

COMPANY OVERVIEW

CONQUERING
new frontiers

Everett Knight, Banterra's Chairman, is a third-generation bank leader with more than 50 years in banking and has a family legacy known for exceptional work ethic.

A native of Southern Illinois, Mr. Knight has followed in the footsteps of his father and grandfather who were bank presidents for Rosiclare State Bank.

Since the beginning in 1975, he has been the driving force to create a bank that provides unmatched customer service, convenient locations, smart products and steady growth for shareholders. He formed a strong board of directors, recruited top-quality leadership and has pushed for innovative growth including Banterra's Western United States expansion.

Today, Banterra is one of the top banks in the nation and its team members and customers are exceptionally loyal, largely due to the leadership, support and culture that he has established.



Everett D. Knight
Chairman

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OUR MISSION

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.

It is an honor to share information about Banterra's advancement and financial results. We continue to be a leader in our industry with above average growth in both loans and deposits. Our success is strategically driven by strong leadership and a team that is dedicated to our company and customers. Banterra offers a versatile suite of state-of-the-art financial products supported by quick local decisions and a personal relationship with experienced team members.

Banterra's goal is to be your partner in growing your business and simplifying your personal banking experience.

We take pride in Banterra's story. What started with one location in Southern Illinois is now a company with locations in Arizona, Illinois, Indiana, Kentucky, Missouri and Utah. In addition to traditional commercial and consumer banking services, Banterra offers nationally recognized specialty lending services through Aircraft Finance, Machine Tool Finance, and RV and Marine Lending. Our western expansion strategy has gained momentum with banking offices in metro Phoenix and Salt Lake City. The Utah team has expertise

in healthcare financing and have already experienced significant success in this business line. We have expanded our offices in the Phoenix market with locations now in Scottsdale, Tempe, Sun City and Sun City West. These offices focus on commercial, retail, machine tool and small business lending.

Banterra's total assets rank in the top eight percent of all banks. With our growth and expansion, we continue to modernize our delivery systems and expand our team with new expertise. Banterra has multiple strategic project teams working to fully digitize all our product lines and the customer service experience.

Conquering new frontiers is exactly what our company is doing, and has done so from the beginning. We continue to evolve, but our relationship with our customers remains our top priority. If you're a customer, please know how much we appreciate the opportunity to serve you. If you're not a customer, we hope that you'll consider Banterra Bank as your financial partner.

Jeff May
President & CEO

MESSAGE FROM THE PRESIDENT



ABOUT US

Banterra's entire focus has been to support the financial needs of individual customers, businesses and community organizations. We value entrepreneurs and companies with strong leadership and management teams that support the economic development and creativity of our regions. We focus on the banking needs of commercial and small businesses, with specific financial expertise for healthcare, manufacturing and service industries. We provide unique products, competitive treasury management services and utilize our vast banking experience to supporting our customers' needs.

Unlike most banks, we offer specialty lending nationwide such as Aircraft Finance, Machine Tool Finance and RV and Marine Lending. Due to our IntraFi® Network Deposits products which offer multi-million-dollar FDIC protection on deposits, a large portion of our customer base includes municipalities, schools and other related organizations. The deposits are placed with a network of banks, managed by Banterra for convenience.

With a capacity of more than \$80 million, our lending strength often surprises customers. We focus primarily on middle market, privately-owned companies and we have extensive experience with commercial, small business, consumer and agriculture lending.

We strongly support our communities, with sponsorships and donations to charities, organizations and schools throughout the year, as well as ongoing in-branch charity promotions and team member volunteer efforts.

Finally, we promote the regions where we serve and are proud to have a strong presence in the Midwest with an aggressive growth strategy in the Western U.S.



Banterra - Founded in 1975,
headquartered in Southern Illinois.



BANTERRA

Acquired Gallatin County State Bank in Ridgway, Illinois; Banterra has \$11 million in assets.

1975



► 1980s

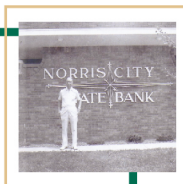
Banterra expanded by acquiring The Bank of West Frankfort (1979) and Drovers State Bank (1980), forming a multi-bank holding company called Bancorp, Inc. The selected name "Banterra" reflects "Bank of the Earth" (1983). Further growth occurred through acquiring banks in Southern Illinois. (Christopher, 1984; Marion, 1985; Norris City, 1986; and McLeansboro, 1989).



