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 Ridgeway, 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

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 Statements[1] and other features

Choose from the following traditional checking accounts:

• Banterra SmartChoice

- IDProtect® - Identity Theft Monitoring and Resolution Service[2]

- 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 scores[3], monitoring of more than 1,000 public databases, identity theft expense reimbursement[4], fully managed resolution services, and more including:[5]
  - Credit Score Tracker[6,5]
  - Dark Web Monitoring (registration/activation required)
  - Financial Wellness 360®

- Cell Phone Protection[7]

- 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.

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

[2]Benefits vary by personal (non-business) account ownership and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require enrollment and activation by the eligible joint account owner. Benefits are for personal use and accounts held in a joint account owner's name, not for businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students.

[3]Credit Score Tracker is powered by Experian. Credit monitoring and information has been verified by the CBA. Credit Score is a VantageScore 3.0 based on single business data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness.

[4]Special 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 Benefits for complete terms, conditions and exclusions. Identity Theft Expense Reimbursement is provided through the company named in the Guide to Benefits or on the certificate of insurance. **Insurance products are not insured by FDIC or any Federal Government Agency; not a deposit of or guarantee by the bank or any bank affiliate.**

[5]Credit Score Tracker: Once credit file monitoring has been activated and you have requested your credit score, you will receive a notification when your credit score changes. Dark Web 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 Banking[1] customer, you can expect to enjoy exclusive benefits including:
    - No fees on everyday banking[2]
      - No monthly checking or ATM fees[3]
    - 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 approval[4]
    - Person-to-Person (P2P) Pay limit of $1,500; up to $5,000 may also be available with our quick approval process
    - Free cashier's checks, online and paper statements
- **Banterra Restart Checking**
  - Banterra Restart Checking provides a fresh financial start with no minimum balance, digital banking[2], 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.

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

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

[3]Banterra 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 $15, per statement cycle.

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

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

SIU SALUKI BANKING

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 younger[1] with no monthly, overdraft or Banterra ATM fees[2]
- **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 ATM[3] fees plus 55,000+ Allpoint ATMs worldwide
- Free convenient Digital Banking
- Supports SIU including a Banterra-SIU Scholarship Fund[4]

Banterra | SIU ALUMNI ASSOCIATION

OFFICIAL BANK OF SIU ALUMNI ASSOCIATION

[1]Student 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.

[2]See Banterra Personal Checking Accounts comparison chart for details.

[3]ATM 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.

[4]Banterra 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 *(message and data rates may apply)* 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 purchases by adding your information to a digital wallet app including Apple Pay®, Google Pay® or Samsung Pay®. Learn more about our digital wallet services at Banterra.bank.

PERSONAL CHECKING

	SmartChoice	InterestPlus	Green
Interest Bearing		✓	
Free Visa® Debit Card	✓	✓	✓
Free Digital Banking	✓	✓	✓
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	
Free Personalized Checks	50% off first box of checks; not including tax & shipping	First box of standard checks free; 50% off future orders	
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
Minimum Opening Balance	$100	$1,000	$100
Minimum Balance	None	$2,500 minimum balance in the account each day to earn interest	None
Monthly Fee	$6	$15	$5
Can Monthly Fee Be Avoided?	No	Yes	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 and 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 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 20 or younger with proof of student status) Option 7 : Primary or secondary account holder is age 60 or over

COMPARISON CHART

Restart Banking	Saluki Student	Saluki Interest
		✓
✓ $750 merchandise and $300 cash limit per day	✓	✓
✓ Mobile Check Deposit not available	✓	✓
	✓	✓
✓	✓	✓
	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
	Saluki checks and other check designs are available, prices vary per style	Saluki checks and other check designs are available, prices vary per style
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 supports SIU including scholarships and Saluki Athletics.	Transaction activity supports SIU including scholarships and Saluki Athletics.
$50	$25	$100
None	None	$1,000 minimum balance in the account each day to earn interest
$9.95 (Save $3 per month with direct deposit)	None	$10
No	No	Yes
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
		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 CREDIT CARDS

Banterra Visa® Credit Cards[1]

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**
- **Max Cash Preferred Card**
- **Max Cash Secured Card**
- **Zero+ Card**
- **Travel Rewards+ Card**
- **Reserve Rewards+ Card**
- **College Real Rewards Card**
- **Secured Card**

SCAN THE QR CODE BELOW TO LEARN MORE ABOUT OUR CREDIT CARD OFFERINGS AND COMPARE CREDIT CARDS.

