

TREASURY MANAGEMENT

BUSINESS BANKING



Banterra[®]



Treasury Management Team L To R:
Kristen Lewis, Meghan Densch, and Tina Spears

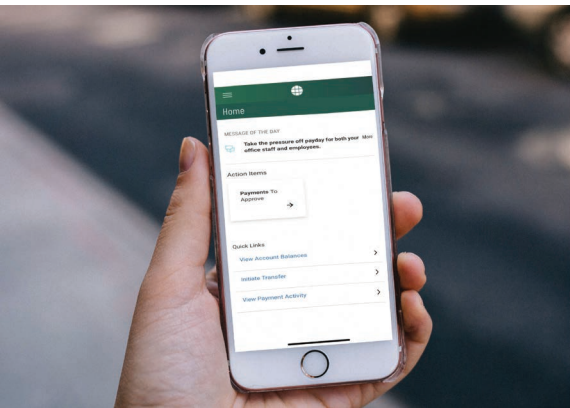
Whether you own a large corporation or a small business, we know how important it is to manage your cash flow and account balances, and to have up-to-date technology for your business needs.

With Banterra, you will have a well trusted Treasury Management representative who will partner with your business team, someone that is dedicated to understanding your business and ready to assist you with innovative cash management solutions.

DIGITAL BANKING & ACCOUNT MANAGEMENT

Digital Banking

The cash flow of your business can be easily managed with Cash Management, Banterra's digital banking platform for business customers. This allows you to focus on your business when you need to and automate your accounts payable and accounts receivable processes. Simply download the Banterra Cash Management app for your Apple or Android device and then contact us at 866-226-8377, ext. 38400 to complete enrollment.



Digital Cash Management

Banterra's Cash Management is very convenient and cost-effective, and is designed for companies that need a broad range of electronic banking services. It provides you with accurate, up-to-date financial information in a secure environment.

Benefits To Your Company:

- Easily access your accounts
- Transfer funds between accounts
- Set up multiple end-users within your business
- Define functionality for end-users and control the accounts and services they may access
- Free online statements
- Originate Automated Clearing House (ACH) transactions including payroll, vendor payments and accounts receivable
- Reconcile your accounts
- Positive Pay for ACH and check fraud detection
- View check images
- Initiate wire transfers
- Request stop payments
- Automatic balance alerts via email and/or SMS text



PAYMENTS

Direct Deposit Of Payroll / ACH

Take the pressure off payday for both your office staff and employees. With direct deposit, your employee's pay is electronically transferred to their bank account on payday. There are no checks to print and reconciliation of your payroll account is simplified. Save money by offering direct deposit while providing a benefit to your employees. You can originate direct deposits of payroll directly from your computer when you start using Banterra's Cash Management.

Accounts Payable / ACH

By using ACH to create electronic transfers of funds, you reduce the time and expense of writing, processing and reconciling checks and maintain control of available funds until the moment you need them to cover disbursements. Your company provides us with an electronic ACH disbursement file and items are then distributed to receivers automatically and are funded by a single debit to your Banterra account.

Benefits To Your Company:

- Increase control by accurately forecasting cash flow - you'll know in advance when disbursements are made
- Eliminate costs associated with paper-based systems
- Control fraud

Types Of Disbursements:

- Vendor payments
- Direct deposit
- Expense reimbursement
- Federal tax payments

Originate ACH payable transactions directly from your computer by using Banterra's Cash Management.



Wire Transfers

Initiate funds transfers in a quick and secure manner. When you need to transfer funds fast, wire transfers offer the speed of same-day settlement for domestic funds transfers and the security of direct and paperless transactions. Banterra's Cash Management enables you to initiate wire transfers directly from your computer, saving you time and money.



*Dr. Richard Moll, Dr. Adam Frounfelter, Dr. Allie Frounfelter,
Dr. John Anoskey and Dr. DJ Grasso
All In The Family Dental
Proud Banterra Customers*

RECEIVABLES

Accounts Receivables / ACH

Convert your receivables to cash faster by creating electronic transfers from your customer's accounts and have them directly deposited into your account via the Automated Clearing House (ACH).

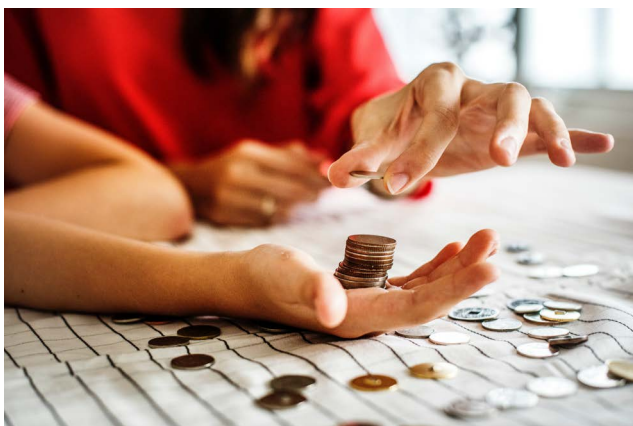
Benefits To Your Company:

- Accelerated collection of receivables
 - ACH transactions settle faster than checks
- Lower processing costs than checks
- Reduce errors related to paper-based transactions
- Increased security
- ACH debits are a low-cost alternative for the collection of recurring payments such as utility bills, membership dues, rent and donations
- You can originate ACH receivable transactions directly from your computer by using Banterra's Cash Management

Cash Concentration / ACH

If your business has multiple locations, Banterra can help you manage your company's cash position by collecting funds via ACH, a lower-cost alternative to wire transfers. With your funds concentrated into one primary operating account at Banterra, you accelerate cash flow and maximize investment opportunities.

