

# SHOW YOUR SALUKI PRIDE

WITH SALUKI CHECKING  
AND DEBIT CARD



**Banterra®**

SOUTHERN ILLINOIS  
**SALUKIS**



4291 0000 0000 0000

GOOD  
THRU 00/00

LEE CARDHOLDER

DEBIT

**VISA**



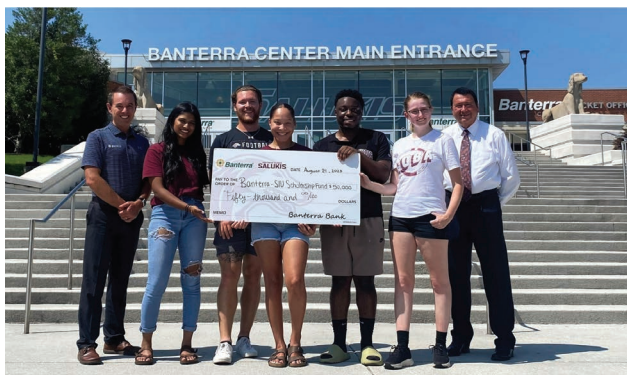
# BANTERRA-SIU SCHOLARSHIP FUND

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Banterra Bank is a proud supporter of Southern Illinois University. As a way of saying thank you to our hard working Salukis, Banterra Bank has partnered with SIU to provide scholarships to current students, thanks to the Banterra-SIU Saluki Visa® Debit Card.

## Here's How It Works

Every time you use your Banterra-SIU Saluki Visa Debit Card, it supports SIU, including the Banterra-SIU Scholarship Fund. If you're interested in learning more about scholarship details and eligibility, please visit [siu.academicworks.com/opportunities/32582](https://siu.academicworks.com/opportunities/32582).



**APPLY TODAY -  
SCHOLARSHIPS.SIU.EDU**



## UNLEASH THE DAWG - SALUKI VISA® DEBIT CARD

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Banterra offers two Saluki checking account choices: Saluki Student and Saluki Interest Checking. Both products are packed with countless benefits, including a Banterra-SIU Saluki Visa Debit Card with Digital Wallet compatibility, plus free digital banking including online and mobile, with an easy-to-use app for smartphones and iPads. Plus, enjoy unique fan experiences, ticket offers and discounts to SIU athletic events.

### Saluki Student Checking

Designed for customers 25 years or younger. There are no monthly fees, overdraft fees or Banterra ATM/ITM fees.

### Saluki Interest Checking

Allows you to earn interest<sup>1</sup> on money in your checking account while saving on items like ATM/ITM and monthly fees.

### How To Get Started

Stop by one of our convenient locations today to open your Saluki checking account. Don't forget to bring two forms of identification (driver's license and Social Security cards are best), proof of address (if not correct on ID) and required deposit to open your account. To learn more about these products, visit [Banterra.bank](http://Banterra.bank) or call 866-BANTERRA (226-8377).

**Banterra offers two Saluki checking account choices including Saluki Student Checking and Saluki Interest Checking - both with benefits that are hard to beat.**

	<b>SALUKI STUDENT CHECKING</b>	<b>SALUKI INTEREST CHECKING</b>
	The perfect product designed for students 25 years and younger <sup>2</sup>	Allows you to earn interest on money in your checking account
<b>FREE BANTERRA-SIU SALUKI VISA® DEBIT CARD</b>	✓	✓
<b>FREE ONLINE BANKING</b>	✓	✓
<b>FREE ONLINE BILL PAY</b>	✓	✓
<b>FREE ONLINE STATEMENTS</b>	✓	✓
<b>FREE MOBILE APP BANKING</b>	✓	✓
<b>DIGITAL WALLET COMPATIBILITY</b>	✓	✓
<b>BANTERRA-SIU SALUKI CHECKS</b>	Saluki checks and other check designs are available, prices vary per style.	Saluki checks and other check designs are available, prices vary per style.
<b>INTEREST BEARING</b>	No	✓
<b>MONTHLY FEE</b>	None	If requirements are met, no monthly fee; otherwise, a \$10 monthly fee will be charged <sup>3</sup>
<b>ATM FEES</b>	No Banterra ATM/ITM fees at more than 40 Banterra ATM/ITMs and 55,000+ Allpoint ATMS worldwide. <sup>4</sup>	No Banterra ATM/ITM fees at more than 40 Banterra ATM/ITMs and 55,000+ Allpoint ATMS worldwide. <sup>4</sup>
<b>OVERDRAFT FEES</b>	None <sup>5</sup>	Standard overdraft fee unless covered by Overdraft Protection <sup>6</sup>
<b>MINIMUM OPENING BALANCE</b>	\$25	\$100
<b>SCHOLARSHIP FUND CONTRIBUTION<sup>7</sup></b>	✓	✓

<sup>1</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>2</sup>Student account is only available to customers 25 years or younger. At age 26, this account will be converted to Saluki Interest Checking and must meet the normal criteria in order to avoid monthly fee. <sup>3</sup>One of the following is required each month to avoid fee: (1)\$2,500 minimum daily balance in this account; (2) \$5,000 combined average balance in 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. <sup>4</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>5</sup>Overdraft fees will be avoided by Banterra automatically declining any withdrawal or purchase that would result in insufficient funds in 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>6</sup>With Overdraft Protection (O.P.) you can avoid being overdrawn in your checking account by allowing automatic transfers from your designated accounts. With O.P. a small, one-time setup fee of \$4.50 is required to sign up. After that, a transfer fee is charged for each auto transfer needed to cover your negative balance. See branch for more details. <sup>7</sup>Banterra-SIU Scholarship Fund is facilitated by SIU. To apply or learn more, go to <https://siu.academicworks.com/opportunities/32582>.



## EXPERIENCE CONVENIENT BANKING ON CAMPUS

Banterra understands schedules can be busy and that's why we believe banking should be convenient and easy. Take advantage of our ATM located in the SIU Student Center.

### WITH THIS ATM, YOU CAN:

**MAKE DEPOSITS**

**WITHDRAW CASH**

**TRANSFER MONEY**

**CASH CHECKS**

With the Banterra-SIU Saluki Visa® Debit Card, receive the benefit of no Banterra ATM fees at 40+ Banterra ATMs in a six-state region plus 55,000+ Allpoint ATMs worldwide.