

BANTERRA
PRODUCT GUIDE



Banterra[®]

WELCOME

At Banterra, we believe that the strongest banking relationships are built on trust, understanding, and personal accountability. Our focus is simple: to listen first, understand your goals, and deliver solutions that truly support what you're working toward.

That mindset has shaped us since our beginning in Ridgway, Illinois -- and it continues today as we serve customers across six states with more than \$3 billion in assets. While we have grown in size and capability, our commitment to local decision-making and personal service has never changed.

You'll find the strength, security, and technology of a large financial institution at Banterra, along with the accessibility and responsiveness of a community bank. Our team is empowered and experienced to make decisions, build relationships, and provide guidance that reflects your unique needs.

Whether you're considering Banterra for the first time or have trusted us for years, we greatly appreciate the opportunity to serve as your financial partner. We are committed to doing what's right -- for our customers, our communities, and our team members -- every day.



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
IDProtect® , Dark Web Monitoring, Financial Wellness 360, and Cell Phone Protection <small>(Details and disclosures on pg. 4)</small>	✔					
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 Non-Banterra ATM Transactions		No Banterra fee on up to eight (8) non-Banterra ATM transactions per statement cycle; other financial institution fees may apply			No Banterra fee on up to eight (8) non-Banterra ATM transactions per statement cycle; plus 55,000+ Allpoint ATMs worldwide	No Banterra fee on up to eight (8) non-Banterra ATM 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 digital 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 digital 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 digital 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	\$6	\$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, including active duty, reserves, or veterans (with proof of military status).			
			Option 6 - Account holder is a student (age 24 or younger with proof of student status)			
			Option 7 - Primary or secondary account holder is age 60 or over			
						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

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:

- Banterra Visa® Debit Card
- Digital Banking
 - Bill Pay, transfer funds, check balances
 - Mobile Check Deposit, Person-To-Person (P2P) Pay
 - Online Statements¹ and other features

Choose from the following traditional checking accounts:

- **Banterra SmartChoice**

- **IDProtect® - Identity Theft Monitoring and Resolution Service²**

- Help better protect yourself and your joint account owners with our identity theft monitoring and resolution service that includes credit file monitoring, access to credit report and scores³, monitoring of over 1,000 public databases, identity theft expense reimbursement⁴, fully managed resolution services, and more including:

- Credit Score Tracker^{3,5}

- Dark Web Monitoring (*registration/activation required*)

- Financial Wellness 360°

- **Cell Phone Protection³**

- Receive up to \$800 of replacement or repair costs if your eligible cell phones are stolen or damaged

- (bill must be paid through eligible account)*

- **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 essential services while emphasizing sustainability through paperless options.

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

²Benefits are available to personal checking account owner(s), and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students.

³You will have access to your credit report and score provided your information has been verified by the CRA. Credit Score is a VantageScore 3.0 based on single bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness.

⁴Special 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 provided through the company named in the Guide to Benefit or on the certificate of insurance. **Insurance products are not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.**

⁵Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available.



SPECIALIZED ACCOUNTS

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

Private Banking

As a Banterra Private Banking¹ customer, you can expect to enjoy exclusive benefits including:

- No fees on everyday banking²
 - No monthly checking or ATM fees³
 - Free digital banking
- \$100 minimum deposit to open a checking account
- Dedicated, personal service with a Private Banker
- Specialty products and premium Money Market rates
- Increased limits from our product suite
 - ATM daily limit of \$2,500
 - Debit card daily purchase limit of \$10,000
 - External transfer limit up to \$100,000 daily
 - Mobile Check Deposit limit of \$250,000; increased limits available with approval⁴
 - Person-to-Person (P2P) Pay limit of \$1,500; up to \$5,000 may also be available with our quick approval process
- Free items like cashier's checks, online and paper statements

Banterra Restart Checking

Banterra Restart Checking provides a fresh financial start with no minimum balance, digital banking⁵, a Banterra Visa® Debit Card, and unlimited ATM transactions and check writing.

Banterra Restart Basic

Banterra Restart Basic account includes features of Banterra Restart Checking account except for unlimited check writing. Accounts can be changed to other options if in good standing.

¹Banterra's Private Banking product is available in limited markets - see branch for details.

²Everyday banking includes Private Banking personal and business checking, digital banking, money market and CD accounts, debit card and ATM use.

³Banterra does not charge ATM fees for Banterra ATMs or those within Allpoint network. Banterra waives Banterra ATM fees when using a non-Banterra or non-Allpoint ATM. Banterra will reimburse customers for fees that will be charged by the owners of the non-Banterra or non-Allpoint ATMs for 25 items, up to \$95, per statement cycle.

⁴Normal hold processes may apply, refer to Banterra's Funds Availability Policy for more details.

