.

- **Saluki Student Checking**

- Designed for customers 25 years or younger¹. There are no monthly, overdraft or Banterra ATM fees².

- **Saluki Interest Checking**

- Allows you to earn interest on money in your checking account while saving on items like Banterra ATM/ITM fees.

Our Saluki checking accounts include these features:

- Banterra SIU-Saluki Visa Debit Card
- No Banterra ATM/ITM³ fees plus 55,000+ Allpoint ATMs worldwide
- Contributions to the Banterra-SIU Scholarship Fund⁴ with every SIU-Saluki Visa Debit Card transaction
- Free convenient Digital Banking
- Discounts and ticket offers at Banterra Center⁵

¹Student account is only available to customers 25 years or younger. At age 26, this account will automatically be converted to Saluki Interest Checking and must meet the normal criteria in order to avoid monthly fee.

²See Banterra Personal Checking Accounts comparison chart for details.

³ATM fees charged by owners/operators of non-Banterra ATMs will be reimbursed on up to eight (8) non-Banterra ATM transactions, or up to \$25 per statement cycle.

⁴Banterra-SIU Scholarship Fund is facilitated by SIU.

To apply or learn more, go to www.scholarships.siu.edu.

⁵For complete details on unique Saluki fan experiences, ticket offers and discounts at SIU Athletic Events, go to www.siusalukis.com.

BENEFITS OF BANTERRA DEBIT CARD

With Banterra's Visa® Debit Cards, you can easily pay for purchases at retailers across the world and online. When you make a purchase, the funds are automatically debited from your Banterra checking account. You can also use your debit card at a Banterra ATM or ITM to make withdrawals, check your balance or transfer funds between accounts and more. Apply for your card today at your local branch or at Banterra.bank.

Banterra Visa Debit Card features:

- **Contactless Payments**

- Use your Banterra Visa Debit Card quickly and safely with just a simple tap. This feature allows you to use your card at any contactless terminal at retailers in your community and across the country.

- **EMV-Chip Technology**

- Banterra Visa Debit Cards are equipped with EMV-chip technology which provides enhanced security to protect your transactions.

- **Control Your Card**

- Turn your debit card on or off in case it is lost or stolen using Banterra's Digital Banking, online or mobile.

- **Digital Wallet**

- Utilize your smartphone to make debit card purchases by adding your information to a digital wallet app including Apple Pay®, Google Pay® or Samsung Pay®. Learn more about our digital wallet services at Banterra.bank.

PERSONAL CREDIT CARD COMPARISON ↓



PERSONAL CREDIT CARD COMPARISON

	Visa Platinum	Visa Everyday Rewards+	Visa Max Cash Preferred
REWARDS EARNED	GREAT FOR LARGE EXPENSES	EARN MORE ON FREQUENT SPEND	POWER TO CHOOSE & EARN
<ul style="list-style-type: none"> • 5% cash back on two categories you choose¹ • 2% cash back on one everyday category • 1% cash back on all other eligible purchases 			✓
<ul style="list-style-type: none"> • 4X points on dining, take-out & food delivery² • 2X points at grocery stores, grocery delivery, gas stations & streaming services • 1X point on all other eligible spend 		✓	
REDEEM REWARDS			
Cash Back ³		✓	✓
Merchandise and Gift Cards		✓	
Travel		✓	
No rewards expiration for active cardmembers ⁴			✓
Five years to redeem for rewards ⁵		✓	
BENEFITS			
Transfer balances from higher rate credit cards	✓		
Enjoy peace of mind with zero fraud liability ⁶ , emergency card replacement, free credit score ⁷ and 24/7 live US-based customer service	✓	✓	✓

The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. The Elan Rewards Program is subject to change. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers and Convenience Checks. Upon approval, see your Cardmember Agreement for details. You may not redeem rewards, and you will immediately lose all of your rewards, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death).

¹Max Cash Preferred Card: Cardmember must initially enroll into categories of their choice, or all net purchases will earn no more than 1% cash back. Categories are subject to change. You will earn 5% cash back on your first \$2,000 in combined net purchases each calendar quarter in your two chosen 5% categories and unlimited cash back in your 2% category. All other net purchases earn 1% cash back. Transactions qualify for 5% or 2% cash back based on how merchants classify the transaction. Upon approval, full details will be provided in your Cardmember Agreement. Cash rewards can be redeemed as a deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within one to two billing cycles or as a Rewards Card (\$25 minimum redemption). Cash rewards do not expire as long as the account remains active. If there is no reward, purchase or balance activity on your account for 12 statement cycles, your cash rewards balance will expire.

²Everyday Rewards+ Card: You will earn one Point for every dollar in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn additional Points for the following: You will earn three additional Points for every dollar in eligible net purchases during each billing cycle at merchants classified as a restaurant, fast-food restaurant or bar. You will earn one additional Point for every dollar in eligible net purchases during each billing cycle at merchants classified as gas station, grocery store, supermarket or qualifying streaming subscription service. Refer to program rules for official list of qualifying streaming services merchants. Purchases at or delivery from discount/retail stores that sell groceries may not qualify for the grocery store or grocery delivery category. Purchases qualify for Points based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify. Points expire five years from the end of the quarter in which they are earned.

³Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within one to two billing cycles or as a Rewards Card (\$25 minimum redemption).

⁴If you're approved for a new Max Cash Preferred Card, one-time \$150 bonus will be awarded for redemption after eligible net purchases totaling \$500 or more are made to your account within 90 days from account opening. Please allow six - eight weeks after you have met the spend requirement for your bonus to be credited to your rewards balance.

⁵Points expire five years from the end of the quarter in which they are earned.

⁶Elan Financial Services provides Zero Fraud Liability for unauthorized transactions. Cardmember must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply.

⁷Free credit score access is available through online account access only. The free VantageScore® Credit Score is for educational purposes only and is not used by Elan Financial Services to make credit decisions.





PERSONAL CREDIT CARDS

Banterra Visa Credit Cards¹

Through Elan Financial Services, Banterra offers Visa® credit cards that offer competitive and special introductory rates, cash back, bonus reward points and other great benefits.

- **Visa Max Cash Preferred Card**
 - Earn 5% cash back
- **Everyday Rewards+ Card**
 - Earn up to 4x reward points on everyday purchases
- **Visa Platinum Card**
 - Low intro rate
- **Visa College Real Rewards Card**
 - Perfect for college students
- **Visa Secured Card**
 - Credit card convenience while building your credit

To learn more, see the credit card comparison chart for details or visit Banterra.bank.

Visa Signature Elite Credit Card

Also offered through Elan Financial Services, affluent cardholders can choose from two uniquely rewarding cards offering relationship management, card member service, travel and lifestyle benefits, concierge services, valuable redemption options, fraud service and more.

¹The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc.

ADDITIONAL DEBIT AND CREDIT CARD BENEFITS

Visa® SRC

With Visa SRC, you can securely use your Banterra Visa Credit or Debit Cards while shopping online. Just add your card information once, then click on the Visa SRC button during checkout. Enroll today on Banterra.bank.

Visa Secure

When you shop online and see the Visa Secure badge, your online purchases are secured. There's no need to download anything, install software or register. While online shopping from your desktop, mobile or other digital device, you may be guided through an extra check to verify your identity.

Visa Zero Liability

With Visa's Zero Liability Policy, you have 24/7 fraud protection on your Banterra Visa Credit or Debit Cards, and will not be held responsible for unauthorized charges made with your account or account information. If we believe your card has been compromised, we will notify you, reduce your card limit and mail a new card to you.

Fraud Protection

Rest easy with 24/7 fraud protection – a guarantee from Visa that you won't be held responsible for unauthorized charges made with your account or account information. Banterra will also notify you if we believe your card has been compromised, reduce the limit on the card and mail a new card to you immediately.

DIGITAL WALLET

Experience more ways to pay with the convenience and security¹ of a digital wallet. Simply load your Banterra Visa Debit or Credit Cards², then shop in store, in app or online for easy payments at the touch of a button. Download the app from your app store to get started.



¹Visa will process transactions similar to how they process your physical card transactions today except most merchants won't have access to your actual card number; they will receive the unique virtual card number associated with your credit or debit card.

