

# DIGITAL BANKING

ONLINE AND MOBILE



**Banterra**<sup>®</sup>

We know that a majority of our customers prefer convenient technology for their banking. That's why we offer Digital Banking for online and mobile that allows anytime access to a variety of banking features. In addition, we offer easy-to-use interactive teller machines (ITMs) that offer all of the services of an ATM, plus additional features to better assist you with your banking needs.

## Digital Banking

Banterra's Digital Banking includes online and mobile - all in one platform, so whether you enroll on a computer or use your mobile device, you are automatically setup for both.

### Features Include:

- Move Money - Bill Pay, transfer funds, Person-To-Person (P2P) Pay
- Mobile Check Deposit
- Check account balances & transactions.
- Manage Banterra Visa® Debit Cards - setup email alerts, travel notices, switch cards on/off, report cards lost/stolen, change your PIN and request temporary debit card limit increase.
- View check images & attach images like receipts to individual transactions.
- Easy & secure logins - Auto, PIN, Touch ID, and Face ID
- Find locations, Banterra ITMs, ATMs and banking hours.
- And more - request stop payments, setup online statements, download account activity to Quicken™ or QuickBooks™.





## Banterra ITMs

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

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

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



**Visit [Banterra.bank](https://Banterra.bank) to find the ITM nearest you:**

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

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

# DIGITAL BANKING FEATURES

## Easy & Secure Logins

We make it simple to use our mobile app with easy and secure login options:

- Auto, PIN, Touch ID, or Face ID



- Click on the Profile icon at the bottom right-hand corner to update your login settings.

## Find Locations, Banterra ITMs, ATMs & Banking Hours

Banterra is one of the largest community banks in the nation, offering banking facilities across six states – Arizona, Illinois, Indiana, Kentucky, Missouri and Utah. Plus, we have ITMs with 24-hour ATM service and enhanced features.



- Click on Locations icon for locations, hours and more.

## Check Account Balances, Transactions & View Check Images

When you login to Banterra's Digital Banking, you'll instantly see a list of your accounts.

- View account summaries.
- Click on an account to see daily transactions.
  - Click on the transaction to add notes or attach an image of the receipt.
- Transactions listed as "CK #" are checks that have cleared your account. Click on the transaction to see an image of the check.
- To reorder or rename your accounts, click on the Profile icon at the bottom right-hand corner and access your application settings.

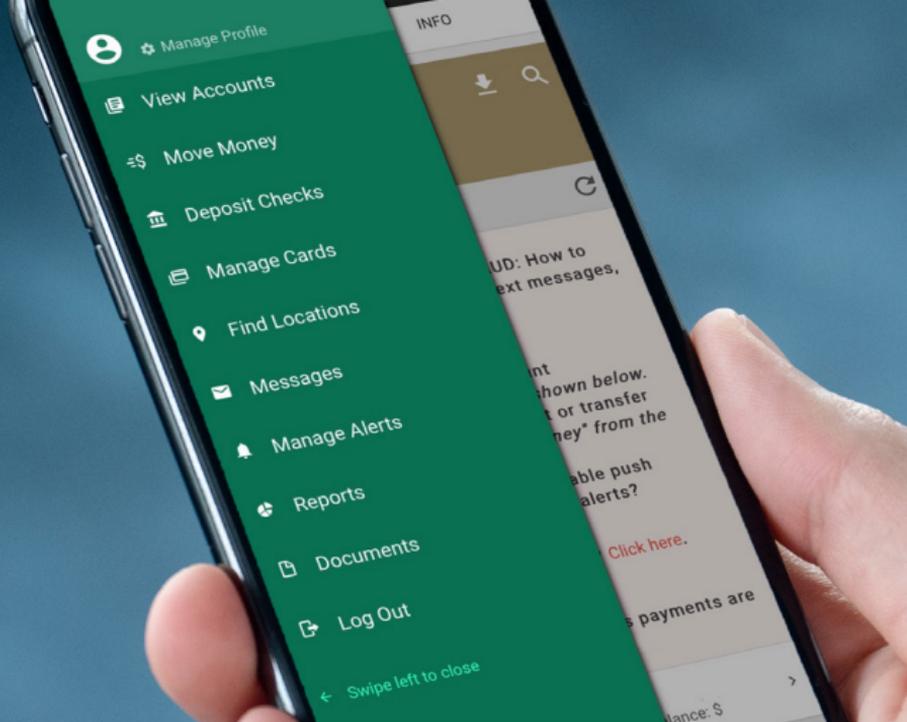
## Request A Stop Payment

Place a stop payment on checks or automatic (ACH) payments before they are taken out of your account.



