

WORKFORCE BANKING



Banterra[®]

HEALTH SAVINGS ACCOUNT (HSA)

It's easy to take our health for granted, but unexpected issues can occur that come with large, unplanned expenses. Even if you have a health insurance plan, these plans typically come with high-deductible and out-of-pocket costs that can really add up. At Banterra, we offer a Health Savings Account (HSA) with great benefits and no annual fee that can help you prepare for future health needs.

Benefits include:

- No annual fee
- Funds roll over year to year
- Easy payment options for medical expenses:
 - Free Banterra Visa HSA Debit Card
 - Checks for payment with no per-check fee
 - Set up payees utilizing Bill Pay
- Free Digital Banking including mobile
- Free ATM usage at Banterra ATM locations



Banterra's Workforce Banking Program is focused on providing exclusive benefits to business owners and their employees.

If you work for a company that has enrolled in Banterra's Workforce Banking Program, you are eligible to receive a wealth of conveniences and savings available to you.

WORKFORCE BANKING PROGRAM BENEFITS FOR EMPLOYEES

- Checking offers:
 - **Banterra SmartChoice**
Employees can receive a free Banterra SmartChoice checking account including identity theft and cellular telephone protection
 - **Banterra Restart Checking or Banterra Restart Basic**
Employees who have not qualified for a checking account based on their financial past may be eligible for a Banterra Restart Checking or Banterra Restart Basic account free for 90 days¹
- Free Banterra Health Savings Account
- Overdraft services
- Free first order of standard checks²
- Free financial checkup
- \$200 discount on mortgage closing costs
- .25% interest rate reduction on personal loans
- Banterra Visa[®] Credit Cards³



John & Mary Moreland
McDonald's Franchise Owners
Proud Workforce Banking Customer

¹\$9.95 monthly fee after 90 days; save \$3 per month with direct deposit.

²Checks not available with Banterra Restart Basic.

³The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. Subject to credit approval.

SMARTCHOICE CHECKING

Benefits include:

- Identity theft protection - IDProtect®
- Cellular telephone protection
- Free Banterra Visa Debit Card
- Free Digital Banking
- Direct deposit
- \$100 minimum opening balance

What Do You Receive With IDProtect⁴

- Protect yourself and your family⁵ from fraud and loss
- Credit File Monitoring⁶
- Single-bureau credit score with every new credit report
- Total identity monitoring of over 1,000 databases⁶
- Debit and credit card registration - with registration, you can call one toll-free number to cancel and request replacement cards⁶
- Fully-Managed Identity Theft Resolution Service
- ID Fraud Expense Reimbursement Coverage⁷

What Does Cellular Phone Protection⁸ Do?

- Provides up to \$300 of replacement or repair costs if your cellular phone is stolen or damaged
- Covers the first three phones referenced on the provided cellular phone bill paid through the SmartChoice account
- Two claims allowed per year, up to \$300 per claim after \$50 co-payment

RESTART CHECKING

Benefits Include:

- Free Visa Debit Card - \$750 merchandise limit and \$300 cash limit per day
- Free Digital Banking - Bill Pay and Mobile Check Deposit not available
- Direct deposit
- Free online statements*
- Unlimited ATM transactions (free at Banterra ATMs)

*Additional \$1 fee for requested paper statements if you elect to use Digital Banking.



Dr. Brittney McWilliams
McWilliams Vision Care
Proud Workforce Banking Customer

DIGITAL BANKING

Bank from your mobile device or computer using Banterra's Digital Banking and enjoy convenient features including:

- Move money - Bill Pay, transfer funds, Person-To-Person (P2P) pay
- Mobile Check Deposit
- Check account balances and transactions
- Manage Banterra Visa Debit Cards - setup email alerts, travel notices, switch cards on/off, report cards lost/stolen, change your PIN and request temporary debit card limit increases
- View check images and attach images like receipts to individual transactions
- Easy and secure logins - auto, PIN, Touch ID and Face ID
- Find locations, interactive teller machines (ITMs), ATMs and banking hours
- Other features - request stop payments, setup online statements, download account activity to Quicken™ or QuickBooks™

⁴Special program notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the benefits described. Please refer to the actual Guide to Benefits and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefits or on the certificate of insurance.

⁵IDProtect® service is a personal identity theft protection service available to personal checking account owner(s), 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.

⁶Registration/activation required.

⁷Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Insurance product is not insured by FDIC or any Federal Government Agency, not a deposit of or guaranteed by the bank or any bank affiliates.

⁸Cell phone coverage: Please refer to Guide to Benefit for additional details regarding eligibility, terms and exclusions.

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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866-BANTERRA (226-8377)

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