²Your Banterra Visa Debit Card and Credit Card are eligible for Apple Pay, Google Pay and Samsung Pay. Other debit and credit cards may also be eligible. Visa and Visa Signature are registered trademarks of Visa International Service Association, and are used by the issuer pursuant to license from Visa U.S.A. Inc.



DIGITAL BANKING

Banterra knows that with busy schedules and the conveniences of technology, customers expect to be able to do their banking on their time. That's why we offer Digital Banking and continue to invest in the latest technology for our customers.

Digital Banking features include:

- Move money - Bill Pay, Person-To-Person (P2P) Pay and transfer funds
- Mobile Check Deposit
- View account balances and transactions
- Manage Banterra Visa® Debit Cards - setup email alerts, travel notices, switch cards on/off, change PIN
- View or attach images - view check images or attach images like receipts to individual transactions
- Easy & secure logins - Auto, PIN, TouchID and FaceID
- Find locations, Interactive Teller Machines (ITMs), ATMs and banking hours
- And more - request stop payments, set up online statements, download account activity to Quicken® or QuickBooks®

In addition to online and mobile banking, you can make appointments, loan payments and open accounts online. We also offer Banterra ITMs that offer all the services of an ATM, plus additional features to better assist you with your various banking needs.

Go to Banterra.bank to register for Digital Banking or download our Mobile and Tablet App.

Downloading Banterra's Mobile App is easy!

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



Bill Pay

Receive and pay bills conveniently and securely using Banterra's Digital Banking.

- Bill pay is free for consumers¹ and available using a desktop computer, tablet or Banterra's Mobile App
- Manage and pay bills all from one location
- Add payees
- Schedule a single or an automatic recurring payment for each payee
- View pending payment or cancel payment

Automatic Transfers

Using Digital Banking, set up one-time, specific date, or recurring transfers (with begin and end dates).

- One-time set up with the convenience to stop or change transfers at anytime
- Flexibility to set up recurring and future-date transfers and transfer frequencies
- Control to manage how long transfers are made
- Receive email notifications when transfers are completed (Online Transfer Alerts)

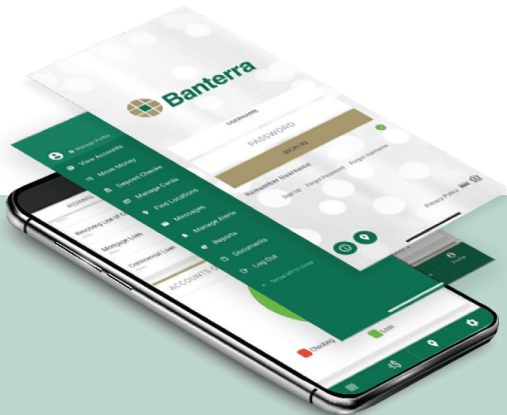
Person-To-Person (P2P) Pay

Using the move money feature in Digital Banking, send money to individuals with the click of a button. The process is simple and the recipient doesn't have to be a Banterra customer to receive payment.

Mobile Check Deposit

Use your cellphone's camera to deposit endorsed checks into your Banterra account without visiting the branch.

¹Business customers receive a charge of \$0.50 on paper Bill Pay items in excess of 20.





BANTERRA ITMs

Banterra understands schedules can be busy and that is why we believe banking should be convenient and easy. With extended hours and drive-thru service, ITMs are the perfect way to bank on your time.

Banterra's ITMs offer all the services of an ATM, plus additional features to better assist you with your various banking needs.

- Make deposits with cash or check
- View/Print mini statements
- Initiate account transfers¹
- Withdraw cash
- Cash checks
- Change your PIN

AUTOMATIC TELLER MACHINES (ATMs)

With Banterra's ATMs, you can get cash, check account balances or transfer funds between accounts 24 hours a day, seven days a week. Banterra offers more than 35 ATMs including branch locations as well as highly visited locations such as SIU Student Center, John A. Logan College and SIH Memorial Hospital of Carbondale.

¹ You can initiate transfers with your debit card when it is connected to more than one Banterra account.

PERSONAL SAVINGS

It's always a good time to start saving for the future, and Banterra offers a variety of savings account options.

Banterra's Personal Savings options include:

- Preferred Savings
- Smart Kids Savings (age 21 and under)
- Money Market
- Preferred Money Market
- Health Savings Account
- CDs & IRAs

Money Market

Banterra Money Market accounts are great for those individuals that want to earn a higher interest rate, but must maintain the liquidity of their funds.

Banterra offers two options for customers:

- **Money Market**
 - \$2,500 minimum to open
- **Preferred Money Market**
 - \$10,000 minimum to open
 - Features a premium interest rate

Health Savings Account

A Health Savings Account (HSA) is an account that allows you to save for future medical expenses.

Benefits of a Banterra Health Savings Account:

- No annual fee
- Competitive interest rates
- Funds roll over year to year
- Easy payment options for medical expenses:
 - Free Banterra Visa® HSA Debit Card
 - Checks for payment with no per-check fee
 - Set up payees utilizing free Bill Pay
- Free Digital Banking
- Free ATM usage at Banterra ITM/ATM locations



CERTIFICATES OF DEPOSIT (CDs) COMPARISON

	30 Days Up To And Including 90 Days	Greater Than 90 Days But Less Than 1 Year	1 Year To Less Than 24 Months	24 Months To Less Than 48 Months	48 Months Or Longer	Flex 7-11 Months ²	15-Month Freedom CD	48-Month Bump-Up CD	IntraFi® Network Deposits SM for CDs
Minimum Deposit¹	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$5,000	\$25,000	\$10,000	The right CD for you if you want a single statement yet have large deposits needing FDIC coverage through multiple banks
Ability to make additional deposits	N/A	N/A	N/A	N/A	N/A	Can make additional minimum deposits of \$500 up to 30 days prior to maturity	Can make additional minimum deposits of \$1,000 up to 30 days prior to maturity	N/A	
Additional Benefits	N/A	N/A	N/A	N/A	N/A	N/A	Can make one penalty-free withdrawal during term (balance cannot fall below \$10,000)	One time during the term of the CD, you may request that the interest rate be "bumped up" to the current stated rate for the product. No bump allowed 30-days prior to CD maturity.	Earn Interest And Access Multi-Million-Dollar FDIC Insurance With IntraFi® Network Deposits - CDARS. See branch for details and terms.

¹6,12,15 and 18-month CDs opened online require a \$5,000 minimum deposit to open.

²Penalty may apply for early withdrawal.



CDs & IRAs

Banterra offers certificates of deposit (CDs) and individual retirement accounts (IRAs) to allow you to create a focused saving strategy.

CDs are a safe and secure investment insured by FDIC up to the maximum applicable limits, and allow you to lock in an interest rate for higher returns on your money. Interest may be credited, compounded, or transferred monthly, quarterly, semi-annually, or annually depending on the CD term. Funds in a CD cannot be withdrawn early from the account without penalty.

Banterra offers a variety of CD options to best suit your needs:

- **30 days up to and including 90 days**
- **Greater than 90 days but less than 1 year**
- **1 year to less than 24 months**
- **24 months to less than 48 months**
- **48 months and longer**
- **Flex 7-11 months**
- **Freedom CD 15 months**
- **Bump Up CD 43 months**
- **CDARs IntraFi® Network DepositsSM for CDs**

IRAs allow you to build a substantial retirement fund or save for other future investments. Individuals may be eligible for a tax deduction for their contributions as well (consult your tax advisor). IRA terms include 12, 14, 18, 24, 36 and 48-month options.

Banterra offers a variety of IRAs:

- **Traditional**
- **Roth**

Visit a local Banterra branch or make an appointment online and a representative can assist you with a CD or IRA that is best suited for your financial needs.

BANTERRA INSURANCE & INVESTMENT SERVICES

Investment¹ & Financial Services

Every investor has special needs and goals, whether it's preparing for college, planning for retirement, or purchasing a vacation home. A Banterra Insurance and Investment Services professional can help you create an investment strategy to work toward your goals within a set timeframe and budget.

Banterra Insurance and Investment Services offers investment counseling, with a full range of opportunities including:

- **Mutual Funds¹**
- **IRA & Retirement¹**
- **Stocks & Bonds¹**

Mutual Funds²

Mutual funds include a variety of securities and are managed by investment specialists to help you with your financial goals. Funds are operated by an investment company which raises money from shareholders and invests in a group of assets. Generally, shareholders can sell their shares at any time. However, share prices change daily, depending upon the performance of the securities held by the fund. There are several types of mutual funds and you can diversify your investments easily. Investing in mutual funds involves risk, including possible loss of principal. Speak to a Banterra Insurance and Investment Services professional to learn more. (Available in: IL, IN, and KY).

