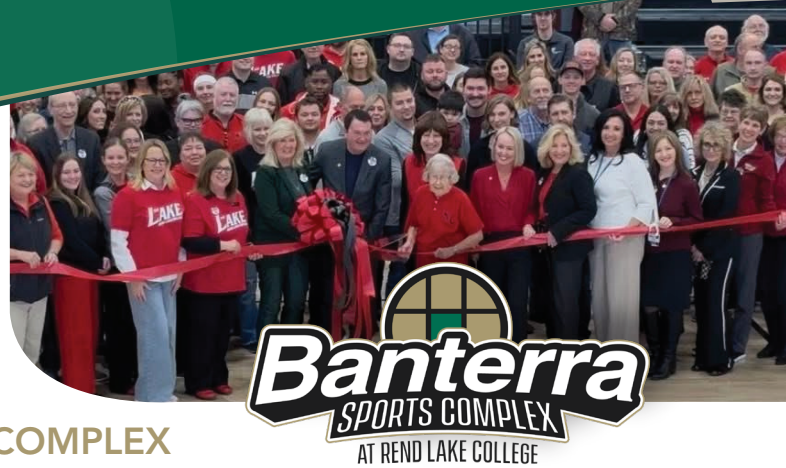


- | Banterra Bank Celebrates Grand Opening Of The Banterra Sports Complex
- | Banterra Day At Banterra Center
- | Cash Management Mobile App
- | Saluting Local Farmers
- | Spotlight: JP Sides Mazda
- | Spring Refresh Guide

TABLE TALK



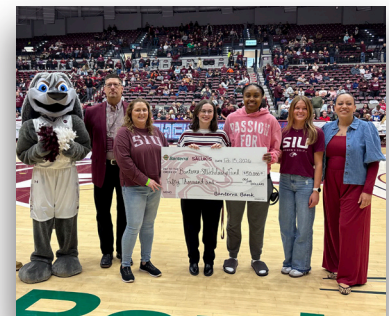
BANTERRA BANK CELEBRATES GRAND OPENING OF THE BANTERRA SPORTS COMPLEX

We are beyond proud to celebrate a major milestone here at Banterra Bank, alongside the Rend Lake College Foundation, with the grand opening and ribbon cutting of the newly renovated Banterra Sports Complex. This achievement is the result of the foundation’s Game Plan initiative, and we have been honored to play such a significant role in bringing this vision to life.

This facility was not only designed to support Rend Lake College student-athletes, but also to serve the community members throughout our footprint. The project was made possible through combined efforts by numerous donors whose contributions paved the way for this incredible renovation. We extend our heartfelt thanks to everyone who joined us on this monumental day. Banterra Bank is elated to see the positive impact this facility will have on students, athletes, and our communities in the future.

BANTERRA DAY AT BANTERRA CENTER

At Banterra, supporting our regions is at the heart of what we do. Our partnership with Saluki Athletics opens opportunities for incredible collaboration, including our annual game sponsorship at the Southern Illinois University Men's Basketball game where we invite customers and team members to help us cheer on the Salukis. This year, we also made a meaningful impact by helping promote "Shoes For Seats", an initiative to collect brand-new shoes to be distributed to Boys and Girls Clubs of Southern Illinois in exchange for free admission. These donations were distributed to Southern Illinois residents in need.



CELEBRATING GROWTH, GRATITUDE, AND NEW CHAPTERS

During the game, we recognized Steve Burroughs, Executive Vice President and Chief Risk Officer at Banterra, with a special presentation of the game ball. Steve will be retiring in April after an incredible 27 years. We were also proud to recognize some of the 2025-2026 Banterra SIU scholarship recipients. Every swipe of the Banterra SIU Saluki VISA® Debit Card helps provide ten scholarships each year to students. We are grateful for opportunities like this to give back, and celebrate.

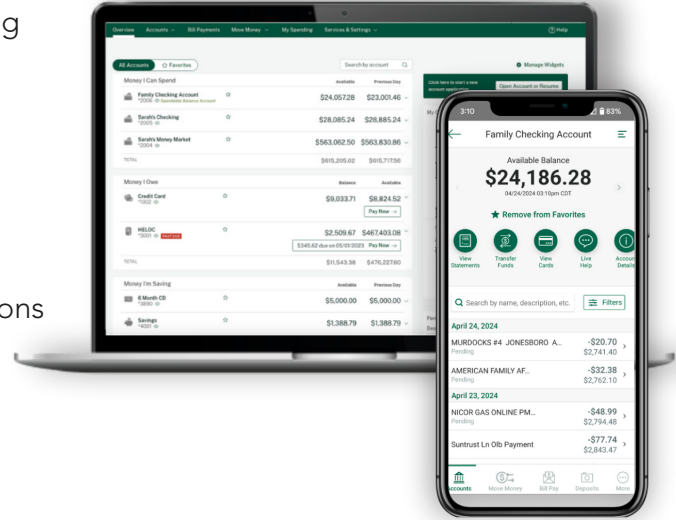
CASH MANAGEMENT MOBILE APP

Banterra's Treasury Management team is excited to announce the newest features to our Cash Management mobile app. These features include mobile deposit capabilities and Positive Pay which is now fully accessible within the app.