⁵Bill Pay, Mobile Check Deposit, and P2P are not included with the Restart Checking products.



SIU SALUKI CHECKING

We offer a Banterra SIU-Saluki Visa® Debit Card tied to Saluki checking accounts and supporting SIU, including scholarships. Visit your local branch or learn more at Banterra.bank.

- **Saluki Student Checking**

- Designed for customers 25 years or younger¹ with 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 fees

Our Saluki checking accounts include these features:

- Banterra SIU-Saluki Visa Debit Card with contactless pay and digital wallet compatibility
- No Banterra ATM³ fees plus 55,000+ Allpoint ATMs worldwide
- Free convenient digital banking
- Supports SIU including a Banterra-SIU Scholarship Fund⁴

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. Learn more at www.scholarships.siu.edu.

BENEFITS OF A 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 our Banterra ATMs, including Deposit Taking ATMs, to make withdrawals, check your balance or transfer funds between accounts. Apply for your card today at your local branch or at Banterra.bank.

Banterra Visa Debit Card features:

- **Alerts**

- Set up alerts via text message* or email anytime your debit card is used.

- **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®.

*Message and data rates may apply.



PERSONAL CREDIT CARD COMPARISON ↓

PERSONAL CREDIT CARD* COMPARISON

	Choose The Card That's Right For You	Redeem
Visa® Everyday Rewards+	More rewards on things you buy frequently <ul style="list-style-type: none"> • 4X Points on dining, takeout & restaurant delivery¹ • 2X Points at grocery stores, grocery delivery, streaming services, gas and EV charging stations • 1X Points all other eligible purchases • No caps or limits on points earned 	<ul style="list-style-type: none"> • Merchandise • Gift Cards • Travel • Cash Back²
Visa® Max Cash Preferred	Cash back in the categories of your choice <ul style="list-style-type: none"> • 5% Cash Back on two categories you choose - first combined \$2,000 spent each quarter • 2% Unlimited Cash Back on one everyday category of your choice each quarter • 1% Unlimited Cash Back on all other eligible purchases 	<ul style="list-style-type: none"> • Cash Back³
Visa® Max Cash Secured Card	Build Credit and get cash back in the categories of your choice <ul style="list-style-type: none"> • 5% Cash Back on two categories you choose - first combined \$2,000 spent each quarter • 2% Unlimited Cash Back on one everyday category of your choice each quarter • 1% Unlimited Cash Back on all other eligible purchases 	<ul style="list-style-type: none"> • Cash Back³
Visa® Zero+	Perfect for balance transfers and new purchases <ul style="list-style-type: none"> • Save on interest with a great low introductory rate for an extended time • Cell phone protection up to \$600 if cell phone is stolen or damaged • 4% Cash Back on travel booked directly in the Rewards center 	<ul style="list-style-type: none"> • Cell Phone Protection⁴ • Cash Back⁵
Visa® Travel Rewards+	Elevated travel and powered-up rewards <ul style="list-style-type: none"> • 4X Points on travel, entertainment & recreation purchases and at gas & EV charging stations⁶ • 1.5X Points on all other eligible purchases • No caps or limits on points earned 	<ul style="list-style-type: none"> • Merchandise • Gift Cards • Travel • Cash Back²
Visa® Reserve Rewards+	Rich rewards on travel and more <ul style="list-style-type: none"> • 6X Points on travel booked through the Rewards Center⁷ • 2X Points on all other eligible purchases • No caps or limits on points earned • Up to \$100 in statement credits for the TSA PreCheck® or Global Entry® application fee⁸ 	<ul style="list-style-type: none"> • Merchandise • Gift Cards • Travel • Cash Back²

* The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. ©2024 Elan Financial Services

¹ You will earn 1 Point for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn Points for the following: You will earn three Points for every \$1 in eligible net purchases during each billing cycle at merchants classified as a restaurant, fast-food restaurant or bar. You will earn 1 Point for every \$1 in eligible net purchases during each billing cycle at merchants classified as a gas station, electric vehicle charging 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.

² Reward 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).

³ 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.

⁴ Certain terms, conditions and exclusions apply. In order for coverage to apply, you must pay your monthly cellular wireless bill with your Zero+ Card. Please view the Guide to Benefits at mycardgtb.com/vzero for further card benefit details including full terms and conditions.