IRA & Retirement

An Individual Retirement Account (IRA) allows you to save for retirement in a tax-advantaged way. The three main types of IRAs include: Traditional IRA, Roth IRA and Rollover IRA.

Stock & Bonds

When you purchase stocks, you become a part-owner into a company. The value of the stock you purchase will depend on the earnings of the company in which you are purchasing stock. If profits are high, your stock may go up; if profits are low or loss is experienced, your stock may go down. In general, the higher the potential return is, the higher the risk of loss is as well. Stock investing involves risk including possible loss of principal.

¹Securities are offered through LPL Financial (LPL), a registered broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Banterra Bank and Banterra Insurance & Investment Services **are not** registered as a broker-dealer. Registered representatives of LPL offer products and services using Banterra Insurance & Investment Services, and may also be employees of Banterra Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Banterra Bank or Banterra Insurance & Investment Services. Securities and insurance offered through LPL or its affiliates are:

**Not Insured by FDIC or Any Other Government Agency
Not Bank Guaranteed | Not Bank Deposits or Obligations | May Lose Value**

²There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

MORTGAGE & EQUITY

Banterra is proud to offer home mortgage services to people in our communities. We also offer home-equity loans, which are perfect for home renovations or needed additional funds.

With Banterra's mortgage services, you can count on:

- Expertise in conventional, FHA, VA & USDA loans
- Competitive rates with exceptional service
- Exceptional service
- Quick turn-around
- Digital conveniences including online applications, pre-qualification review and more.

Mortgage Loans

Buying a home is an important, financial decision and we want to make that process as worry-free as possible. Apply online or schedule an appointment at Banterra.bank.

Banterra offers the following mortgage loans:

- **Fixed-Rate Loans**
- **Adjustable-Rate Loans (ARM)**
- **FHA & VA Loans**
- **USDA Rural Development Loans**
- **Home Possible Loans**
- **Jumbo Mortgage Loans**
- **Home Renovation Loans**
- **Vacant Land/Lot Loans**
- **Home Mortgage Doctor Loans**

Fixed-Rate Loan

Your interest rate and monthly principal and interest (P&I) payments remain the same for the life of your loan.

Adjustable-Rate Loan

Your interest rate and monthly principal and interest (P&I) payments remain the same for various available terms.

Federal Housing Administration (FHA) & Department of Veterans Affairs (VA) Loan

A FHA Loan allows for low down-payment options and a variety of loan terms. VA Loans are available for eligible service members with no down-payment options available.

USDA Rural Housing Loan

Banterra partners with USDA Rural Development to extend up to 100% financing of appraised value, not to exceed purchase price and closing costs, to eligible individuals and families for the purchase of a primary residence.

Home Possible Loan

Specifically for first-time buyers and low to moderate income borrowers, this loan offers a low down payment, reduced mortgage insurance coverage levels, flexible closing cost and down-payment options and no cash-out refinancing.

Jumbo Mortgage Loan

Designed for those who are currently looking to finance more than the normal loan limits. This loan may require a larger down payment and higher credit scores than conventional loans.

Home Renovation Loan

Loans are used to purchase a home or refinance and make home improvements after closing.

Vacant Land/Lot Loan

This loan is used to purchase or refinance vacant land that is for personal use including lots, recreational or hunting properties.

Home Mortgage Doctor Loan

Designed specifically for doctors or dentists, this loan features fixed and adjustable-rate choices, employment start dates up to 90 days after closing allowed, and 100% loan-to-value available for mortgages up to \$650,000.

Home Equity

Whether you want to finance home improvements or simply consolidate debts, the equity in your home can provide you with lending options.

Home Equity Line of Credit (HELOC)

HELOC offers easy access to withdraw your funds with a Banterra Visa® HELOC Credit Card.

Home Equity Loan

This loan is for those with a one-time borrowing need, a fixed rate and monthly payments for a certain amount of time.



PERSONAL LOANS

Banterra also offers personal loans not related to your home equity. Let us help make your dreams come true. No matter what your needs are, Banterra has a loan to help finance your dreams.

BANTERRA LOAN PAYMENTS

Simplify your routine using one of our easy loan payment options including Digital Banking, our online loan payment system or automated transfer to send a secure loan payment at your convenience. Visit Banterra.bank to get started and make your loan payment.



SOLAR LOANS

Finance your home or small business solar needs with Banterra and pay for your panels at an easy pace. With a no-money-down requirement, competitive rates and a fixed monthly payment, we make your dream of using renewable energy a reality. Visit Banterra.bank to apply today.

Solar Loan Program Benefits

- No money down; 100% financing
- Competitive rates and fixed monthly payments
- No prepayment penalty
- Federal and state renewable energy incentives
- Lower monthly payment option – use your tax credits to pay on your loan for lower monthly payments, with no need to refinance and no additional fees¹

¹To utilize your tax credit for your solar loan and lower your monthly payments, simply visit your nearest Banterra branch and sign a simple document to revise the loan.

BANTERRA INSURANCE

Banterra offers a range of insurance products, because in a world of uncertainties, it's important that our customers have this security.

Insurance offerings include:

- **Agribusiness**
- **Business**
- **Health**
- **Home**
- **Life**
- **Vehicle**

Our Licensed Insurance Professionals take pride in the consultative services we offer and help you design a plan or choose a product that best fits your needs. Our insurance products complement our banking services to better serve your financial goals. To learn more, visit Banterrainurance.com or call our insurance department at 800-455-3391.

Not FDIC insured, not bank guaranteed, may lose value.
Not insured by any federal government agency, not a bank deposit.

VALUED PERSONAL SERVICES

Foreign Currency

We can help you prepare for your trip out of the country by providing foreign currency. Visit a local Banterra branch at least two weeks in advance to place an order² or order online using our trusted partner, Currency Exchange International (CXI). Visit Banterra.bank to get started.

Security & Fraud Protection

We vigilantly safeguard your financial information and protect the security and privacy of your accounts and personal information, both online and offline, while delivering a convenient and secure banking experience.

We also provide products that help the customer monitor for fraud activity including debit card email alerts, digital banking and IDProtect with SmartChoice checking.

To learn more about our latest fraud protection, security measures, identity theft or latest security alerts, visit Banterra.bank. If you believe you are a victim of identity theft, contact Banterra's Fraud Department, toll free at 866-BANTERRA (226-8377) or visit your local Banterra.

Wire Transfers

Initiate fund transfers in a quick and secure manner. When you need to transfer funds fast, wire transfers offer the speed of same-day settlement for domestic funds transfers and the security of direct, paperless transactions.

²Fees and current exchange rates apply.

OTHER SERVICES

Overdraft Services

When managing your checking account, mistakes can happen, and sometimes checks and other types of payment can be denied or returned due to non-sufficient funds. We know that this can be embarrassing as well as costly due to non-sufficient funds (NSF) fee(s) that will be charged.

In addition to Digital Banking which allows you to closely monitor your accounts, we also provide the below overdraft service options to help you with these situations.

Overdraft Protection

With Overdraft Protection, you can avoid being overdrawn in your checking account by allowing automatic transfers from your designated accounts. Overdraft Protection can be set up for your personal or business account.

Designated transfer accounts can be:

- Checking accounts
- Money Market accounts¹
- Savings accounts¹
- Home Equity Line Of Credit

A small, one-time set-up fee is required to sign up for Overdraft Protection. This fee is automatically charged to the protected checking account.² For a full breakdown of bank fees, visit Banterra.bank.

Debit Card Overdraft Service

With this optional method, the bank may approve (at our discretion) ATM/ITM and debit card transactions in the event you do not have enough funds to cover the transaction.

There is no fee for signing up for this service. If your account is negative, a standard overdraft fee may be charged if a covering deposit or transfer is not made prior to the transaction posting. For a full breakdown of bank fees visit Banterra.bank.

Without this service, your ATM/ITM and debit card transactions may be declined at the time of transaction if there are not sufficient funds in your account. You will not be charged an overdraft fee if these transactions cause an overdraft.

Stop by your local Banterra to enroll in one of these services or go to Banterra.bank. If you are currently a Digital Banking customer, you can fill out an online form to enroll.

