

SHOW YOUR SALUKI PRIDE

WITH SALUKI CHECKING
AND DEBIT CARD



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SALUKIS



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THRU 00/00

DEBIT

LEE CARDHOLDER

VISA



BANTERRA-SIU SCHOLARSHIP FUND

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 also supports SIU, including the Banterra-SIU Scholarship Fund and Saluki Athletics. If you want to learn more about scholarship details and eligibility, please visit siu.academicworks.com/opportunities/32582.

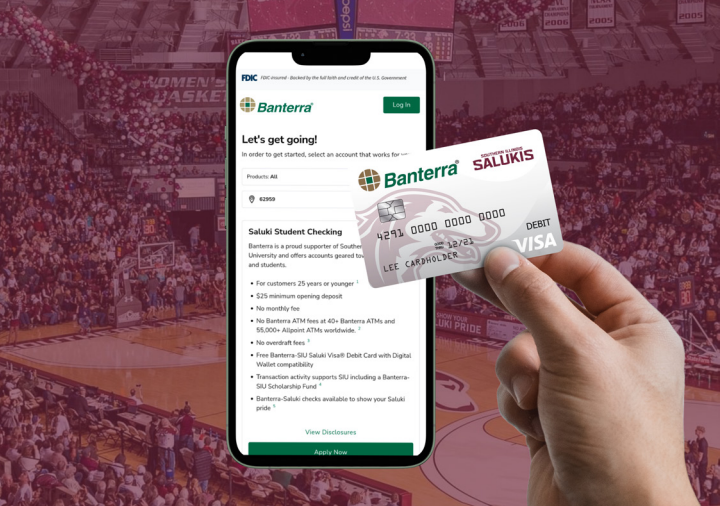
**APPLY TODAY -
SCHOLARSHIPS.SIU.EDU**



Banterra-SIU (2025-2026) Scholarship Recipients

Not all recipients pictured.


Banterra[®]
CENTER



ONLINE ACCOUNT OPENING

Banterra offers an easy-to-use online account opening¹ for your convenience. We understand your life is busy. That's why we strive to offer services like this and digital banking so you can manage your finances on your time.

Here is what you need for a quick application:
















- Personal Information
- Valid ID
- Address Verification
- Minimum Deposit

¹Note that online applicants must be 18 years old and a US Citizen with a US address. Eligible states include Arizona, Colorado, Idaho, Illinois, Indiana, Kentucky, Missouri and Utah (state offerings may expand.) Federal law requires banks to obtain and verify your identity to help fight fraud.

EXPERIENCE CONVENIENT BANKING ON CAMPUS

Banterra understands schedules can be busy and that's why we believe banking should be convenient and easy. Whether you need to withdraw cash, check your balance, or make deposits, our ATMs are available 24/7 to fit your busy student schedule. Take advantage of our ATM located in the SIU Student Center.

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

	SALUKI STUDENT CHECKING	SALUKI INTEREST CHECKING
	The perfect product designed for students 25 years and younger ²	Allows you to earn interest on money in your checking account
FREE BANTERRA-SIU SALUKI VISA® DEBIT CARD		
FREE ONLINE BANKING		
FREE ONLINE BILL PAY		
FREE ONLINE STATEMENTS		
FREE MOBILE APP BANKING		
DIGITAL WALLET COMPATIBILITY		
BANTERRA-SIU SALUKI CHECKS	Saluki checks and other check designs are available, prices vary per style.	Saluki checks and other check designs are available, prices vary per style.
INTEREST BEARING	No	
MONTHLY FEE	None	If requirements are met, no monthly fee; otherwise, a \$10 monthly fee will be charged ³
ATM FEES	No Banterra ATM fees at more than 40 Banterra ATMs and 55,000+ Allpoint ATMS worldwide. ⁴	No Banterra ATM fees at more than 40 Banterra ATMs and 55,000+ Allpoint ATMS worldwide. ⁴
OVERDRAFT FEES	None ⁵	Standard overdraft fee unless covered by Overdraft Protection ⁶
MINIMUM OPENING BALANCE	\$25	\$100
SCHOLARSHIP FUND CONTRIBUTION⁷		

¹\$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+. ²Student 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. ³One 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. ⁴ATM 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. ⁵Overdraft 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. ⁶With 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. ⁷Banterra-SIU Scholarship Fund is facilitated by SIU. To apply or learn more, go to <https://siu.academicworks.com/opportunities/32582>.



UNLEASH THE DAWG - SALUKI VISA® DEBIT CARD

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 ages 25 years or younger. There are no monthly fees, overdraft fees or Banterra ATM fees.

Saluki Interest Checking

Allows you to earn interest¹ on money in your checking account while saving on items like ATM 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 or call 866-BANTERRA (226-8377).