

BUSINESS CHECKING

BUSINESS BANKING



Banterra[®]

Business Checking Accounts

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

Free Business Checking

This account is designed to fit the needs of a low transaction volume business. This product may be a good match for start-up businesses, home-based businesses, and organizations.

- \$100 minimum opening deposit
- First 100 paper items free (\$.35 ea. thereafter)
- First 75 electronic checks/debits free (\$.30 ea. thereafter)
- First 25 electronic deposits free (\$.30 ea. thereafter)
- First check order free*

*Restrictions may apply; Check order expense up to \$25.

Basic Business Checking

The right account for micro-businesses that have a growing transaction volume.

- \$200 minimum to open
- Includes the first 250 items free (\$.30 ea. thereafter)
- Monthly fee of \$7.50 will be waived with \$1,500 daily balance or \$3,000 average monthly balance

Premium Business Checking

The perfect account for businesses with greater transaction volume.

- \$500 minimum to open
- First 600 items free (\$.25 ea. thereafter)
- Monthly fee of \$10 will be waived with \$2,500 daily balance or \$7,500 average monthly balance

Business Analysis Checking

This account may suit your business if you have high transaction volume or Treasury Management needs.

- Accounts are analyzed on a monthly basis to determine processing and transaction costs
- An earnings credit* may be applied to offset the price of account services and activity
- Fees for most services and activities provided will be reflected on the account analysis statement. Some items such as printed checks, overdraft charges, wire transfers and stop payment fees may be charged directly to the account when the service is provided

* Earnings credit is calculated on the account's available balance (collected balance less the government regulated reserve requirement) for the month.

Business Card Services

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

Banterra's Visa Business Debit Card

Features include:

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

Banterra's Visa Business Credit Cards*

Features include:

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

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




One Card*

The One Card empowers your organization to merge separate card solutions, increase efficiencies and decrease costs across all platforms. One Card combines travel and entertainment cards with purchasing cards enabling increased process efficiencies, flexible authorization and cardholder spending controls.

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



Business Checking Comparison Chart

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

OTHER BUSINESS SERVICES

checXchange™

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



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.

Merchant Processing from Payroc provides custom-tailored plans and additional benefits including:



- RewardPay allows you to add a credit card fee to the total price that customers pay for a product or service
- With CashRewards, your business can offset 100% of your credit card costs and offer a discount to any customer paying with cash or check
- Flexibility to accept credit card payments from anywhere on any smart device
- World-class customer service, comprehensive PCI compliance, and fraud monitoring

Contact your local branch to set up merchant processing.



Workforce Banking

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

Features include:

- Smartchoice checking or Green checking
 - Employees can receive a Banterra Smartchoice or Banterra Green checking free for 90 days; \$5 monthly fee after 90 days
- Restart checking or Restart Basic
 - Employees who may not qualify for a checking account based on their financial past may be eligible for one of these accounts¹
- Free Health Savings Account
- Overdraft Services
- Free first order of standard checks (not available for Restart Basic)
- Free financial checkup
- Receive \$200 discount on mortgage closing costs
- .25% interest rate reduction on personal loans
- Convenient online applications for Banterra Visa® Credit Cards²

¹ \$9.95 monthly fee after 90 days; save \$3 per month with direct deposit.

² The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc.



John and Mary Moreland
McDonald's – Moreland-Bishop Organization
Proud Banterra Customers

BANTERRA BANK SERVICES

PERSONAL BANKING

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

BUSINESS BANKING

Business Checking
Business Savings
Business & Agricultural Lending
Specialized Lending
- Aircraft, Corporate Banking, Machine Tool,
RV & Marine, Transportation
Treasury Management
Banterra Business Mobile App
Merchant Processing
checkXchange™ Check Recovery Service
Insured Cash Sweep (ICS®)
Private Banking
Workforce Banking

OTHER SERVICES

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



ARIZONA | ILLINOIS | INDIANA | KENTUCKY | MISSOURI | UTAH

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Banterra.bank

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MEMBER FDIC