¹Smartkid Savings or any other minor savings account cannot be used to fund Overdraft Protection.

²With Overdraft Protection, a \$10 transfer fee per day (regardless of transaction number) is charged to your account. This transfer fee will be waived if the overdraft amount is \$5 or less or if the amount needed to maintain the target balance is \$5 or less. The customer signing up for Overdraft Protection must be the owner on all funding accounts and the protected checking account. Consumer accounts can only be funded by consumer accounts; business accounts can only be funded by business accounts. Some reasons why funds will not be transferred include these events: Not-sufficient funds available in the funding account; account is pending closed status or is a debit post restricted account; loan is delinquent, at maturity, or bankruptcy.

BUSINESS BANKING SERVICES

Banterra offers convenient and competitive business products that make us the smart financial partner to get you on the road to success. Whether it is funding through a business loan or credit card, or the numerous offerings available through our treasury management services, we are here to help you reach your American dream.

Our business products include:

- Business Checking
- Business Card Services
- Business Savings
- Other Business Services:
 - checXchange™, Merchant Processing, Private Banking, Workforce Banking
- Business Lending
- Agricultural Lending & Insurance
- Specialty Lending including:
 - Aircraft, Healthcare, Machine Tool, RV & Marine, Small Business Administration (SBA), Transportation
- Treasury Management
- Banterra Cash Management Mobile App¹

BUSINESS CHECKING COMPARISON →

¹Banterra Cash Management Mobile App is only available to Cash management customers.



BUSINESS CHECKING COMPARISON CHART

	Free Business	Basic Business	Premium Business	Business Analysis
Who Would Benefit From Account	Best account for low transaction businesses, startups, home-based or organizations	Right account for micro-businesses with growing transaction volume	Perfect account for businesses with greater transaction volume	High-transaction volume or Treasury Management needs
Qualifying Business Types	Most businesses, organizations and non-profits	Most businesses, organizations and non-profits	Most businesses, organizations and non-profits	Most businesses and organizations
Treasury Management Services <small>(Some Restrictions Apply)</small>		✓	✓	✓
Interest Bearing				
Personalized Checks	Free first order of standard checks (up to \$25)			
Merchant Card Processing	Visit your local branch for details	Visit your local branch for details	Visit your local branch for details	Visit your local branch for details
Minimum Opening Balance	\$100	\$200	\$500	N/A
Paper Item Fees	First 100 free and then \$.35 each over 100	First 250 items free excluding internal transfers via transfer system or digital banking; \$.30 each over 250	First 600 items free excluding internal transfers via transfer system or digital banking; \$.25 each over 600	<p>Refer to a Treasury Management Specialist for a free account analysis of your account activity</p> <p>Account is analyzed monthly to determine processing costs. An earnings credit may be applied to offset the price of account services</p>
Electronic Check/Debit Fees	First 75 free and then \$.30 each over 75			
Electronic Deposit Fees	First 25 free and then \$.30 each over 25			
Monthly Fee	None	No fee if a \$1,500 minimum daily balance or \$3,000 average monthly balance is maintained; otherwise, \$7.50 monthly fee	No fee if \$2,500 minimum daily balance or \$7,500 average monthly balance is maintained; otherwise \$10 monthly fee	

BUSINESS CHECKING

Banterra understands what it takes to run a successful business. Whatever the size of your business, we have an account that's right for you. Let us provide you with a checking solution for your business today.

Choose from the following business checking accounts:

- **Free Business Checking**
 - Best account for low transaction businesses, start-ups, home-based or organizations
- **Basic Business Checking**
 - The right account for micro-business that has growing transaction volume
- **Premium Business Checking**
 - Perfect fit for businesses with greater transaction volume
- **Business Analysis Checking**
 - High-transaction volume and treasury and cash management needs

BUSINESS SAVINGS

With a growing and successful business, it is important to save a portion of your prosperity for future needs. Whether it is for growth expansion or simply unexpected turns on the road ahead of you, proper planning is just smart business and Banterra can help.

Banterra's Business Savings accounts include:

- **Preferred Savings**
 - Great for earning interest on higher balance accounts that may occasionally have a lower balance, such as a small business
- **Money Market**
 - This account features a competitive market rate of interest while allowing access to your funds
- **IntraFi® Network DepositsSM**
 - IntraFi Network Deposits¹ allows you to access millions in FDIC deposit insurance for savings, money market or CDs by using a network of banks, but with the simplicity of working with just Banterra

¹Limits apply. Funds may be submitted for placement only after a depositor enters into a IntraFi Network Deposits agreement with us. The agreement contains important information and conditions regarding the placement of funds by us. IntraFi Network Deposits is a registered service mark of IntraFi Network LLC.



BUSINESS CARD SERVICES

Banterra offers the convenience of a Banterra Visa® Debit Card, as well as a variety of Banterra Visa Business Credit Cards.

Banterra's Visa Business Debit Card

Features include:

- Easily track your spending or turn your debit card on and off using Banterra's Digital Banking
- Get cash or transfer funds 24 hours a day, seven days a week at any ATM that accepts Visa debit cards
- Utilize Visa SRC and Digital Wallet payment options

Banterra's Visa Business Credit Cards¹

Features include:

- Rewards options
- Generous credit line with flexible payment options
- Free employee cards
- Payment controls & consolidated company statements
- Free online reporting with ScoreBoard

One Card

The One Card is designed for medium and large-sized businesses that have more than \$5 million in net sales and allows you to earn rewards.

CommUNITY Card

For municipalities and non-profit organizations that have been established for at least two years, the CommUNITY Card is a great option.

¹The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

BUSINESS SAVINGS COMPARISON

	Preferred Savings	Money Market	Preferred Money Market	Certificate of Deposit	IntraFi [®] Network Deposits SM (IND) for CDs
This Account Is:	Great for earning interest on higher-balance accounts that may occasionally have a lower balance	The right account if balances are between \$2,500 and \$10,000	Perfect for a \$10,000 minimum balance account while earning more as the balance grows	A great way to have options for rates and terms on your money	For deposits of more than \$250,000, this product offers FDIC coverage for savings, money market or CD accounts, but utilizing a network of banks
Interest Bearing	Tiered	✓	Tiered	✓	✓
Minimum Opening Balance And Balance Required To Earn Interest	\$100	\$2,500	\$10,000	\$1,000 to \$25,000; see CDs comparison chart	Varies based on product selected
Monthly Fee	\$2 per statement cycle if balance falls below \$100	None if you maintain a minimum daily balance of \$1,500 or a minimum average balance of \$2,500; otherwise \$8.50 per statement cycle	None if you maintain a \$10,000 minimum daily balance in combination of identified Preferred Money Market, NOW, Savings, Money Market Deposit Account, Certificate of Deposit or Home Equity Line of Credit accounts; otherwise \$10 fee per statement cycle	Penalties assessed for early withdrawal	Penalties assessed for early withdrawal
Per Item Charge	\$2 per item for withdrawals in excess of four per cycle	N/A	N/A	N/A	N/A
Additional Information				A variety of terms are available	A variety of terms are available



Banterra[®]



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VALID DATES 00/00/00 00/00

LEE CARDHOLDER

VISA

Signature

BUSINESS CREDIT CARDS

Banterra Business Visa[®] Credit Cards

Choose from our popular business credit card options such as low rate, cash back or flexible rewards to find the one that works best for your business:

- **Visa Business Card**
 - Low intro rate for an extended time.
- **Visa Business Real Rewards Card**
 - 1.5x points per \$1 spent on eligible purchases.
- **Visa Business Cash Preferred Card**
 - Earn 3% cash back on all eligible purchases at gas stations, office supply stores, restaurants and more.
 - 1% cash back on all other eligible purchases.
- **Smart Business Rewards Visa Card**
 - 2x points per \$1 spent in top two spend categories each month - automatically.
 - 1x points monthly per \$1 spent on other eligible purchases.

Stop by a Banterra branch to learn more about these offerings or go to Banterra.bank and apply online.

OTHER BUSINESS SERVICES

Private Banking

Private Banking¹ offers busy customers a personal banker to help manage their finances and take care of their banking needs, both personal and business.