[1]See 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 CARD BENEFITS

Contactless Payments

Use your Banterra Visa® Debit Card quickly and safely with just a simple tap.

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

If you see this badge, 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[1]

You will not be held responsible for unauthorized charges made with your Banterra cards.

Fraud Protection

Banterra will notify you if we believe your card has been compromised, reduce the limit and mail a new card to you immediately. With Banterra's Digital Banking, you can set up automated text[2] 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 security[3] of a digital wallet by simply loading your Banterra Visa Debit or Credit Cards[4] to your phone.

Pay | G Pay | SAMSUNG pay

AUTOMATIC TELLER MACHINES (ATMs)

Banterra offers over 35 ATMs (including Deposit-Taking ATMs) at our branches and highly-visited Southern Illinois locations like SIU Student Center, John A. Logan College and SIH Memorial Hospital of Carbondale. Easily access your money 24 hours a day, seven days a week.

[1]Visa'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.

[2]Message and data rates may apply.

[3]Visa 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.

[4]Your 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"

Download on the App Store

Google Play

Bill Pay

Receive and pay bills conveniently and securely.

- Bill Pay is free for consumers[1] 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.

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

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**
- **SmartKid 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 credit[1]

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

CDs AND IRAs

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

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.

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

- **CD terms ranging from three-month to 60-month**
- **CDARS IntraFi® Network Deposits™** (for deposits $250,000+)

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 range from 12-month to 48-month.

Banterra offers a variety of IRAs:

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

SCAN THE QR CODE TO LEARN MORE AND START YOUR BANTERRA INVESTMENT JOURNEY

View rates and open your account online at Banterra.bank, or stop by your nearest Banterra branch location so our team can help find the account fit for your needs.

*Interest will be compounded & credited monthly. If you close your account before interest is credited, you will not receive the accrued interest. Penalty may be imposed for early withdrawal.

PERSONAL SAVINGS

	Preferred Savings	SmartKid Savings (age 21 and under)	Money Market
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
Interest Bearing	✓ Tiered	✓	✓
Minimum Opening Balance And Balance Required To Earn Interest	$100	$10	$2,500
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
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
Additional Information		At age 22, account converts to a Preferred Savings and must meet the normal criteria in order to avoid the monthly fee	

COMPARISON CHART

Preferred Money Market	CDs & IRAs	Health Savings Account	Home Savings Account
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
✔ Tiered	✔	✔	✔ Tiered
$10,000	Varies based on product selected	$100	$100
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
N/A	N/A	N/A	$2 per item for withdrawals in excess of four per cycle
	A variety of terms are available	Contact any branch for additional information and qualifications	One-on-one guidance from an experienced Bankers Mortgage Lender

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

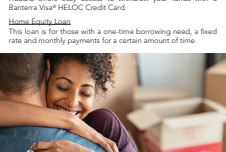
Whether you want to finance home improvements or simply consolidate debts, the equity in your home can provide you with lending options.

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 fees[1]

[1]To 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 revoke 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 Banterrainsurance.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 order[1] 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 text[2] 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.

[1]Fees and current exchange rates apply.
[2]Message and data rates may 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 accounts[1]
- Savings accounts[1]
- Home Equity Line Of Credit

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

[1]SmartKid Savings or any other minor savings account cannot be used to fund Overdraft Protection. [2]With 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 app[1]
  - Payments and Receivables services
  - Remote deposit
  - Fraud detection
  - Sweep Accounts and other services

[1]Banterra Cash Management mobile app is only available to Cash Management customers.

