

# PERSONAL CHECKING

PERSONAL BANKING



**Banterra**<sup>®</sup>

# CHECKING ACCOUNTS THAT FIT YOUR LIFESTYLE

We know customers look for checking accounts with just the right features. That's why we offer account options that range from earning interest and preventing identity theft, to basic essentials or offering a fresh start.

## Accounts Built With You In Mind

Each one of Banterra's traditional checking accounts include features to fit your needs.



**Digital Banking** - Enjoy 24/7 banking with Banterra's Digital Banking for desktop and mobile devices. From checking account balances to making deposits and paying bills, you can manage your money easily.



**Bill Pay** - Set up one-time bill payments or recurring bill payments to conveniently pay your bills each month on your schedule.



**Mobile Check Deposit** - Deposit checks from anywhere using your mobile device. Just snap a photo and submit using Banterra's Digital Banking. It's that easy!



**Person-To-Person (P2P) Pay** - P2P Pay is another great benefit of Banterra's Digital Banking service and allows you to send money to anyone with just a couple clicks.



**Banterra Visa® Debit Card** - Safely pay for purchases with a card that automatically debits the funds from your account, allows you to withdraw cash from ATMs/ITMs nationwide, and more features.



**E-Statements** - Automatically view, print or download up to 18-months of checking or savings statements when you enroll in Banterra's Digital Banking.

## TRADITIONAL ACCOUNTS

Banterra checking accounts come with top-rated personal service and convenient banking tools to help simplify your finances. We're here to help you select the checking account that's right for you.

### Banterra SmartChoice Checking

This account offers benefits including protection against identity fraud as well as cellular phone coverage in case your phone is lost or stolen, all for a low monthly fee.

#### Minimum Requirements:

- \$5 monthly fee.
- \$100 minimum opening deposit.
- No minimum balance requirement.

#### IDProtect<sup>®1</sup> Features Include:

- IDProtect Mobile App access.\*
- Fraud prevention tips.
- Daily credit file monitoring with automated alerts.\*
- 3-in-1 Credit Reporting every 90 days.\*
- Updated credit score with every new Credit Report.
- Total identity monitoring of over 1,000 databases.\*
- Debit and credit card registration to ensure cards are easily managed if lost or stolen.\*
- Fully-Managed Identity Theft Resolution Service.\*
- Identity fraud expense reimbursement coverage.<sup>2</sup>

Visit your local Banterra to learn more about IDProtect and all of the benefits included with Banterra SmartChoice.



<sup>1</sup> IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. Service is not available to a "signer" on the account who is not an account owner. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

<sup>2</sup> Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance.

\* Registration/Activation required.

## Banterra InterestPlus Checking

This account provides interest on the money in your account, perks for maintaining a larger balance and ways to avoid a monthly fee.

### Minimum Requirements:

- \$1,000 minimum opening deposit.
- \$2,500 minimum daily balance to earn interest.
- Option of no monthly fee. \$15 monthly fee can be avoided by one of the following:
  - \$5,000 daily balance is maintained in this checking account.
  - \$20,000 combined average balance in this account, identified checking, savings & 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.

## Banterra Green Checking

This account is for customers looking to go green and be environmentally responsible through paperless practices like using your debit card for purchases and utilizing Digital Banking.

### Minimum Requirements:

- \$100 minimum opening deposit.
- No minimum balance requirement.
- Option of no monthly fee. \$5 monthly fee can be avoided by one of the following:
  - \$500 daily balance is maintained in your checking account.
  - A combined average balance of \$2,500 is maintained with identified checking, savings and money market or minimum daily balance in CDs and/or IRAs.
  - Two (2) direct deposits are made per statement cycle.
  - Eight (8) Banterra Visa® Debit Card purchases are made per statement cycle.
  - Account holder is military (with proof of military status).
  - Account holder is a student (age 24 or younger with proof of student status).
  - Primary or secondary account holder is age 60 or over.



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Checking Accounts  
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## SPECIALIZED ACCOUNTS

Banterra offers checking accounts that go beyond what you may find in more traditional accounts. If you need a more specialized account for your checking needs, Banterra has options for you including:

### Private Banking Checking\*

Success often translates to a busy schedule, and we are here to help you manage that challenge. Private Banking offers a suite of products and services including checking that is exclusive to Private Banking customers combined with a dedicated Banterra Private Banking Representative to personally help you manage your finance and banking needs.