Along with these new features, you can continue to enjoy easy access to your mobile deposits, external transfers and recurring ACH payments.

See below for more details and a closer look at everything our mobile app allows you to do:

- Check your business account balances
- View account activity including deposit history
- Transfer funds between eligible accounts
- Approve ACH and wire payments
- Review and approve ACH & Check Positive Pay exceptions
- Set up security alerts
- Locate a Banterra branch or ATM
- Deposit checks with Mobile Deposit
- Connect to your Apple Watch



For more information on accessing these new features, please visit Banterra's Treasury Management page on our website or call 1-866-BANTERRA, Option 4, if you have additional questions.

SALUTING LOCAL FARMERS

Banterra proudly honors our local farming community annually with an appreciation event, the Banterra Ag Luncheon. For the second year, the event was held at Thomas Farms, a third-generation, family-owned grain farm located in Springerton, Illinois. The afternoon was filled with barbeque, fried fish, pork chops, and plenty of fellowship amongst the local ag community. Agriculture has always been deeply rooted in Banterra's identity. With Banterra meaning "Bank of the Earth" our roots have been planted in agriculture lending since the start. We recognize and appreciate the hard work and dedication that local farmers and families bring to our communities and to our nation. We are proud to support their efforts and stand alongside them as partners for the future.

Here at Banterra, we provide specialized lending and insurance¹ services tailored to the needs of the agriculture industry. We also offer a Beginning Farmer Program for new farmers, as well as equipment loans, real estate loans and operation and production leads. Banterra is here for your agriculture and lending needs.



¹Not 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 the residents of Illinois, Indiana, and Kentucky. Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

JP SIDES MAZDA

(CAPE GIRARDEAU, MO)

PLEASE DESCRIBE YOUR BUSINESS?

We operate a full-service automobile dealership, including new Mazda sales, pre-owned vehicles of all makes and models, and a full-service repair department that works on virtually any vehicle. Over time, we have been fortunate to grow our broader organization into additional locations, but our focus remains the same—providing a straightforward, transparent, and positive experience for customers we have the opportunity to serve.

WHEN AND WHERE DID YOUR BUSINESS START?

I was born and raised in Jackson, Missouri, and graduated from Jackson High School. Being a first-generation local business owner is something I take great pride in, and serving the community that helped raise me has always been a priority.

I started at Bening Mazda in 2006 as a Finance Manager when I was 21 years old and have been fortunate to remain at that same location ever since. Mr. Bening, Mr. Schumer, and Mr. Stratman gave me the opportunity to grow within the organization over the years. Through their mentorship and trust, they allowed me to move into various leadership roles and partner with them in 2017. Over time they graciously allowed me to purchase their remaining ownership interest, which was completed in 2022. I feel incredibly fortunate that they were willing to invest in me early in my career and give me opportunities many young people never receive.

HOW HAS YOUR COMPANY GROWN?

We have been very fortunate to experience meaningful growth over the past decade. Much of that growth has come from improving our processes, investing in our people, and focusing on our long-term vision. As the organization grew, I was also fortunate to bring in my childhood friend, Pete Ressler, as a partner in the business. Pete and I have



known each other since we were four years old. He joined the dealership in 2015 when I was promoted to General Manager and stepped in to lead our finance department. Over the years, he became an integral part of the leadership team, and in 2022, he became a minority partner in the organization.

Having people you deeply trust alongside you makes the journey even more meaningful. None of that growth happens without great people. We are fortunate to have an incredible team that takes pride in serving our customers every day.

HOW HAS BANTERRA HELPED YOUR BUSINESS TO BECOME MORE SUCCESSFUL?

Banterra has been an outstanding banking partner for us. They have always been responsive, easy to work with, and supportive through multiple economic cycles. When opportunities to grow or expand have presented themselves, they have been right there alongside us willing to help make those opportunities possible. Phil Moore, Market Executive at Cape Girardeau, has been my primary contact, and I have a great deal of respect and appreciation for how he has managed our relationship. Thank you, Banterra Bank, for always being a helping hand and someone to count on.



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SPRING REFRESH GUIDE

REFRESH FOR YOUR FINANCIAL HABITS

A spring refresh is about small, smart steps that will help you feel more prepared and organized. A little effort now can brighten and grow your financial outlook for the year. See down below for a few tips to start the season off right.

Dust Off Your Budget

- A new season is a great time to review your spending plan and clean up your budget to bring clarity.

Plant New Savings Goals

- Reach your goals by planting a small consistent deposit; this grows quicker than you think.

Strengthen Your Financial Security

- To keep a peace of mind, update passwords and turn on multi-factor authentication. Always stay vigilant.

**CONTACT US TO LEARN MORE
ABOUT OUR SERVICES**