Cash Concentration via ACH is available through Banterra's Cash Management.



Remote Deposit

Banterra's Remote Deposit is designed for businesses that want to streamline their deposit process. Remote Deposit converts checks into image-based transactions, then transmits the check images to your account via a secure Internet connection. With Remote Deposit, Banterra provides your business with an image scanner. Our specialists install the equipment and provide training to your staff.

Benefits To Your Company:

- Reduce employee and travel expense for making deposits
- Enhanced research and report capabilities
- Improve cash flow and funds availability
- Increased security

Merchant Processing

Merchant Processing at your business will allow customers to pay for goods or services using any major credit or major debit card. This system also allows an alternative payment option which is expected in today's business environment.

Benefits To Your Company:

- Customized solutions and competitive pricing designed around your business
- Variety of equipment options to meet your needs
- 24/7 service and support
- Fast funding and access to your daily settlements within 24 hours

Electronic Data Interchange (EDI)

EDI is a worldwide business standard when it comes to computer-to-computer exchanges of business data. The Federal Government, in addition to most large corporations, requires this EDI capability from their business partners. Banterra's EDI Remittance Service translates data from ACH addenda records into easy-to-read reports. The information is the same as normally found in paper remittance advices.



*Fritz Zaegel
REPCO Solutions - St. Louis
Proud Banterra Customer*

FRAUD DETECTION

Positive Pay

Positive Pay can reduce your exposure to check fraud arising from counterfeit or altered checks. If a check presented for payment does not match the information from your issued check file, you will be able to view an online report each morning giving you the opportunity to have Banterra pay or return each exception.

Benefits To Your Company:

- Increased fraud protection
- Control whether a discrepant check should be paid
- Convenient reporting

ACH Positive Pay

ACH Positive Pay allows you to make decisions on real-time payments based on an approved or blocked list, providing you the control to decide which payments to accept or reject. The automated dispute resolution capability allows you to return unauthorized ACH debits quickly and efficiently.

Benefits To Your Company:

- More control
- Peace of mind
- Increased fraud protection

Out-Of-Band Authentication

This feature of Banterra's Cash Management provides an additional layer of security when sending ACH or wire transactions.





*Ardon and Jared Smith
Extreme Welding & Machine Services, Inc.
Proud Banterra Customers*

SWEEP ACCOUNTS

Zero-Balance Accounts (ZBA)

A zero-balance account allows you to put your dollars to work for you by eliminating excess balances in separate accounts. Banterra's ZBA, a sub-account linked to a single master account, will help you maintain control over multiple disbursement accounts and help minimize excess balances. This service automatically transfers funds to or from the master operating account at the end of each business day to offset the net activity in each ZBA sub-account.

Benefits To Your Company:

- Funds consolidation is made easier
- Provide centralized cash control
- Automate transfers to save you time and money

Line Of Credit Sweep

Would you like to reduce your interest expense automatically? You can minimize outstanding balances on your line of credit by sweeping excess collected funds from your checking account. Based on a pre-determined target balance, funds are automatically transferred from your line into your checking account as needed.

Benefits To Your Company:

- Reduce interest expense
- Improve financial control

IntraFi® Network DepositsSM

With IntraFi Network Deposits, formerly called Insured Cash Sweep® and CDARS®, you can access millions in FDIC insurance for deposits, both large and small, and enjoy the simplicity of banking with just one trusted and local institution. Use IntraFi Network Deposits to conveniently and easily secure funds placed into demand deposit accounts, money market deposit accounts or CDs.*



WORKFORCE BANKING

Banterra can pass on conveniences and savings to you and your employees when you sign up for Workforce Banking.

Benefits To Your Company:

- Increase employee direct deposit participation
- Save time and money by reducing the paper check writing process
- Educate and secure a good financial path for all your employees

*Placement of funds through IntraFi Network Deposits is subject to the terms, conditions, and disclosures in the program agreements, including the Deposit Placement Agreement (“DPA”). Limits apply, and customer eligibility criteria may apply. Program withdrawals may be limited to six per month for funds placed in MMDAs. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount (“SMDIA”), a depositor’s balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before settlement for a deposit or after settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of IntraFi Network Deposits satisfies those restrictions. IntraFi, the IntraFi logo, Insured Cash Sweep, and ICS are registered service marks, and Network Deposits is a service mark, of IntraFi Network LLC.

NIGHT DEPOSIT

Night Depository is a secure, convenient way to make deposits and payments after normal banking hours. We'll be glad to make arrangements at a Banterra location convenient to your place of business.

VAULT SERVICE

Banterra is happy to assist with frequent currency and coin needs that you may have in order to better serve your customers and demands of your business.

BUSINESS CARD SERVICES

Banterra offers the convenience of Visa® Debit and Credit Cards, as well as the security of Visa Secure Checkout for your online shopping needs. Plus, through Elan Financial Services, Banterra offers a variety of Visa Business Credit Cards to best serve your needs and with features that can include cash back rewards and introductory rates for qualifying customers.

checXchange™

Running a business often requires the need to collect your hard-earned money all in a timely manner. checXchange is a service which automatically collects your returned checks. Banterra is pleased to offer this service, which is in partnership with Unity FI Solutions, the leader in electronic check recovery. checXchange greatly increases your recovery of bad checks at no cost to you, and no actions need to be taken by you.

**Contact Banterra's Treasury Management Team
for more information about our services.**

TreasuryManagement@Banterra.bank

877-541-2265

MANAGEMENT

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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,
Small Business Administration (SBA), Transportation
Treasury Management
Banterra Business Mobile App
Merchant Processing
checkXchange™ Check Recovery Service
IntraFi® Network DepositsSM
Private Banking
Workforce Banking

OTHER SERVICES

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



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