⁵ You will earn 4% cash back per dollar spent on eligible Net Purchases for prepaid airfare, car rental, attractions and hotel reservations booked directly in the Rewards Center using your Zero+ Card. 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 within one-two statement billing cycles, or as a Rewards Card. Cash back minimum redemption amounts and redemption values may vary and are subject to change without notice. Cash rewards expire five years from when they are earned, refer to your Program Rules for full details

⁶ You will earn 1.5 Points for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 2.5 Points (4 Points total) for every \$1 in eligible net purchases during each billing cycle from merchants classified in qualifying travel (such as purchases made directly from airlines, hotels, car rental companies, taxicabs, limousines, passenger trains and cruise line companies), gas station, electric vehicle charging station, entertainment, and recreation category codes. Merchants classified as Entertainment include: most cinemas, theme parks, concert venues, professional sports venues, and qualifying ticket sellers. Merchants classified as Recreation include: sports and recreation facilities that charge membership fees, sporting goods stores, public golf courses, fitness centers, dance studios and schools, and ongoing fitness subscriptions. Purchases from third parties and consultants at these locations may not qualify. 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.

⁷ You will earn 2 Points for every \$1 in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 4 Points (6 Points total) for every \$1 in eligible net purchases spent on prepaid car rental, airline tickets and hotel reservations booked directly in the Rewards Center using your rewards credit card instead of Points. 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.

⁸ Certain terms, conditions and exclusions apply. You must complete either the Global Entry® and/or TSA PreCheck® application(s) and pay the application fee(s) with your Reserve Rewards+ Card. For complete details on the TSA PreCheck® program, including full terms and conditions, go to <https://www.tsa.gov/precheck>. The TSA PreCheck® trademark is used with the permission of the U.S. Department of Homeland Security. Upon approval, please refer to your Guide to Benefits for further details and full terms and conditions.



PERSONAL CREDIT CARDS

Banterra Visa® Credit Cards¹

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

- **Everyday Rewards+ Card**
 - Earn up to 4x unlimited points
- **Max Cash Preferred Card**
 - Get more value with up to 5% cash back in categories you choose
- **Max Cash Secured Card**
 - Build credit and earn up to 5% cash back in categories you choose
- **Zero+ Card**
 - Save on interest and enjoy a low introductory rate, 4% cash back on travel, and cell phone protection
- **Travel Rewards+ Card**
 - Earn 4x unlimited points on travel and more
- **Reserve Rewards+ Card**
 - Enjoy premium rewards and benefits
- **College Real Rewards Card**
 - Created for college students to help build credit while gaining rewards
- **Secured Card**
 - Perfect for anyone wanting to establish credit

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

¹See branch for complete details. The creditor and issuer of these Cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated.

ADDITIONAL DEBIT AND CREDIT CARD BENEFITS

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.

Visa® SRC

With Visa SRC, securely use your Banterra Visa Credit or Debit Card while shopping online. Just add your card information once, then click the Visa Secure button during checkout.

Visa Secure

When you shop online and see the Visa Secure badge, this means your online purchases are secured with Visa, no downloads or registration required. You may be guided through an extra check to verify your identity.

Visa Zero Liability Policy

With Visa's Zero Liability Policy¹ you won't be held responsible for unauthorized charges made with your Banterra Visa Credit or Debit Cards. You're protected if your Visa card is lost, stolen or fraudulently used, online or offline.

Fraud Protection

Banterra will notify you if we believe your card has been compromised, reduce the limit on the card and mail a new card to you immediately. With Banterra's Digital Banking, you can set up automated text² or email alerts, and easily turn your card on/off by clicking "Manage Alerts" from the main menu.

DIGITAL WALLET

Experience more ways to pay with the convenience and security³ of a digital wallet. Simply load your Banterra Visa Debit or Credit Cards⁴, 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's Zero Liability Policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Restrictions may apply.

²Message and data rates may apply.

³Visa 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.

⁴Your 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 text* or email alerts, travel notices, switch cards on/off, change PIN, request temporary limit increase
- 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, 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 Deposit Taking ATMs, plus additional features to better assist you with your various banking needs.

*Message and data rates may apply.

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.

- Bill Pay is free for consumers¹ and available using a computer, tablet or Banterra's Mobile App
- Manage and pay bills all from one location
- Add payees and schedule a single or an automatic recurring payment for each payee
- View payment history, pending payment, or cancel a 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, send money 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 cell phone's camera to deposit endorsed checks into your Banterra account without visiting the branch.

Online Account Opening

Opening your Banterra account has never been easier. Whether it's a personal or business need, go online to Banterra.bank or open.Banterra.bank to learn more and complete a quick application today.