- Click on the Menu icon, select "View Accounts" and choose your account.

- Click "Services" in the top right-hand corner.
- Hit "Stop Payment" and select the type of stop payment you wish to place - single check, range of checks or ACH.



Discover all these features and more in Banterra's mobile app menu

## Online Statements

For your convenience, you will automatically receive online statements when you enroll in Digital Banking.

- Click on the Menu icon and select "Documents."
- Access statements and tax forms for each account.
- View, print or download your checking or savings account statements.

## Manage Banterra Visa® Debit Cards

Click on the Menu icon and select "Manage Cards" to access the below security features to help protect and track your accounts.

### Setup Email Alerts

Enable alerts for your debit card transactions and be alerted by email each time a transaction is processed.

### Submit Travel Notifications

To protect your money, we monitor Banterra Visa Debit Cards for unusual activity and fraud. Let us know when you plan to travel and use your Banterra Visa Debit Card(s), so we do not interpret out-of-state activity as potential fraud.

### Mark Debit Cards On/Off

Simply turn your card(s) on or off at any time to activate or deactivate use.

### Report Debit Cards Lost or Stolen

If you believe your debit card has been lost or stolen, you can report it to deactivate further use. Once reported lost or stolen, the card can no longer be reactivated.

## Request Temporary Debit Card Limit Increase

Request a temporary limit increase of an additional \$5,000 on your Banterra Visa Debit Card for a 30-minute period. Some exclusions may apply. See branch for details.

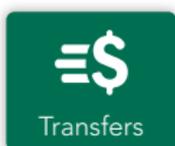
## Change Your PIN

Change the four-digit Personal Identification Number (PIN) associated with your Banterra Visa Debit Card, from the convenience of your phone or desktop.

## Move Money

### Bill Pay

Safely and efficiently pay and schedule bills, add payees, view pending payments or cancel payments.



- Click on the Transfers icon shown at the bottom of your screen.
- Click on "New Transaction."
- Choose an account to move money from and then select a recipient.
- Enter amount and date.
- Select one-time payment or other occurrence (weekly, monthly, yearly, etc.) and choose end date.

### Add A Payee In Bill Pay

- Click on the Transfers icon and choose "My Payees" at the top, right-hand corner.
- Click on the gold "+" sign and choose "Bill Pay."
- Identify the payee type as Company or Individual.
- Input information and click "Save."

### Cancel A Payment

- Click on the Transfers icon and choose "Scheduled" at the top, left-hand corner.
- Select payment to cancel.
- Choose "Delete Transfer" and confirm.

## Transfer Funds

Have an unexpected need for funds in one of your accounts? Transfer funds to and from checking and savings easily.

- Click on the Transfers icon shown at the bottom of your screen.
- Click on "New Transaction."
- Choose accounts and enter amount.
- Transfer now or select a date to schedule a transfer.
- Delete or edit pending transfers shown in "Scheduled."

## Person-To-Person Pay

With Person-To-Person (P2P) Pay, you can pay individuals with the click of a button.

- Simply click on the Transfers icon and go to “My Payees,” hit the gold “+” sign and “Person-To-Person.”
- Enter the recipient’s contact information.
- Select if you want the person notified by email or text, or if you want to pay directly to the recipients debit card.

## Mobile Check Deposit

Deposit checks in a snap without having to make a trip to the bank using Mobile Check Deposit.



- Go to “Deposit Checks” when you click the Menu icon.
- Make sure you sign the back of the check and write “For Mobile Deposit Only” below your signature.
- Select the account where you want to make your deposit.
- Snap photos of the front and back of the check.
- Enter the deposit amount.
- Review and submit deposit.
- You will receive an email notification when deposit is approved or not accepted.
- Keep the check for at least 14 days after mobile deposit.
- After this time, after you have confirmed the funds are deposited, you can shred the check or mark it as VOID.



# 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

866-BANTERRA (226-8377)

[Banterra.bank](https://www.banterra.bank)

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