Banterra Insurance Services is established (1989).

▼
1990s

Banterra expands to become one of the largest community banks in Southern Illinois, including Carbondale (1993), Eldorado (1993), Kroger in Marion (1994) and drive-thru facility in Vienna (1995).



Banterra enters a second state, establishing a branch in Paducah, Kentucky (1996).



►
2000s

BANTERRA REACHES \$1 BILLION IN ASSETS.

2003



Fourth Marion location; 2004



Banterra saw growth by acquisitions and opening new branches and loan offices, reaching over 23 branches across Illinois, Kentucky, Indiana, and Missouri from 1999 to 2009.

Banterra Corp. is converted to a financial holding company (2001).

Robert Jeff May joins Banterra as Executive Vice President and will be promoted to President & CEO in 2013 (2002).

Established the new Banterra Centre in Cape Girardeau, Missouri, a \$7 million facility developed by Banterra and The Rhodes Group (2009).



Cape Girardeau, Missouri; 2009



TIMELINE



BANTERRA HITS RECORD-SETTING YEAR WITH A 20% INCOME GROWTH

2017

2010s



In 2013, Banterra entered the St. Louis market and established a loan production office in Ladue, Missouri.

Acquired Area Bank, with branches in Cave-In-Rock, Golconda, Elizabethtown, and Rosiclare, Illinois (2014). Additionally, two new branches opened in 2015 - the renovated branch in East Prairie, Missouri and the newly constructed branch in Metropolis, Illinois.



Metropolis, Illinois; 2015

Banterra enters its fifth state, Arizona, establishing a loan production office in Tempe (2018).

Banterra establishes a digital banking brand with a location in Sun City West, Arizona.

Banterra and SIU announce a multi-million-dollar, ten-year naming rights agreement, renaming SIU Arena to Banterra Center. This is the largest partnership deal in Banterra's history and the biggest corporate naming rights agreement in SIU's 150-year history (2019).

Banterra Center; 2019



BANTERRA REACHES \$2 BILLION IN ASSETS

2020

2020s



Scottsdale, Arizona; 2020

A new Banterra, commercial-focused branch is opened in Scottsdale, Arizona (2020).

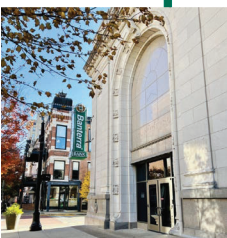
Banterra expands to Utah with a branch, marking its sixth state in 2022. Internally, the Western region is established as a key market for Banterra's growth strategy. A fifth location is opened in Indiana, a loan office in downtown Evansville's historic City Bank building.



Banterra announces naming-rights partnership with Rend Lake College for Banterra Sports Complex (2023).

BANTERRA REACHES \$3 BILLION IN ASSETS

2023



Evansville, Indiana; 2022

PERSONAL PRODUCTS

CHECKING

Banterra offers checking accounts which include online banking, mobile app and a Banterra Visa® Debit Card.

- **BANTERRA SMARTCHOICE**
Includes identity theft protection and cellphone protection
- **BANTERRA INTERESTPLUS**
Allows you to earn interest¹ on your balance
- **BANTERRA GREEN**
All the essentials plus encourages a green environment
- **PRIVATE BANKING**
Product suite with exclusive benefits for qualified customers²
- **SALUKI STUDENT CHECKING**
No monthly fees³ and everything a student needs
- **SALUKI INTEREST CHECKING**
Allows you to earn interest¹ on your balance



SAVINGS

Banterra offers several accounts designed to build savings.