### Company Employee Checking

Your company or university may have a special offering designed just for you and your co-workers. If your HR department has provided you with information promoting this Banterra offering, simply contact your local branch to learn more and to open an account.



\* This service is currently available in our Indiana region; contact your local branch for details.

## BANTERRA SALUKI CHECKING

Banterra offers two Saluki checking account options both packed with an array of benefits.

### Banterra Saluki Student Checking

- For customers 25 years or younger.<sup>3</sup>
- No monthly fee.
- No overdraft fees.<sup>4</sup>
- Only \$25 to open account.

### Banterra Saluki Interest Checking

- Tiered interest.<sup>5</sup>
- \$10 monthly fee (can be waived if conditions are met).<sup>6</sup>
- Only \$100 to open account.

## Both Banterra Saluki Checking accounts include:

- Free Banterra-SIU Saluki Visa<sup>®</sup> Debit Card with Digital Wallet compatibility.
- Banterra-SIU Saluki Visa Debit Card transactions contribute to a Banterra-SIU Scholarship Fund.<sup>7</sup>
- No Banterra fees at 35+ Banterra ATMs in a four-state region plus 55,000+ Allpoint ATMs worldwide.<sup>8</sup>
- Free Digital Banking including online and mobile, with easy-to-use tablet and smartphone apps.
- Unique Saluki fan experiences, ticket offers and discounts at Saluki events at Banterra Center.<sup>9</sup>
- Banterra-Saluki checks available to show your Saluki pride.<sup>10</sup>

<sup>3</sup> 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.

<sup>4</sup> Overdraft fees will be avoided by Banterra automatically declining any withdrawal or purchase that would be a 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.

<sup>5</sup> \$1,000 minimum balance in the account each day to earn interest. Tiered interest: \$1,000 - \$9,999; \$10,000 - \$24,999.99; \$25,000+.

<sup>6</sup> If one of the following items are maintained, a monthly fee of \$10 will not be charged: (1) \$2,500 minimum daily balance in this account; (2) \$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; (3) A monthly direct deposit of at least \$200 or higher is deposited to this account. Direct deposit needs to be an electronic deposit of your paycheck, pension, or government benefits (such as Social Security) from your employer or the government and must be \$200 or higher.

<sup>7</sup> Banterra-SIU Scholarship Fund is facilitated by SIU. To apply or learn more, go to [www.scholarships.siu.edu](http://www.scholarships.siu.edu).

<sup>8</sup> 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.

<sup>9</sup> For complete details on unique Saluki fan experiences, ticket offers and discounts at SIU Athletic Events, go to [www.siusalukis.com](http://www.siusalukis.com).

<sup>10</sup> Saluki checks and other check designs are available, prices vary per style.

## PERSONAL CARD SERVICES

Banterra offers the convenience of Visa® Debit and Credit Cards with great features to make purchasing easier than ever. Apply for your card today at any Banterra branch or online at [Banterra.bank](https://Banterra.bank).

### Banterra Visa Debit Cards

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 any ATM or ITM to make withdrawals, check your balance or transfer funds between accounts. Some key features include:

- Contactless payments.
- EMV-Chip technology.
- Fraud protection.\*
- Contributions to a Banterra-SIU Scholarship Fund with every swipe.<sup>11</sup>

### Banterra Visa Credit Cards<sup>12</sup>

Choosing the right credit card is easier than ever. Whether you want to pay down balances faster, maximize cash back, earn rewards or begin building your credit history, we have the ideal card for you! No matter which card you choose, you'll enjoy important features like:

- Convenient and flexible purchasing power accepted at millions of locations worldwide.
- Mobile purchasing capability for added convenience.
- Zero Fraud Liability\* - You won't be held liable for fraudulent purchases when your card is lost or stolen.
- Cardmember service available 24 hours a day, 365 days a year.
- Plus much more!



Scan To Compare  
Our Credit Cards  
Or Go Online To  
[Banterra.bank](https://Banterra.bank)

<sup>11</sup> Only available with the Banterra-SIU Saluki Visa Debit Card.

<sup>12</sup> The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. ©2021 Elan Financial Services.

\* Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardholder must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply.

# 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, Healthcare, Machine Tool,  
RV & Marine, Transportation  
Treasury Management  
Banterra Business Mobile App  
Merchant Processing  
checkXchange™ Check Recovery Service  
IntraFi® Network Deposits<sup>SM</sup>  
Private Banking  
Workforce Banking

## OTHER SERVICES

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



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