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

PERSONAL SAVINGS COMPARISON

	Preferred Savings	SmartKid Savings (age 21 and under)	Money Market	Preferred Money Market	CDs & IRAs	Health Savings Account	Home 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 qualified medical expenses	Perfect for future first-time home buyers who are saving for a down payment
Interest Bearing	✔ Tiered	✔	✔	✔ Tiered	✔	✔	✔ Tiered
Minimum Opening Balance And Balance Required To Earn Interest	\$100	\$10	\$2,500	\$10,000	Varies based on product selected	\$100	\$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, 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	\$2 per statement cycle if balance falls below \$100
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	\$2 per item for withdrawals in excess of four per cycle
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	One-on-one guidance from an experienced Banterra Mortgage Lender



AUTOMATIC TELLER MACHINES (ATMs)

Banterra offers more than 35 ATMs including branch locations as well as highly visited Southern Illinois locations such as SIU Student Center, John A. Logan College and SIH Memorial Hospital of Carbondale.

Banterra's ATMs allow you to easily access your money 24 hours a day, seven days a week with features like:

- Withdraw cash
- Initiate account transfers¹
- View/print mini statements
- Change your debit card PIN
- Ability to tap or insert card

Smart Deposit ATMs

Banterra's Smart Deposit ATMs offer all the services of an ATM, plus the additional feature of accepting deposits with cash or check. See branch and ATM location details to find your nearest Deposit Taking ATM.

- 📍 Carbondale, IL: 1500 West Main St.
- 📍 Du Quoin, IL: 124 West Main St.
- 📍 Harrisburg, IL: 395 South Commercial St.
- 📍 Marion, IL: 3201 Banterra Dr.
- 📍 Marion, IL (in Kroger): 1704 West DeYoung St.
- 📍 West Frankfort, IL: 1206 West Main St.
- 📍 Paducah, KY: 5200 Hinkleville Rd.

¹Initiate 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 (HSA)**
- **Home Savings Account**
- **CDs and 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) allows you to save for future qualified medical expenses.

- No annual fee
- Competitive interest rates
- Funds roll over year-to-year
- Easy payment options for medical expenses:
 - Free Banterra Visa® HSA Debit Card, no per-check fee, free Bill Pay
- Free Digital Banking and Banterra ATM usage

Home Savings Account

Our Home Savings Account is designed to help achieve a down payment goal with one-on-one guidance from an experienced Banterra Mortgage Lender.

- \$100 minimum to open
- Interest bearing
- \$500 home closing cost credit¹

¹Must be home closed with Banterra after 12 consecutive months of savings.

CERTIFICATES OF DEPOSIT (CDs) COMPARISON

	Greater Than 90 Days But Less Than 1 Year	1 Year To Less Than 24 Months	24 Months To Less Than 48 Months	36-Month CD	48 Months Or Longer	15-Month Freedom CD	Certificate of Deposit Registry Service (CDARS)
Minimum Deposit¹	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$25,000	<p>The right CD for you if you want a single statement yet have large deposits needing FDIC coverage through multiple banks</p> <p>Earn Interest And Access Multi-Million- Dollar FDIC Insurance With IntraFi® Network DepositsSM - CDARS</p> <p>See branch for details and terms</p>
Ability to make additional deposits	N/A	N/A	N/A	N/A	N/A	Can make additional minimum deposits of \$1,000 up to 30 days prior to maturity	
Additional Benefits	N/A	N/A	N/A	N/A	N/A	Can make one penalty-free withdrawal during term (balance cannot fall below \$10,000)	

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

²Penalty may apply for early withdrawal.

Ask Your Nearest Banterra Branch For Latest CD Rates and Specials





CDs and 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:

- **Greater than 90 days but less than 1 year**
- **1 year to less than 24 months**
- **24 months to less than 48 months**
- **36-month CD**
- **48 months and longer**
- **15-month Freedom CD**
- **CDARS IntraFi® Network DepositsSM**

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**
- **Stocks¹**

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 which allow for portfolio diversification. Investing in mutual funds involves risk, including possible loss of principal. Fund value will fluctuate with market conditions and it may not achieve its investment objective. Speak with a Banterra Insurance and Investment Services professional to learn more.

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.

Stocks

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.

¹**Securities 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.

Your Bank ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html>.

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 and USDA loans
- Competitive rates with 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 and VA Loans**
- **USDA Rural Development Loans**
- **Construction Loans**
- **Home Possible Loans**
- **Jumbo Mortgage Loans**
- **Vacant Land/Lot Loans**
- **Doctor Mortgage Loans**

Affordable Home Ownership Program

Banterra provides a variety of lending programs, in addition to our Home Savings Account, designed to assist first-time home buyers and meet realistic down payment goals.

Home Possible Loan

Perfect 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.

Federal Housing Administration (FHA) and 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 Development Loan

Geared towards purchasing a property with 100% financing (no down payment) in an eligible rural location.

Loans subject to credit approval and program guidelines.

Additional Mortgage 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.

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.

Doctor Mortgage 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
- State incentives may be available
- 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 order¹ 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 you monitor for fraud activity including debit card text² and email alerts, digital banking and IDProtect with SmartChoice checking.