Benefits include:

- VIP Personal Service
- Discounted closing costs on Home or Equity Loans
- Free Digital Banking and Bill Pay
- Preferred Money Market Accounts
- One-Step Account Transfers
- SmartKid Savings
- No Foreign ATM Fees²

Merchant Processing

Banterra's Merchant Processing solutions, provided by Payroc, allow customers to pay for goods and services with major credit and debit cards at your business.

Benefits include:

- **RewardPay**
 - Get 0% credit card processing for your business. RewardPay allows you to add a credit card fee to the total price that customers pay for a product or service.
- **CashRewards**
 - With CashRewards, your business can offset 100% of your credit card costs and offer a discount to any customer paying with cash or check.
- **Mobile Payments**
 - A processing solution that provides your business the flexibility to accept credit card payments from anywhere on any smart device.
- **Point-Of-Sale (POS)**
 - Easy to use and cost-effective. Payroc offers a range of tablet-based POS Systems to manage inventory, payroll, staff, cash, and more.
- **POS Rental**
 - Renting a POS with Payroc is easy. Get the latest system for a fraction of the cost. No contracts and cancel anytime.
- **Exceptional Service & Protection**
 - World-class customer service, technical support and fraud monitoring.

To set up Merchant Processing for your business, contact your local branch or go to Banterra.bank.

¹Currently available in our Indiana market only.

²Fees waived monthly up to \$25 or eight transactions.

BUSINESS CREDIT CARD COMPARISON

	Visa Business	Visa Business Real Rewards	Visa Business Cash Preferred	Smart Business Rewards Visa
REWARDS EARNED	PURCHASING POWER	SIMPLE, EASY REWARDS	TRIPLE CASH BACK	AUTOMATIC MAX REWARDS
3% cash back on eligible purchases at gas stations, cell phone service providers, office supply stores and on dining, including takeout and food delivery service purchases ¹			✓	
2X points in your top two spend categories, automatically ¹				✓
1 point/1% per \$1 on all other eligible purchases			✓	✓
1.5 points/1.5% per \$1 on all purchases ²		✓		
\$100 annual statement credit after 11 consecutive monthly software transactions ³			✓	
REDEEM REWARDS				
Cash Back		✓	✓	✓
Merchandise and Gift Cards		✓		✓
Travel		✓		✓
BENEFITS				
Enjoy peace of mind with zero fraud liability ⁴ , and auto rental collision damage waiver ⁵ and 24/7 live US-based customer service	✓	✓	✓	✓
Free employee cards	✓	✓	✓	✓
Online management reporting tool helps you stay on top of your business credit card spending	✓	✓	✓	✓

¹The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. The Elan Rewards Program is subject to change. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers and Convenience Checks. Upon approval, see your Cardmember Agreement for details. You may not redeem Points, and you will immediately lose all of your Points, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death). Points expire five years from the end of the quarter in which they are earned.

²Business Cash Preferred and Smart Business Rewards Cards: Purchases qualify for Points based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify. ³Business Real Rewards Card: You will earn 1.5 points for every dollar in eligible net purchases charged to your Account during each billing cycle (equal to 1.5% cash back). Monthly net purchase points will be applied each billing cycle.

⁴Business Cash Preferred Card: An automatic statement credit of \$100 per 12-month period will be applied to your Business Cash Preferred Account within two statement billing cycles following 11 consecutive months of eligible software service purchases made directly with a software service provider. We reserve the right to adjust or reverse any portion or all of any software services credit for unauthorized purchases or transaction credits.

⁵Elan Financial Services provides Zero Fraud Liability for unauthorized transactions. Cardmember must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply. ⁶Certain terms, conditions and exclusions apply. Please refer to your guide to benefits that will be mailed with your new card for further details and to determine if the Auto Rental Coverage is right for you.



OTHER BUSINESS SERVICES

checXchange™

Banterra understands that running a business often requires the need to collect hard-earned money in a timely manner. Banterra partners with Money Transfer Systems to provide checXchange, a service which automatically electronically collects returned checks. checXchange greatly increases your recovery of bad checks, at no cost to you, and additionally offers a collection service for those checks that are unable to be collected electronically.

Workforce Banking

Banterra can pass on conveniences and savings to your employees when you sign up for Workforce Banking.

Features include:

- SmartChoice Checking
 - Employees can receive a free Banterra SmartChoice Checking account including identity theft and cellular telephone protection.
- Restart or Restart Basic Checking
 - Employees who may not qualify for a checking account based on their financial past may be eligible for one of these accounts, free for 90 days; \$9.95 monthly fee after 90 days.
- Free Health Savings Account
- Overdraft Services
- Free first order of standard checks (not available for Restart Basic)
- Free financial checkup
- Receive \$200 discount on mortgage closing costs
- .25% interest rate reduction on personal loans
- Banterra Visa® Credit Cards¹

¹The creditor and issuer of these cards is Elan Financial Services, pursuant of separate licenses from Visa USA Inc. Subject to credit approval.

BUSINESS LENDING

Banterra is able to provide a substantial lending capacity strength to businesses throughout our footprint, as well as nationwide with specialty services.

Banterra offers:

- **Agricultural Lending**
- **Small Business Lending including SBA loan expertise**
- **Commercial Lending**
- **Specialty Lending**

AGRICULTURAL LENDING

Agricultural lending has always been a strong part of Banterra's foundation in our local communities.

Operating & Production Loans

Operating loans assist with your farming operation expenses, each tailored to your individual needs. Operating loans allow advantages such as early pay discounts, manage income tax obligations and assistance with your cash flow needs. Access your loan by phone, mail, online or at any Banterra location. We have the expertise to help analyze the financial aspects of your operation to ensure its viability into the future.

Equipment Loans

The agriculture of today requires a large capital investment. Banterra understands this need. With competitive interest rates and repayment terms tailored to your operation, we are ready to help you purchase that combine, tractor or whatever piece of equipment you need.

Real Estate Loans

Purchase or refinance real estate loans are available with terms up to 20 years (longer under some government programs).

Agribusiness Insurance¹

At Banterra, we're not just here for your lending needs, but for all your agribusiness needs from help with small to major purchases to insuring your dwelling, farm equipment, livestock and more. Banterra Insurance offers the right insurance to fit the needs of any agribusiness.



¹Not a deposit, not guaranteed by the bank, not FDIC insured, not insured by any Federal Government Agency.



SMALL BUSINESS LENDING

Banterra strongly supports small business within our communities with specialized lending options and as a preferred lender for Small Business Administration (SBA) Loans. We can help owner and entrepreneurs overcome the barriers of getting their business off the ground or expanding to serve more customers.

SBA Loan

SBA is a cabinet-level agency of the United States government that was formed in 1953 to provide financing for small business owners who don't meet conventional lending policies. The SBA 7(a) loan is the agency's signature product, and it guarantees 75% of loan balances made by participating lender. Because of SBA's guarantee, banks have more flexibility with credit and structuring guidelines.

Benefits to our SBA loans include:

- Loans are not collateral based
- Lower payments to help improve cash flow
- Lower down payments
- No balloon payments (a large payment due at the end of your loan term)
- Longer term and amortization options
- Credit on reasonable terms when it may not otherwise be available
- Competitive interest rate - fixed or variable
- Flexible terms and conditions
- Loan can be projection based

SBA Preferred Lender

Banterra Bank is an SBA Preferred Lender. SBA designates Preferred Lender Program (PLP) status to certain lenders that meet stringent requirements. With this status, SBA has delegated its approval authority to the lender. For banks without this designation, SBA application packages are sent to an SBA processing center for approval which could add weeks to the loan process.

Ways To Use An SBA Loan

- Commercial real estate purchases
- Franchises and start-ups
- Working capital needs
- Ownership transitions
- Machinery, equipment, furniture and fixture needs
- Debt refinancing to improve cash flow

Application Prep Questions

To prepare for applying, know answers to these questions:

- Why do you need the money?
- How much money do you need?
- How long will it take you to pay it back?
- What are your current financials for your business and what are your projections for next three years?
- Any collateral that can be used?
- When do you need the money?

If you'd like to learn more about small business lending, you can make an appointment online with one of our business lending experts or give us a call.





COMMERCIAL LENDING

Our commercial lending team have vast experience with working with business owners and developers to provide them with the best financing options for their particular needs. Known throughout our footprint as a bank that specializes in strong, commercial lending, Banterra offers expertise combined with the right products and personal service that you deserve.