**BANTERRA
PREFERRED**



**BANTERRA
MONEY MARKET**



**BANTERRA
SMARTKID**
(age 21 and under)



**BANTERRA PREFERRED
MONEY MARKET**

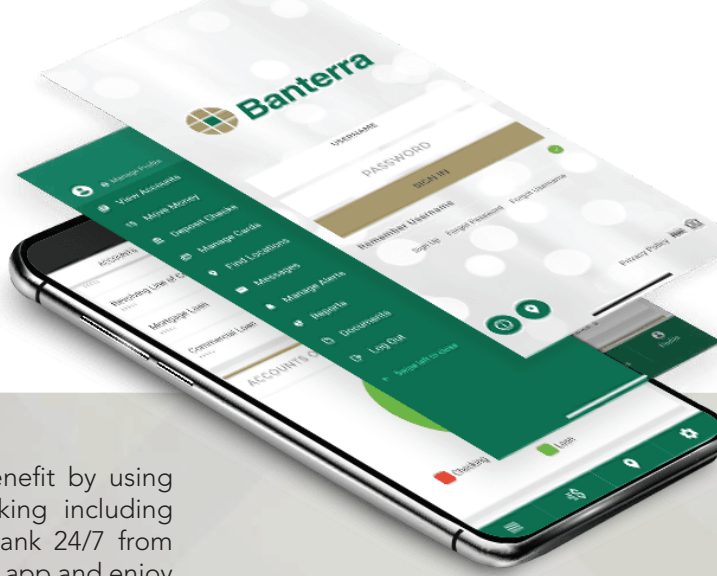


CDS & IRAS



**BANTERRA HEALTH
SAVINGS ACCOUNT (HSA)**

¹ A minimum balance is required to earn interest. Interest is tiered based on account balance. See account terms for details. ² Private Banking is available in select markets; see branch for details. ³ Overdraft fees will be avoided by Banterra automatically declining any withdrawal or purchase that would result in insufficient funds to your account. Customers who prefer to not have these transactions declined can link their account to a Banterra Overdraft Protection funding account; certain restrictions apply.



DIGITAL BANKING

Our customers can benefit by using Banterra's Digital Banking including online and mobile. Bank 24/7 from your desktop or mobile app and enjoy convenient features like:

- Mobile Check Deposit
- Person-To-Person (P2P) Pay
- Bill Pay
- Automatic Transfers
- Turn your debit card on/off

TECHNOLOGY CONVENIENCES

In addition to digital banking, Banterra offers technology conveniences on our website, Banterra.bank, including online appointments, loan payments, real-time chat, applications and more.

BANTERRA CREDIT CARDS

Banterra offers Visa® Credit Cards through Elan Financial Services, with competitive rates, bonus reward points and other great benefits.

CONSUMER LOANS

Need a new car, boat or want to pay off bills? We can help with funding.

SOLAR LOANS

Make your dream of using renewable energy a reality with no-money-down solar loans for home or business.

AIRCRAFT FINANCE

As part of our specialty lending division, we offer nationwide finance options for a variety of aircrafts.

With Banterra Bank, you have an experienced staff with expertise in aircraft lending and an easy online application process.

MORTGAGE & EQUITY

Banterra offers unmatched personal service for all your mortgage and home equity needs, as well as online conveniences such as mortgage calculators, pre-qualification review and online applications.

Loans include:

- Fixed-Rate & Adjustable-Rate
- FHA & VA
- Rural Housing
- Jumbo Mortgage
- Construction & Refinance
- Home Possible
- Vacant Land/Lot
- Doctor Mortgage Loan & Doctor Line of Credit

BUSINESS PRODUCTS

Banterra offers flexible, smart business banking solutions for businesses big and small.



CHECKING

- Free Business Checking
- Premium Business Checking
- Basic Business Checking
- Business Analysis Checking

SAVINGS

- Savings Accounts
- Money Markets
- Health Savings Accounts

WORKFORCE BANKING

- Special product offerings & financial education for your employees

TREASURY MANAGEMENT

Banterra offers superior treasury management services that allow your business or public-funded organization to have the best in cash management solutions.

ONLINE BANKING & ACCOUNT MANAGEMENT

- Cash Management Tools
- Business Mobile App

PAYMENTS

- Direct Deposits of Payroll (ACH)
- Accounts Payable (ACH)
- Wire Transfers

RECEIVABLES

- Accounts Receivables
- Cash Concentration
- Remote Deposit
- Merchant Processing
- Electronic Data Interchange (EDI)

FRAUD DETECTION

- ACH and Check Positive Pay
- Out-Of-Band Authentication

SWEEP ACCOUNTS

- Zero-Balance Accounts
- IntraFi® Network Deposits^{SM1}
- Line Of Credit Sweep

ADDITIONAL BUSINESS SERVICES

- Night Deposit & Vault Service
- CDARS® - Certificate of Deposit Account Registry Service¹
- Workforce Banking
- Business Card Services
- checXchange™ - Check Recovery Service

¹ Placement of your funds through the IntraFi Network Deposits or CDARS service is subject to the terms, conditions and disclosures set forth in the agreements you enter into with us, including the applicable Deposits Placement Agreement. Limits apply and customer eligibility criteria may apply. IntraFi Network Deposit withdrawals are limited to six per month when using the IntraFi Network Deposits MMDA option. IntraFi Network Deposits and CDARS are registered service marks of IntraFi Network LLC.