To learn more about our latest fraud protection, security measures, identity theft or latest security and text alerts, visit Banterra.bank. If you believe you're 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.

¹Message and data rates may apply.

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 may 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 account². For a full breakdown of bank fees, visit our website at Banterra.bank.

Debit Card Overdraft Service

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

There is no fee to sign 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 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 online to Banterra.bank. If you're 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 and Insurance
- Specialty Lending including:
 - Aircraft, Healthcare, Machine Tool, and RV & Marine
- Treasury Management
 - Digital banking and account management
 - Banterra Cash Management mobile app¹
 - Payments and Receivables services
 - Remote deposit
 - Fraud detection
 - Sweep Accounts and other services

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	IntraFi® Cash Service (ICS)
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	Businesses with high deposit needs that are looking for FDIC coverage
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	Large businesses and organizations
Treasury Management Services <small>(Some Restrictions Apply)</small>	✓	✓	✓	✓	✓
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	N/A <small>(relationship balance must be over \$250,000)</small>
Paper Item Fees	First 100 free and then \$0.35 each over 100	First 250 items free excluding internal transfers via transfer system or digital banking; \$0.30 each over 250	First 600 items free excluding internal transfers via transfer system or digital banking; \$0.25 each over 600	Refer to a Treasury Management Specialist for a free analysis of your account activity Account is analyzed monthly to determine processing costs. An earnings credit may be applied to offset the price of account services	None
Electronic Check/Debit Fees	First 75 free and then \$0.30 each over 75				
Electronic Deposit Fees	First 25 free and then \$0.30 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.

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-businesses that have 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
- **IntraFi® Cash Service**
 - For deposits of more than \$250,000, this product offers FDIC coverage by using a network of banks, but with the simplicity of working with just Banterra

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 or simply unexpected turns ahead of you, proper planning is 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® Cash Service**
 - IntraFi Network Deposits¹ allows you to access millions in FDIC deposit insurance for savings, money markets 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 Cash Service agreement with us. The agreement contains important information and conditions regarding the placement of funds by us. IntraFi Cash Service is a registered service mark of IntraFi Network LLC.



BUSINESS CARD SERVICES

Banterra offers the convenience of a Banterra Business 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 and consolidated company statements
- Free online expense reporting tools

Business Company Card

The Business Company 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 (CD)	IntraFi® Cash Service (ICS)
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 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 a \$10,000 minimum daily balance is maintained in combination of identified Preferred Money Market, 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



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 Zero+ Card**
 - Low introductory rate
 - Cell phone protection
 - 5% cash back on travel, \$50 annual credit when you spend \$5,000 in Rewards Center
- **Visa Business Real Rewards Card**
 - 1.5X points monthly per \$1 spent on all eligible purchases¹
- **Visa Business Cash Preferred Card**
 - 3% cash back on eligible purchases at electric vehicle charging and gas stations, cell phone service providers, office supply stores and on dining, including takeout and food delivery service purchases¹
 - 1X cash back on all other eligible purchases
- **Smart Business Rewards Visa Card**
 - 2X points per \$1 spent in your top two spend categories each month - automatically
 - 1X points monthly per \$1 spent on all other eligible purchases

¹See Business Credit Card Comparison chart for more details.

OTHER BUSINESS SERVICES

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.

BUSINESS CREDIT CARD COMPARISON ↓



BUSINESS CREDIT CARD* COMPARISON

	Visa Business Zero+	Visa Business Real Rewards	Visa Business Cash Preferred	Smart Business Rewards Visa
REWARDS EARNED	LOW INTRO RATE	SIMPLE, EASY REWARDS	TRIPLE CASH BACK	AUTOMATIC MAX REWARDS
3% cash back on eligible purchases at EV charging and gas stations, cell phone service providers, office supply stores and on dining, including takeout and food delivery service purchases ¹ and 1% unlimited cash back on all other eligible purchases			✓	
2X points per \$1 spent in your top two spend categories each month - automatically ²				✓
1.5X points monthly per \$1 spent on all eligible purchases ³		✓		
\$100 annual software credit after 11 consecutive monthly software transactions ¹			✓	
5% cash back on travel, \$50 annual credit when you spend \$5,000 in Rewards Center ⁴	✓			
REDEEM REWARDS				
Cash Back ^{1,2,3,4}	✓	✓	✓	✓
Merchandise and Gift Cards		✓		✓
Travel		✓		✓
BENEFITS				
Visa Spend Clarity - online tool allows you to access and track card transaction data, manage your cash flow more efficiently and make more informed decisions about your expenses	✓	✓	✓	✓
Zero fraud liability protection for unauthorized use of your account	✓	✓	✓	✓
Emergency card replacement if you lose your wallet while traveling	✓	✓	✓	✓
Mobile payment capability, and account and transaction notifications for added convenience	✓	✓	✓	✓
Free online expense reporting tools	✓	✓	✓	✓
Cell phone protection ⁴	✓			

*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 Card Member 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). Points expire five years from the end of the quarter in which they are earned.