Banterra offers these commercial lending services:

- Business Loans
- Commercial Real Estate Loans
- Equipment Financing

Business Loans

Banterra offers the following business loan options:

- **Short-Term Loans**
 - Many businesses experience seasonal fluctuations in cash flow. We can offer short-term loans to help you maintain your operations so you have enough working capital when you need it.
- **Inventory Financing**
 - Make sure you have enough inventory to meet the demand of your customers. We offer inventory financing so you can purchase more so your business is prepared to meet your customers' needs.
- **Business Acquisition Loans**
 - If you're looking to acquire a business or franchise, we can provide you with financing to make sure you have enough capital to complete the purchase.
- **Refinance & Consolidation Loans**
 - If you'd like to take advantage of a lower interest rate or combine multiple loans into a single loan with one monthly payment, refinancing and consolidation loans are a great option for your business.

Commercial Real Estate Loans

Banterra's Commercial Real Estate Loan options:

- **New Purchase Loan**

- This loan is ideal for business owners looking to purchase space to get their business started or to expand. Fixed-rate and adjustable-rate options are available with terms to match your needs.

- **Refinance or Consolidation Loan**

- Take advantage of a lower rate or reduce your monthly payment by refinancing your current loan. Refinancing can save you thousands in interest costs over the life of your loan and allow you to consolidate multiple loans into a single loan with one payment each month.

- **Construction Loan**

- Build new facilities to match your business's exact needs. These loans cover the costs associated with construction of your new facilities for things like labor or materials. These loans can be used for new construction projects or for projects to renovate existing structures.

- **Land Development Loan**

- This loan is for borrowers looking to develop raw land so it can be prepared for new construction. They are available to cover a variety of costs, including the installation of utilities.

Equipment Financing

Banterra is ready to finance your equipment, whether that is for general retail or restaurant needs, machine tool or agribusiness. Speak to a business lender to learn more.

Give us the opportunity to earn your business. Stop by a local Banterra branch or make an appointment online with one of our business lending experts to learn more.



SPECIALTY LENDING

Banterra Bank offers specialty lending to meet the needs of unique banking services for specific industries. These lending opportunities are offered nationwide and are a large portion of Banterra's portfolio.

Our specialty lending division includes:

- **Aircraft Finance**
- **Healthcare Lending**
- **Machine Tool Finance**
- **RV & Marine Lending**
- **Transportation Lending**



Aircraft Finance

Banterra Aircraft Finance specializes in aircraft loans for late model, standard category, and general aviation aircraft operated and based within the United States.

These loans can be used to finance the purchase of:

- **Business Jets**
- **Experimental Aircraft**
- **Light Sport Aircraft**
- **Piston Aircraft**
- **Turbine Aircraft**

Banterra Aircraft Financing offers:

- Online Application Process
With Secure File Uploads
- Long-Term Fully Amortized Loans
With No Balloon Payment
- Financing For Most Piston, Turbine,
Light Sport (LSA) And Experimental Aircraft
- Unique Low Adjustable-Rate Option
With Initial Fixed Rate

To apply for an aircraft loan or to learn more, go to our websites - Banterra.bank or BanterraAircraft.com.



Healthcare

Banterra Bank knows that whether you are a doctor, hospital administrator or other healthcare provider, your schedules are incredibly busy and demanding. That's why we have a team of experts with medical finance experience and product offerings geared towards the healthcare industry, including:

- **Digital Banking Conveniences**
- **Doctor Line of Credit Program**
- **Home Mortgage Doctor Loan**
- **Online Account Openings**
- **Physician's Relocation Loan**

Doctor Line of Credit Program

Developed with the specific needs of physicians in mind, this revolving line of credit allows for funding up to \$200,000 with no required collateral and interest-only payments¹ each month.

Home Mortgage Doctor Loan

The road to becoming a physician is not an easy one, and with educational expenses, making a down payment or qualifying for a large mortgage can be challenging. Banterra created the Home Mortgage Doctor Loan to help with this.

- No down payment options available (limitations apply)
Fixed-Rate Mortgage and Adjustable-Rate Mortgage
- Employment start date up to 90 days after closing allowed
- Financing for attached or detached single-family residences
- 100% loan-to-value available for mortgages up to \$650,000

Physician's Relocation Loan

We understand that relocating can be an expensive challenge. That's why we offer a personal loan to cover your moving expenses, allowing time for you to get settled. Personal loans up to \$10,000 are available for physicians, with an option to avoid payment up to 120 days.

¹Full Principal amount as well as any unpaid, accrued interest is due at maturity date stated in credit agreement. All loans are subject to approval.



Machine Tool

Banterra Machine Tool Finance lenders offer the expertise that machine tool shop owners deserve when trying to finance equipment needs. We applaud what this industry does for our country. If you have machine tool needs, we can support your business with an easy loan program and unmatched personal service.

Machine Tool Finance features:

- Financing vs. leasing so you can own your investment
- Convenient online applications available
- Quick decisioning
- Minimal paperwork
- Additional principal payments allowed at any time
- No prepayment penalties in most cases

Types of financing available:

- **Simple-Interest Financing**
- **Fixed-Rate Loans**
- **Prime-Based Loans**
- **Equipment Refinances**

What we finance:

- Metal Cutting
- Fabricating
- Injection Molding

To apply for a machine tool loan or to learn more, go to Banterra.bank or BanterraMachineTool.com.

RV & Marine Lending

Banterra Recreational Vehicle (RV) and Marine Lending specializes in financing these products directly with the dealers, working with more than 500 dealers nationwide. If you are a customer who is considering a RV or marine purchase and would like to finance it through Banterra, please speak to your dealer, as we only offer this lending direct to dealerships.

For RV & Marine Dealers:

- Banterra offers specialized lending options to dealers from lenders with RV & Marine expertise.
- We have a strong reputation nationwide as a quality lender with exceptional service.
- Quick application submission via App One, Allegro or Dealer Track.
- You can offer your customers with:
 - Simple interest loans with no penalty for prepayment.
 - Competitive rates and terms.
 - A two-tier Instant credit program with up to \$99,999 financed for those who qualify. Loans exceeding \$75,000 could qualify for 20-year repayment plan.
 - Customer conveniences including making online loan payments on Banterra.bank even if they are not a Banterra Digital Banking customer.

Transportation

Banterra offers financing for new or used tractors or trailers through dealerships whose customer base are companies with a minimum of five trucks in their fleet.

Transportation Lending Features:

- Competitive rates
- Simple interest loans, NO Prepayment penalties
- Terms – up to 60 months on new tractors and 84 months on new trailers, used terms according to age
- 100% financing on new units, typically 10% down payment on used equipment
- Application-only up to \$350,000
- Customer can pay ahead on loan with all overage going directly to principal reduction



TREASURY MANAGEMENT

Whether you have a small business or a large corporation, we know how important it is to manage your cash flow and account balances, and to have up-to-date technology for your business needs.

With Banterra, you'll have a trusted Treasury Management representative who will partner with your business team, someone that is dedicated to understanding your business and ready to assist you with innovative Cash Management solutions to meet your needs.

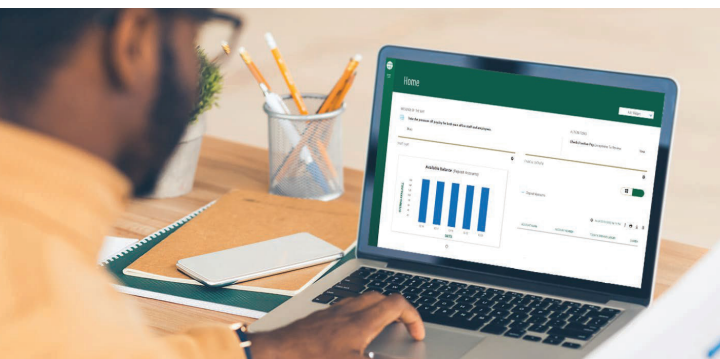
Digital Banking & Account Management

Cash Management

Banterra's Digital Cash Management offers a broad range of electronic banking services for business customers. This convenient and cost-effective product provides accurate, up-to-date financial information in a secure environment.