COMMERCIAL, SMALL-BUSINESS & INDUSTRY-FOCUSED BANKING

Banterra's success depends on the success of our customers as well as the economic development in our area. Let us help you launch your dream business, extend a line of credit or finance your next piece of equipment.

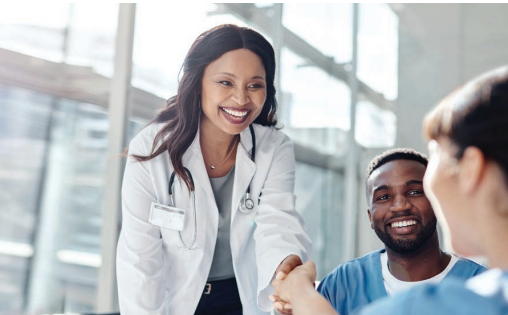


COMMERCIAL REAL ESTATE LOANS

- New Purchase Loans
- Refinance & Consolidation Loans
- Land Development Loans
- Construction Loans

SMALL BUSINESS

- Small Business Lending
- Lines of Credit
- Solar Loans



BUSINESS LOANS

- Short-Term Loans
- Inventory Financing Loans
- Business Acquisition Loans
- Refinance & Consolidation Loans
- Agriculture Operation Loans

INDUSTRY SPECIALITIES

- Agribusiness
- Healthcare
- Municipalities
& Government Organizations



SPECIALTY LENDING

Lending is offered nationwide through Aircraft Finance, Machine Tool Finance, and RV & Marine Lending.

AIRCRAFT FINANCE

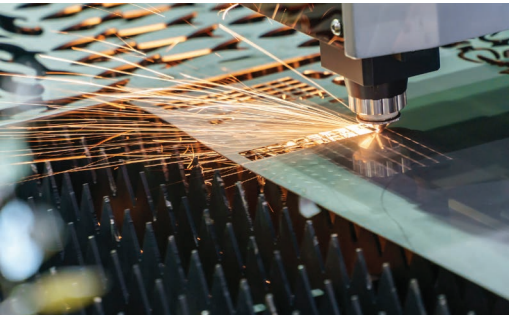
Banterra Aircraft Finance specializes in aircraft financing for almost every general and business aviation aircraft in the industry, as well as piston helicopters, hot air balloons and more.



- Friction-free online, fast-track application for loans under \$100,000
- Long-term, fully amortized loans
- Highly competitive rates & terms
- Asset-based option for loans under \$1 million
- No application fee or closing points & 90-day pre-approvals available

MACHINE TOOL FINANCE

Banterra's Machine Tool Finance has made a commitment to "Made In America" values with a focus on our country's machine shops and other small manufacturers.



- Simple-interest loans (not leases)
- Application-only for most requests
- Low-fixed rates
- Knowledgeable underwriting

RV & MARINE LENDING

Recreational Vehicle (RV) and Marine Lending specializes in financing these products directly with dealers, working with nearly 500 dealers in multiple states nationwide.

INDUSTRY SPECIALIZED BANKING

Banterra understands the unique needs of specialized industries, offering solutions that enhance the work you do everyday.

AGRICULTURE

Banterra's experience with agribusiness is unmatched within our regions, and is the cornerstone of our beginning. Our local experts are here to provide you with the products and services that will fit your business needs.



- Business & Agriculture Lending
 - Equipment Loans
 - Real Estate Loans
 - Operation & Production Loans
- Beginning Farmer Program designed to support new farmers
- Agribusiness Insurance¹

HEALTHCARE

Banterra's team of experts specialize in medical finance and have tailored product offerings to meet the unique needs of healthcare professionals. Whether you are relocating, starting a medical practice, or looking for a banking partner that understands healthcare, we are here for you.