¹Business Cash Preferred Card: You will earn 3% cash back for every dollar in eligible net purchases at merchants classified as electric vehicle charging or gas stations, office supply stores, dining, restaurants, fast-food restaurants, bars, food delivery services and cell phone service providers. All other eligible net purchases will earn 1% cash back. Purchases of gasoline or electric vehicle charging greater than \$200 will not be deemed to be a purchase of automotive fuel and as such will earn a reward of 1%. 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, a Rewards Card, Real-Time Rewards or Pay with Rewards when you checkout with PayPal. Purchases qualify for cash back based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify. An automatic statement credit of \$100 per 12-month period will be applied to your Business Cash Preferred Account within 2 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.

²Smart Business Rewards Card: You will earn 1 Point for every dollar in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 1 additional bonus Point (for a total of 2 Points) for every dollar in eligible net purchases in your top two highest merchant spend categories ("Highest Categories") each billing cycle. Highest Categories can change with each billing cycle, depending on your purchase behavior during a particular billing cycle. Highest Categories automatically adjust to reward you on where you spend the most. Some exclusions apply. Please visit <https://card.myaccountaccess.com/smartbusinessVisa> to see the full list of eligible merchant categories. Purchases qualify for Points based on how merchants choose to classify their business and we reserve the right to determine which purchases qualify. Reward 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).

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. Reward 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).

⁴Business Zero+ Card: You will earn 5% cash back per dollar spent on eligible Net Purchases for prepaid airfare, car rental, attractions and hotel reservations booked directly in the Rewards Center using your Business Zero+ Card. 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 within one-two statement billing cycles, or as a Rewards Card. An automatic statement credit of \$50 per card per 12-month period will be applied to your Business Zero+ account with one-two statement billing cycles following \$5,000 in travel purchased through the Rewards Center with each eligible card, if the account is in good standing (not past due or overlimit). This \$50 statement credit benefit is available for each card that is issued and makes the required purchases. We reserve the right to adjust or reverse any portion or all of any credit for unauthorized purchases or transaction credits. Cell phone protection: Certain terms, conditions and exclusions apply. In order for coverage to apply, you must pay your monthly cellular wireless bill with your Business Zero+ Card. Please view the Guide to Benefits at mycardgtb.com/vbizzero for further card benefit details including full terms and conditions.



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 Unity FI Solutions 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 cell phone protection, as well as other great benefits¹
- 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
- 0.25% interest rate reduction on personal loans
- Banterra Visa® Credit Cards²

¹See page four of this brochure for a full SmartChoice Checking description.

²The 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**
- **Commercial Lending**
- **Specialty Lending**

AGRICULTURAL LENDING

With our name meaning “Bank of the Earth,” agricultural lending has always been an extremely strong piece of Banterra’s foundation throughout our communities. Our local ag lending team has experience with this market and the needs of farmers. This experience, combined with competitive rates, personal service, and digital conveniences, is what makes Banterra one of the best partners for your agribusiness.

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, managing 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 other equipment that 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.



Beginning Farmer Program

Banterra knows the importance of supporting America's farmers and ensuring that this industry grows in the future. That's why we created the Banterra Beginner Farmer Program.

Beginning Farmer Program offers:

- Discounted interest rate
- Reduced down payment requirement
- Extended term length to aid in cash flow

Candidates will be required to meet specific Banterra lending requirements and standards to qualify.

- Less than 15 years of farming activity, verified via FSA records
- Under \$400,000 revolving Line of Credit
- Under \$250,000 of equipment debt per year
- Under \$650,000 of real estate debt

To apply, stop by your local Banterra branch or contact an ag lender at aglending@banterra.bank. You can also schedule an appointment with an ag lender at Banterra.bank



SMALL BUSINESS LENDING

Banterra strongly supports small business within our communities with specialized lending options. We can help owners and entrepreneurs overcome the barriers of getting their business off the ground or expanding to serve more customers.

Advantages of Banterra Small Business Loans:

- Tailored solutions - We understand your unique needs and tailor solutions that align with your goals.
- Competitive Rates - Ensuring you can invest in your business without breaking the bank.
- Community Support - As a community-focused bank, gain a partner invested in your community's success.
- Expert Guidance - Our experienced lending team is here to guide you through the entire loan process.

Startup Loans

For budding entrepreneurs looking to turn their business dreams into reality.

Expansion Loans

Whether it's opening new locations or increasing capacity, we're here to help you scale.

