Authorization for One-Time Online Payments

By accepting these Terms & Conditions, you grant Banterra Bank and its payment processor, FirsTech Inc., permission and authorization to initiate a one-time ACH debit from the bank account you provided on this website. Your authorization applies solely to a single transaction, and you also permit Banterra Bank and/or FirsTech Inc. to make up to two additional payment attempts if the first try fails due to insufficient funds.

Technology Fee

Each payment will include a $1.00 technology fee, which is charged by and paid directly to FirsTech Inc. Banterra Bank does not receive any portion of this fee. To avoid this fee, you can submit payment to us through your digital banking profile; by setting up recurring payments; mailing a check to Banterra Bank, 3201 Banterra Drive, P.O. Box 310, Marion, IL 62959; or in person at a branch office.

Payment Processing and Timing

The date of your authorization is today. Once a payment is made, it cannot be cancelled. Any bank account payment submitted after 2:00 PM CT will be credited to your loan on the next business day. However, the date the payment is withdrawn from your account will depend on your financial institution's processing schedule. Payments made on the last day of a statement cycle might not appear on your next statement or your credit report until the following statement cycle. Business days are Monday through Friday, excluding federal holidays. If you need your payment credited today, but missed the 2:00 PM CT cutoff, please visit one of our branch locations or call (618) 997-2760, then press Option 1 followed by Option 6. Our branch locations can be found on our website, https://www.banterra.bank.

Additional Service Rules

When using specific services on this site, you are also subject to any applicable posted rules for those services, which may include additional terms and conditions. These rules and guidelines are incorporated by reference into these Terms & Conditions.

Site Modifications and Updates

We reserve the exclusive right to enhance, add to, discontinue, or otherwise modify the site or any of its features at any time, with or without notice. We are not responsible to you or any third party if we exercise this right. Any such modifications will also be governed by these Terms & Conditions. By continuing to use this site after such updates or changes, you acknowledge and agree to the revised Terms & Conditions.

Intellectual Property and Usage Restrictions

This site, including its design elements (such as text, content, photos, videos, audio, graphics, interfaces, and their arrangement), is protected by patents, copyrights, trademarks, service marks, international treaties, and other proprietary rights and laws in the United States. You agree to respect all relevant patent, trademark, copyright, and other laws, and to follow any additional notices or restrictions posted on the site. Any use of materials on this site beyond permitted purposes—including reproduction, modification, distribution, or republishing without written permission—is prohibited.

Jurisdiction

You irrevocably agree that any actions or proceedings related to these Terms & Conditions will be handled in the Circuit Court of Williamson County, Illinois, or, if federal jurisdiction applies, in the United States District Court for the Southern District of Illinois.

Compliance and Recordkeeping

By using and accessing this site, you acknowledge that you have read, understand, and agree to these Terms & Conditions. You also agree to comply with all U.S. laws regarding the transmission of any data obtained from the site and will not use the site for illegal purposes. Please print this authorization and keep a copy for your records.

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