- Digital Banking conveniences
- Simple Deposit solutions
- Treasury Management services
- Doctor Line of Credit
- Doctor Mortgage Loan
- Physician's Relocations Loan

MUNICIPALITIES

Banterra provides municipalities and public-funded organizations with the best options for rate-of-return on tax-funded revenue. Allow us to provide portfolio management strategies for your budget goals as well as banking tools to assist your cash management needs.

¹ Not a deposit, not guaranteed by the bank, not FDIC insured, not insured by any federal government agency.



AMERICAN
CANCER SOCIETY

AMERICAN HEART
ASSOCIATION

ANIMAL SHELTERS

BOYS & GIRLS CLUB

FOOD DRIVES

MAKE-A-WISH

MARCH OF DIMES

PET SUPPLY DRIVES

RONALD MCDONALD
HOUSE CHARITIES

SALVATION ARMY

SCHOOL SUPPLY
DRIVES

SUPPORT LOCAL
HEROES

(FIRE, POLICE & OTHER
FIRST RESPONDERS;
ESSENTIAL WORKERS)

SPECIAL OLYMPICS

THIS ABLE VETERAN

VETERANS
HONOR FLIGHT

TAKING CARE OF OUR COMMUNITIES

Banterra Bank not only uses a majority of its marketing budget to support sponsorship and donation requests made within our communities, but also promotes charities year-round in all Banterra locations.

Here is a small sampling of charities and supply drives that have been promoted in our locations to gain awareness, generate funds and/or collect supplies. Our charity plan changes annually and you can submit a charity for consideration by emailing marketing@banterra.bank.

You will also find our team members volunteering in our communities. Whether it is board and committee involvements in civic organizations, coaching youth sports or serving at local food pantries, you will see our team members showing community support throughout the year.



SUPPORTING OUR SCHOOLS

Banterra strongly supports the schools within our footprint, both in educational, athletic and wellness opportunities. Ranging from large sponsorships with colleges and universities, to wellness campaigns such as our “Random Act of Kindness” and “Student of the Month” promotions, to financial literacy opportunities, Banterra makes a conservative effort to support the youth and schools in our area.





BUILD YOUR CAREER WITH BANTERRA

Banterra has more than 500 team members and continues to grow every year. It provides a culture of career growth and one that celebrates milestone anniversaries, often beyond 30, 40 and even 50 years. If you ask a team member why they work at Banterra, you will receive several answers – strong brand and company in our area, always growing, they support our communities, but most often, you will likely find that the answer is that the team members become like family.

If you are considering a new career or seeking a different company culture, we would invite you to consider Banterra. The opportunities range from specific banking skills to skill sets extending beyond banking, such as areas like HR, IT, Marketing, Insurance, and more. You can always explore our job openings at Banterra.bank. If you don't see a job opening for your specific skill sets, you are always welcome to reach out to us with your resume for consideration of opportunities not yet posted. We are always interested in finding talent for our growing organization.

Banterra has a true team environment where I feel that what I do matters. It's a workplace where personal development is encouraged, and I get the opportunity to do what I do best every day.

Ben Craft
Commercial Lender



FULL-TIME & PART-TIME POSITIONS

ENTRY TO EXECUTIVE LEVEL CAREERS IN VARIOUS AREAS

COMPREHENSIVE BENEFITS PACKAGE

500+ TEAM MEMBERS

40+ BRANCH LOCATIONS



INSURANCE & INVESTMENTS

In addition to banking services, we are pleased to provide Banterra Insurance and Investments¹. This can play an integral role in retirement planning, business planning and protecting your assets, family and legacy.



AUTO

Motorcycle, RV
& Marine



HOME

Homeowners,
Condo & Renter



LIFE

Term, Universal
& Disability



BUSINESS

Property Insurance,
Commercial
General Liability &
Worker's Compensation



HEALTH

Medicare
Supplemental &
Long-Term Care



AGRIBUSINESS

Commercial Property,
Commercial Auto &
Equipment & General
Liability Insurance

Full-service financial counseling with a range of investment opportunities

¹ Not a deposit, not guaranteed by the bank, not FDIC insured, not insured by any federal government agency. Investments may lose value. Auto and home insurance only available to Illinois customers. Security and advisory services offered through LPL Financial Registered Representatives for Banterra may only discuss and/or transact securities business with residents of Illinois, Indiana and Kentucky. Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

BANTERRA LOCATIONS

ILLINOIS

CARBONDALE

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

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

ATM Only
SIU Carbondale
Student Center
1255 Lincoln Dr.