Equipment Financing

Stay competitive by acquiring the latest technology or machinery without compromising your cash flow.

Working Capital Loans

Bridge gaps in cash flow, manage inventory, and meet short-term financial needs effortlessly.

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 teams 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 what is required 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 or 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 retail or restaurant needs, machine tool or agribusiness.

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**



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:

- **Doctor Line of Credit Program***
- **Doctor Mortgage Loan***
- **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.

Doctor Mortgage 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 Doctor Mortgage 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 \$1MM
- 90% loan-to-value available for mortgage up to \$2MM

Physician's Relocation Loan

We understand that relocating can be an expensive challenge and may create a drain on your current finances. This personal loan covers 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.

*Must verify client is a physician, O.D or D.D.S via current license. At least one borrower on the loan must be a medical professional (OD, MD, DO, DDS, DMD, resident or student in one of these fields) who is either actively practicing or is a student whose employment in their field begins within 90 days of closing.

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 you 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**
- **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 finances boat and RV purchases indirectly through a network of approximately 700 dealers located across 23 states. Consumers looking to purchase and finance the acquisition of these recreational products should inquire with the selling dealer to see if they are part of the Banterra dealer network.

Program features:

- Online applications are accepted directly from approved dealers
- Decisioning during normal business hours provided within minutes
- Simple interest fixed-rate loans
- Financing for new and used units
- No prepayment penalties
- Online and automated payment solutions are available
- Rates and terms competitive with national lenders

If you are purchasing from a private party or non-network dealership, apply with an experienced Consumer Lender at your nearest Banterra branch. To locate your nearest dealer or contact us, call 866-BANTERRA (226-8377) or visit our website at Banterra.bank.

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.

Benefits to your company:

- Secure, online 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
- Positive Pay for ACH and check fraud detection
- Business Bill Pay
- View check and deposit images
- Initiate wire and external transfers
- Request check stop payments
- Automatic balance alerts via email and text*
- DirectConnect for QuickBooks™

*Message and data rates may apply.



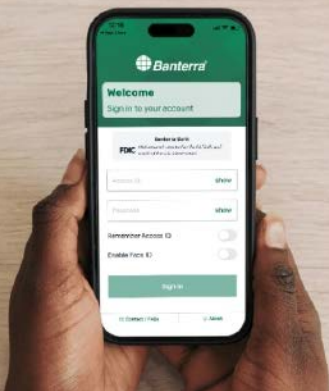
Banterra Cash Management Mobile App

With Banterra Cash Management Mobile App, you can conveniently and securely access your business accounts anytime, anywhere. Getting started is easy and there is no charge* 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:

- Pay bills
- Deposit checks anywhere, anytime
- Check your business account balances
- View account activity, including deposit history
- View online reporting for check payments through Positive Pay
- Transfer funds between eligible accounts
- Approve ACH and wires
- Set up security alerts via text* and email

Download Banterra's Cash Management App



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



*Message and data rates 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 your 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 origination 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 the Same-Day ACH origination. Same-Day ACH is available through Digital 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.

Bill Pay

Set up bill payments to a designated list of payees so you can conveniently pay bills each month on your schedule. Banterra Bill Pay allows you to set your payment dates so you know exactly when your payments will be made. No more stuffing envelopes or buying stamps each month.

- Pay bills and individuals conveniently and quickly
- Track payments and view payment history
- Avoid late fees and postage fees
- Send information securely, avoiding potential compromise of information through mail
- Save money automatically for future needs
- Move money to different accounts easily

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 Banterra's Digital Cash Management.

TREASURY MANAGEMENT

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 transaction 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

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





Receivables (cont'd)

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

Positive Pay can 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 Positive Pay

ACH Positive Pay allows you to decision real-time payments based on an approved or blocked list, providing you the control to decide which payments to accept or reject. The automated dispute resolution capability allows you to return unauthorized ACH debits quickly and efficiently.

Company benefits

- Increased fraud protection
- More control
- Peace of mind

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 Cash Service (ICS)

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 Cash Service (ICS)¹, funds are divided into amounts under the standard FDIC insurance maximum and are allocated among ICS 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

¹Deposit placement through CDARS or ICS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS or ICS satisfies any restrictions on its deposits. A list identifying IntraFi network banks appears at www.intrafi.com/network-banks. The depositor may exclude banks from eligibility to receive its funds. IntraFi, CDARS, One Bank One Rate One Statement are registered trademarks, and the IntraFi logo and IntraFi hexagon are service marks, of IntraFi Network LLC.

TREASURY MANAGEMENT

Additional Business Services

Night Deposit

Night Depository is a secure, convenient way to make deposits and payments after normal banking hours.

Vault Service

Banterra is happy to assist with frequent currency and coin needs that you may have.