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

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**
  - 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

*Limits apply. Funds may be submitted for placement only after a depositor enters into an 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 CHECKING COMPARISON CHART

	Free Business	Basic Business	Premium Business
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
Qualifying Business Types	Most businesses, organizations and non-profits	Most businesses, organizations and non-profits	Most businesses, organizations and non-profits
Treasury Management Services Restrictions Apply	✓	✓	✓
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
Minimum Opening Balance	$100	$200	$500
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
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, a $7.50 monthly fee	No fee if $2,500 minimum daily balance or $7,500 average monthly balance is maintained; otherwise a $10 monthly fee

BUSINESS SAVINGS

	Preferred Savings	Money Market
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
Interest Bearing	✓ Tiered	✓
Minimum Opening Balance And Balance Required To Earn Interest	$100	$2,500
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
Per Item Charge	$2 per item for withdrawals in excess of four per cycle	N/A
Additional Information		

COMPARISON CHART

Preferred Money Market	Certificate of Deposit (CD)	IntraFi® Cash Service (ICS)
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
✓ Tiered	✓	✓
$10,000	$1,000 to $25,000; see CDs comparison chart	Varies based on product selected
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
N/A	N/A	N/A
	A variety of terms are available	A variety of terms are available

BUSINESS CREDIT CARDS

Banterra Business Visa® Credit Cards

Choose the best business credit card for your needs and pay expenses easily while being rewarded.

Low Intro Rates

Cash Back

Flexible Rewards

Plus, no matter which card you choose, your business will benefit from these features:

- Free online expense reporting tools
- No fee for additional employee cards
- Mobile payment capability for added convenience
- Zero Fraud Liability. You won't be liable for fraudulent purchases when your card is lost or stolen
- Cardmember service available 24 hours a day/365 days per year

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

SCAN THE QR CODE TO LEARN MORE AND COMPARE BUSINESS CREDIT CARDS

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. 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.

OTHER BUSINESS SERVICES

cheeXchange™

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 cheeXchange, a service which automatically electronically collects returned checks. cheeXchange 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 call phone protection, as well as other great benefits[1]
- **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**
- **50% off 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 Cards[2]**

[1]See page four of this brochure for a full SmartChoice Checking description.
[2]The 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

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

Real Estate Loans

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

Agribusiness Insurance[1]

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.

[1]Not 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.

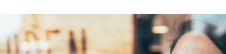
Equipment Financing

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 providing both business owners and developers the best financing options for their unique 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 payments[1] 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.

[1]Full 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.

Company Benefits:

- 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 a 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:

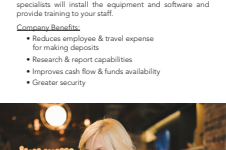
- Accelerated collection of receivables - ACH transactions settle faster than checks
- Save on processing costs - less expensive than checks
- Reduce paper-based transaction errors
- Greater security
- ACH debits are a low-cost alternative for the collection of recurring payments such as utility bills, 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.

Company Benefits:

- 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

[1]Deposit 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 618-273-7329 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.

Helping You Thrive
Banterra Bank

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.

*Deposit-Taking 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 Barbarra Dr.
618-993-2678

Branch/ATM
800 N. Carlson 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.

*Deposit-Taking ATM

Banterra - Metropolis, Illinois - 521 Ferry Street

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.
812-490-3000

KENTUCKY

BOWLING GREEN

Opening Fall 2026
*Branch/ATM**
760 Lovers Lane, Ste. 102

PADUCAH

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

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

*Deposit-Taking ATM

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

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
checKxchange™ Check Recovery Service
IntraFi® Network Deposits℠
Workforce Banking

OTHER SERVICES

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

Banterra®

ARIZONA | ILLINOIS | INDIANA | KENTUCKY | MISSOURI | UTAH

866-BANTERRA (226-8377)
Banterra.bank
REV 7/2024

NMLS #761878
MEMBER FDIC