CARMI

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

CARTERVILLE

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

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

CAVE-IN-ROCK

ATM Only
249 N. Canal St.

CHRISTOPHER

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

DU QUOIN

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

ATM Only
Southeastern Illinois
College Cafeteria
3575 College Rd.

HERRIN

Branch/ATM
318 S. Park Ave.
618-942-3737

JOHNSTON CITY

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

MARION

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

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

Branch/ATM/ITM
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/ITM Only
1206 W. Main St.

BANTERRA 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/ITM
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

ARIZONA

SCOTTSDALE

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

SUN CITY

Branch Only
Sun Canyon Bank
10736 W. Bell Rd.

SUN CITY WEST

Branch/ATM
Sun Canyon Bank
Located In Safeway
13503 Camino Del Sol
480-559-8400

TEMPE

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

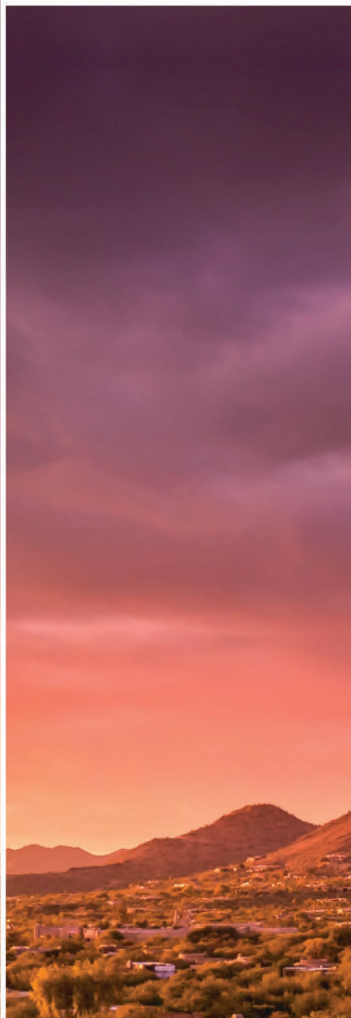
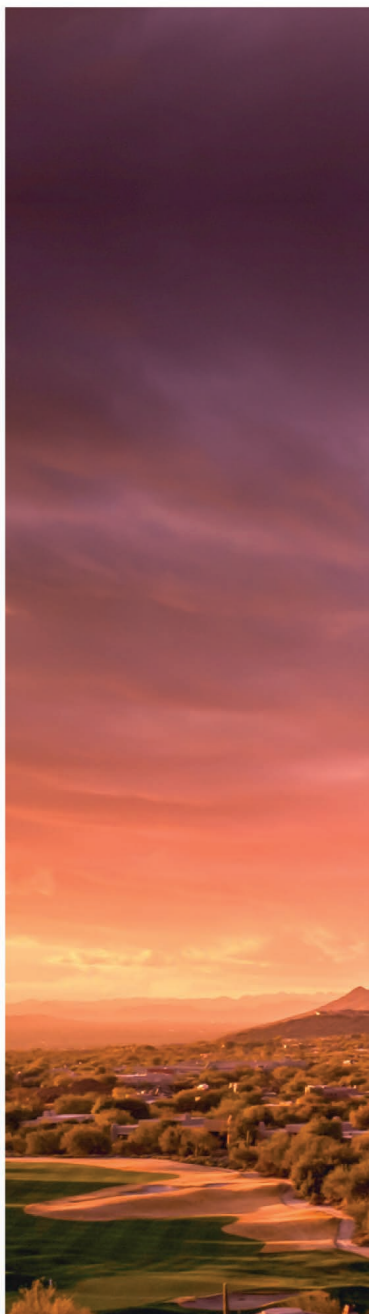
UTAH

COTTONWOOD HEIGHTS

Branch Only
6965 S. Union Park Ctr.,
Ste. 260
385-645-3005



Banterra Centre in Cape Girardeau, Missouri



Camelback Mountain, Scottsdale, Arizona