Our Team

When you partner with Banterra you don't just get Treasury Management tools; you get a dedicated team committed to helping your business run smoothly. Banterra's local, experienced specialists are invested in understanding how you operate, so we can support you in the ways that matter.

From hands-on onboarding to ongoing guidance, you'll have a partner who's here to answer questions, streamline your setup, and help get the most out of your solutions.

Are you ready to improve efficiency at your business? With Banterra's tailored products and services, you can rest assured that the unique needs of your business will be met. Stop by a Banterra branch, visit Banterra.bank or give our Treasury Management team a call at 618-273-7309 to learn more and get started.



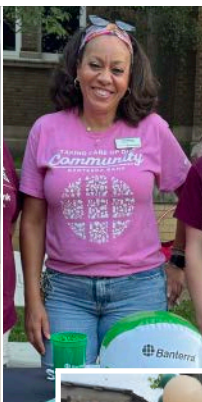


TAKING CARE OF OUR COMMUNITIES

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 Banterra branch, fill out a request form on our website at Banterra.bank/community, or email Banterra's marketing team at marketing@banterra.bank.



Charities and Organizations

Banterra provides ongoing community support through sponsorships and donations. Each year, we develop a promotional plan for our branches that encourages customers and community members to contribute to both local and national nonprofits and organizations. Banterra proudly donates more than \$1 million annually to these causes, and our team members volunteer over 3,000 hours of their time beyond our internal initiatives.



Community and Team Connections

Whether we're supporting local charities, hosting customer appreciation events, or creating fun seasonal celebrations, our branches take pride in making every visit memorable and strengthening the communities we serve.

Our team members play a big role in bringing this to life and we love showcasing these meaningful moments of community and team spirit. Through our internal Brand Ambassador program, team members across our footprint help capture and share these stories, ensuring the spirit of each branch is represented and celebrated.



Stay up to date on Banterra's current fundraisers, special events, team, community stories and more.



Follow Us On Social Media



[/banterrabanks](#)

Listen To Our Podcast



[/helpingyouthrive](#)

BANTERRA

CULTURE STATEMENT

Our Beginning

Banterra, named for “Bank of the Earth,” started as a small agricultural bank in 1975 and has grown to be a nationally recognized financial organization.

Our Contribution

We are a leading contributor to the economic success of our communities. Banterra embraces conservative values of respect, service, integrity and honesty rooted in our small-town beginnings.

Our Team

Our accomplished leaders develop and support exceptional teams who are dedicated to serving local customers, business partners, community organizations and charities.

Our Spirit

Banterra’s innovative spirit drives competitive products and services, continuously enhancing the customer’s experience.

Our Support

Proud supporters of our hometowns, we champion kindness, diversity and giving back to the communities we serve.

Our Commitment

At Banterra, we strive to create an environment where everyone feels appreciated and empowered. Together, we are dedicated to building long-term value for our customers, team members and shareholders.

BRANCH & ATM LOCATIONS

ILLINOIS

CARBONDALE

Branch/ATM*
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

ATM Only
209 N. Canal St.

CHRISTOPHER

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

DU QUOIN

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

ATM Only
Marshall Browning
Hospital
900 N. Washington St.

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*
395 S. Commercial St.
618-253-6000

ATM Only
Southeastern Illinois
College Cafeteria
3575 College Rd.

*Smart Deposit ATM



Banterra - Marion, Illinois - 3201 Banterra Drive

BRANCH & ATM LOCATIONS

HERRIN

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

JOHNSTON CITY

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

MARION

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

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

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

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

ATM Only
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, By Appointment 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 Only*
1206 W. Main St.

*Smart Deposit ATM



Banterra - Metropolis, Illinois - 521 Ferry St.

BRANCH & 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

Loan Production Office
227 Main St., Ste. 200
812-475-2866

NEWBURGH

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

KENTUCKY

PADUCAH

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

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

MISSOURI

CAPE GIRARDEAU

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

EAST PRAIRIE

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

LADUE

Loan Production Office
9900 Clayton Rd.
Ste. E
314-942-3090

*Smart Deposit ATM



Banterra - Cape Girardeau, Missouri - 1650 N. Kingshighway

BRANCH & ATM LOCATIONS



ARIZONA

GILBERT

Branch Only

355 E. Germann Rd.

Ste. 101

480-360-0675

SCOTTSDALE

Branch Only

15100 N. 78TH Way

480-576-2510

UTAH

COTTONWOOD HEIGHTS

Branch Only

6965 S. Union Park Ctr.,

Ste. 260

385-645-3005



Banterra - Scottsdale, Arizona - 15100 N. 78TH Way

BANTERRA BANK SERVICES

PERSONAL BANKING

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

BUSINESS BANKING

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

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MEMBER FDIC