Company Benefits

- Access your accounts
- Transfer funds between accounts
- Set up multiple end users within your business
- Define functionality for end users and control the accounts and services they may access
- Free Online Statements
- Originate ACH transactions including payroll, vendor payments and accounts receivable
- Reconcile your accounts
- Positive Pay for ACH and check fraud detection
- View check images
- Initiate wire transfers
- Request stop payments
- Automatic balance alerts via email
- DirectConnect for QuickBooks™





Banterra Treasury Management Team

Pictured (L to R): Kristen Lewis, Meghan Densch, and Tina Spears.

Banterra Business Mobile App

With Banterra Business Mobile App, you can conveniently and securely access your business accounts anytime, anywhere. Banterra Business Mobile App is available to all Banterra Cash Management users. Getting started is easy and there is no charge¹ to use the Banterra Cash Management Mobile App. Simply download the app from App Store or Google Play and then contact us at 618-273-8500 to be enrolled in Banterra's Business Mobile Banking.

Banterra Cash Management Mobile App allows you to:

- Check your business account balances
- View account activity including deposit history
- Transfer funds between eligible accounts
- Approve ACH and wires
- Set up security alerts
- Contact our Treasury Management Support Team

Account Reconciliation

With Banterra's Account Reconciliation service, you will automate and streamline account reconciliation. You provide (upload or input) a list of issued checks which are then compared against daily paid check information. Reconciled items are then listed in an online register where you can search, sort, filter and download items. Add Positive Pay to Account Reconciliation and help prevent check fraud.

¹Check with communication provider for message and data rates that may apply.

TREASURY MANAGEMENT

Payments

Direct Deposit of Payroll (ACH)

Take the pressure off payday for both your office staff and employees. With direct deposit, your employees' pay is electronically transferred to their bank account on payday. There are no checks to print and reconciliation of payroll account is simplified. Save money by offering direct deposit while providing a benefit to your employees. You can originate direct deposits of payroll directly from your computer by using Banterra's Digital Cash Management.

Same-Day ACH

Same-Day ACH payment is an optional payment method, where payments sent "today" will be received and credited "today." Initiate emergency payments, time-critical payments or error corrections with Same-Day ACH origination. Same-Day ACH is available through Cash Management.

Accounts Payables (ACH)

By using the Automated Clearing House (ACH) to create electronic transfers of funds, you reduce the time and expense of writing, processing and reconciling checks and maintain control of available funds until the moment you need them to cover disbursements. Your company provides us with an electronic ACH disbursement file and items are distributed to receivers automatically and are funded by a single debit to your Banterra account.

Company Benefits

- Increase control by accurately forecasting cash flow, you'll know in advance when disbursements are made
- Elimination of costs associated with paper-based systems
- Control fraud

Types Of Disbursements

- Vendor payments
- Direct deposit
- Expense reimbursement

You can originate ACH payable transactions directly from your computer by using Digital Cash Management.

Wire Transfers

Initiate funds transfers in a quick and secure manner. When you need to transfer funds fast, wire transfers offer the speed of same day settlement for domestic funds transfers and the security of direct, paperless transactions. Banterra's Digital Cash Management enables you to initiate wire transfers directly from any PC, saving you time and money.



Receivables

Accounts Receivables (ACH)

Convert your receivables to cash faster by creating electronic transfers from your customers' accounts and have them directly deposited into your account via the Automated Clearing House (ACH).

Company Benefits

- Accelerated collection of receivables - ACH transactions settle faster than checks
- Save on processing costs - less expensive than checks
- Reduce paper-based transactions errors
- Greater security
- ACH debits are a low-cost alternative for the collection of recurring payments such as utility bills, membership dues, rent and donations
- Originate ACH receivable transactions directly from your computer by using our Cash Management service

Cash Concentration (ACH)

If your business is in more than one location, Banterra can help you manage your company's cash position by collecting funds via the Automated Clearing House (ACH), a lower-cost alternative than wire transfers. With your funds concentrated into one primary operating account at Banterra, you accelerate cash flow and maximize investment opportunities. Cash Concentration via ACH is available through Digital Cash Management.

TREASURY MANAGEMENT

Receivables (cont'd)

Remote Deposit

Designed for businesses that want to streamline their deposit process, Remote Deposit converts checks into image-based transactions, then transmits the check images to your account via a secure Internet connection. We provide your business with an image scanner and our specialists will install the equipment and software and provide training to your staff.

Benefits to your company

- Reduces employee & travel expense for making deposits
- Research & report capabilities
- Improves cash flow & funds availability
- Greater security

Merchant Processing

As part of Banterra's business offerings, we offer Merchant Processing solutions through Payroc. This service enables merchants to accept credit and debit cards, EBT, gift cards, fleet cards and checks safely and efficiently.

Electronic Data Interchange (EDI)

EDI is the business standard for computer-to-computer exchange of business data. The Federal Government, as well as most large corporations, requires EDI capability from their business partners. Banterra's EDI Remittance Service translates data from ACH addenda records into easy-to-read reports. The information provided is the same as normally found in paper remittance advices.





Fraud Detection

Positive Pay

Combine Positive Pay with Account Reconciliation and reduce your exposure to check fraud arising from counterfeit or altered checks. If a check presented for payment does not match the information from your issued check file, you will be able to view an online report each morning giving you the opportunity to have Banterra pay or return each exception.

Company benefits

- Increased fraud protection
- Control over whether a discrepant check should be paid
- Convenient reporting

ACH Monitoring

Banterra's ACH Monitoring service will give you control over ACH account posting and help decrease the likelihood of fraudulent or erroneous ACH transactions.

- ACH Blocking
 - Specify which companies are authorized to post ACH debits and credits to your accounts.
- ACH Filtering
 - Review and confirm ACH debit and credit transactions that post to your accounts on a case-by-case basis.

TREASURY MANAGEMENT

Sweep Accounts

Zero-Balance Accounts

A zero-balance account (ZBA) allows you to put your dollars to work for you by eliminating excess balances in separate accounts. Banterra's ZBA, a sub-account linked to a single master account, will help you maintain control over multiple disbursement accounts and minimize excess balances. The service automatically transfers funds to or from the master operating account at the end of each business day to offset the net activity in each ZBA sub-account.

Company Benefits

- Funds consolidation is made easier
- Provides centralized cash control
- Automates transfers to save you time and money

IntraFi® Network DepositsSM

Access multi-million-dollar FDIC insurance on funds placed into demand deposit accounts, certificate of deposit (CD) accounts, or money market deposit accounts. When using IntraFi Network Deposits (IND)¹, funds are divided into amounts under the standard FDIC insurance maximum and are allocated among IND Members. A customer can access FDIC insurance for many institutions while working directly with only Banterra.

Line of Credit Sweep

Reduce your interest expense automatically and minimize outstanding balances on your line of credit by sweeping excess collected funds from your checking account.

Company Benefits

- Reduce interest expense
- Improve financial control





Additional Business Services

Night Deposit

Night Depository is a secure, convenient way to make deposits and payments after normal banking hours. We'll be glad to make arrangements at a Banterra location convenient to your place of business.

Vault Service

Banterra is happy to assist with frequent currency and coin needs that you may have in order to better serve your customers and demands of your business.

¹Placement of funds through IntraFiNetwork Deposits is subject to the terms, conditions, and disclosures in the service agreements, including the applicable Deposit Placement Agreement ("DPA"). Limits and customer eligibility criteria apply. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before IntraFiNetwork Deposits settlement for a deposit or after IntraFiNetwork Deposits settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of IntraFiNetwork Deposits satisfies those restrictions.

BANTERRA BANK SERVICES

PERSONAL BANKING

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

BUSINESS BANKING

Business Checking
Business Savings
Business & Agricultural Lending
Specialized Lending
- Aircraft, Healthcare, Machine Tool, RV & Marine,
Small Business Administration (SBA), Transportation
Treasury Management
Banterra Business Mobile App
Merchant Processing
checkXchange™ Check Recovery Service
IntraFi® Network DepositsSM
Private Banking
Workforce Banking

OTHER SERVICES

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



ARIZONA | ILLINOIS | INDIANA | KENTUCKY | MISSOURI | UTAH

866-BANTERRA (226-8377)

Banterra.bank

REV 5/2023

MEMBER FDIC



PERSONAL SAVINGS COMPARISON

	Preferred Savings	SmartKid Savings <small>(age 21 and under)</small>	Money Market	Preferred Money Market	CDs & IRAs	Health Savings Account
Who Would Benefit From This Account	Great for earning interest on higher balance accounts that may occasionally have a lower balance	A great account to get started saving at an early age	The right account if balances are between \$2,500 and \$10,000	Perfect for a \$10,000 minimum balance account while earning more as the balance grows	A great way to have options for rates and terms on your money	The right account to pair with a high-deductible health plan in order to save and conveniently pay medical expenses
Interest Bearing	Tiered	✓	✓	Tiered	✓	✓
Minimum Opening Balance And Balance Required To Earn Interest	\$100	\$10	\$2,500	\$10,000	Varies based on product selected	\$100
Service Charge	\$2 per statement cycle if balance falls below \$100	N/A	None if a minimum daily balance of \$1,500 is maintained or a minimum monthly average balance of \$2,500; otherwise \$8.50 per statement cycle	None if a \$10,000 minimum daily balance is maintained in combination of identified Preferred Money Market, NOW, Savings, Money Market Deposit Account, Certificate of Deposit or Home Equity Line of Credit accounts; otherwise \$10 fee per statement cycle	Penalties assessed for early withdrawal	N/A
Per Item Charge	\$2 per item for withdrawals in excess of four per cycle	\$1 per item for withdrawals in excess of three per cycle	N/A	N/A	N/A	N/A
Additional Information		At age 22, account converts to a Preferred Savings and must meet the normal criteria in order to avoid the monthly fee.			A variety of terms are available	Contact any branch for additional information and qualifications

TAKING CARE OF OUR COMMUNITY

We make it a top priority to give back to the local areas where our team members live and work. With a footprint that spans six states, we know that our contributions truly make an impact on our communities.

In addition to donations and sponsoring local activities, we hold ongoing fundraisers within our branches, and you'll find our nearly 500 team members contributing to charities and organizations within their areas.

If your charity, organization or event would like to request a donation or sponsorship from Banterra, simply stop by your local branch and speak with a banking center manager.



"We value our partnership with Banterra Bank, not only with the banking service that they provide to us, but with their generous support and promotion of the work that we do. They have helped raise awareness of This Able Veteran and the veteran community that we serve. To show our appreciation, we placed a Banterra patch on the vest of our service dogs that graduated in 2018."

Pam Largent, President
This Able Veteran | Carbondale, IL



Pam Largent, President
This Able Veteran | Carbondale, IL



CHARITIES AND ORGANIZATIONS

Banterra provides ongoing financial support to charities and organizations through sponsorships and donations. Here is just a sampling of the groups Banterra has supported:

- American Cancer Society
- American Heart Association
- American Red Cross
- Big Brothers Big Sisters
- Boys & Girls Clubs
- Chambers of Commerce
- Colleges & Universities
- Food Banks & Pantries
- Future Farmers of America
- Holly's House
- Junior Achievement
- Kiwanis Club
- Landmarks Illinois
- Muscular Dystrophy Association
- Regional Hospitals
- Ronald McDonald House Charities
- Rotary Clubs
- School Systems
- Special Olympics
- St. Jude's Children's Research Hospital
- This Able Veteran
- Tornado Victims
- Veterans Honor Flight
- West Side Nut Club



IN-BRANCH PROMOTIONS AND SPECIAL EVENTS

At Banterra, we utilize our branches to support local charities, providing our customers an easy opportunity to give donations.

Throughout the year, you will see promotions within our branches supporting charities such as the American Cancer Society, food drives for local pantries and companywide school supply drives.

You may also see customer appreciation events not only in our branches, but also in our communities, such as football tailgates or a special lunch for our farmers. At Banterra, we want to get to know our customers and these fun events and promotions support that goal.

For Banterra's latest updates on community service, fundraisers and special events, like us on Facebook or visit Banterra.bank.



Sampling of the charities promoted within Banterra's branches:

- | | |
|---------------------------------|---|
| American Red Cross | Family Service Society |
| Alzheimer's Association | Habitat For Humanity |
| Big Brothers Big Sisters | Humane Society |
| Cedarhurst Organization | Old Town Cape |
| Centerstone | Southern Illinois Community Foundation |
| Easter Seals | United Way |
| | Youth First |

If you would like for your charity to be considered for a future Banterra promotion, email Banterra's marketing team at marketing@banterra.com.

BRANCH & ITM/ATM LOCATIONS

ILLINOIS

CARBONDALE

Branch/ATM/ITM
1500 W. Main St.
618-549-2116

ATM Only
SIH-Memorial
Hospital Of
Carbondale
405 W. Jackson St.

ATM Only
SIU Carbondale
Student Center
1255 Lincoln Dr.

CARMI

Branch/ATM
1310 W. Main St.
618-382-7376

CARTERVILLE

Branch/ATM
108 E. Plaza Dr.
618-985-3738

ATM Only
John A. Logan College
700 Logan College Dr.

CAVE-IN-ROCK

Branch/ATM
249 N. Canal St.
618-289-3240

CHRISTOPHER

Branch/ATM
506 N. Victor St.
618-724-9416

DU QUOIN

Branch/ATM/ITM
124 W. Main St.
618-542-2142

ELDORADO

Branch/ATM
1501 U.S. Hwy. 45 S.
618-273-2242

ELIZABETHTOWN

Branch/ATM
101 S. Main St.
618-287-2171

GOLCONDA

Branch/ATM
121 E. Main St.
618-683-2600

HARRISBURG

Branch/ATM
520 E. Poplar St.
618-253-6000

Branch/ATM/ITM
395 S. Commercial St.
618-253-6000

ATM Only
Southeastern Illinois
College Cafeteria
3575 College Rd.

HERRIN

Branch/ATM
318 S. Park Ave.
618-942-7373



Banterra - Marion, Illinois - 3201 Banterra Drive

BRANCH & ITM/ATM LOCATIONS

JOHNSTON CITY

Branch/ATM
908 Grand Ave.
618-983-6925

MARION

Branch/ATM/ITM
3201 Banterra Dr.
618-993-2678

Branch/ATM
800 N. Carbon St.
618-993-2984

Branch/ATM/ITM
In-Kroger
1704 W. DeYoung St.
618-997-1643

Branch Only
102 W. Main St.
618-993-2678

ATM Only
Banterra Machine Tool
401 E. DeYoung St.

MCLEANSBORO

Branch/ATM
200 E. Market St.
618-643-2351

METROPOLIS

Branch/ATM
521 Ferry St.
618-524-9316

MT. VERNON

Branch/ATM
3520 Broadway St.
618-242-9070

NORRIS CITY

Branch Only
208 E. Main St.
618-378-3453

ATM Only
Doug's Food Mart
201 S. Division St.

RIDGWAY

Branch/ATM
123 S. Murphy St.
618-272-3151

ROSICLARE

Branch/ATM
225 Main St.
618-285-6813

VIENNA

Branch Only
402-04 Court St.
618-658-2011

Branch/ATM
529 E. Vine St.
618-658-8801

WEST FRANKFORT

Branch/ATM
110 E. Oak St.
618-932-2131

ATM/ITM Only
1206 W. Main St.



Banterra - Metropolis, Illinois

BRANCH & ITM/ATM LOCATIONS

INDIANA

EVANSVILLE

Branch/ATM
133 Cross Pointe Blvd.
812-475-2866

Branch/ATM
435 E. Diamond Ave.
812-228-5230

Branch/ATM
705 N. St. Joseph Ave.
812-401-4323

NEWBURGH

Branch/ATM
3811 Haley Dr.
812-490-3200

KENTUCKY

PADUCAH

Branch/ATM/ITM
5200 Hinkleville Rd.
270-444-6267

Branch/ATM
3151 Parisa Dr.
270-442-9718

MISSOURI

CAPE GIRARDEAU

Branch/ATM
1650 N. Kingshighway
Suite 101
573-339-5787

EAST PRAIRIE

Branch/ATM
99 Prairie Dr.
573-649-5146

LADUE

Loan Production
9900 Clayton Rd.
Suite E
314-942-3090



Banterra - Cape Girardeau, Missouri

BRANCH & ITM/ATM LOCATIONS



ARIZONA

SCOTTSDALE

Branch Only
15100 N. 78th Way
480-576-2510

TEMPE

Branch Only
950 W. Elliot Rd.
Suite 114
480-645-9005

UTAH

COTTONWOOD HEIGHTS

Branch Only
6965 South Union
Park Center
Suite 260
385-645-3005



Salt Lake City, Utah