



Banterra®



Welcome to **BANTERRA BANK**

Company Highlights

OUR CHAIRMAN

Everett Knight, Banterra's Chairman, is a third-generation bank leader with more than 50 years in banking and has a family legacy known for exceptional work ethic.

A native of Southern Illinois, Mr. Knight has followed the footsteps of his father and grandfather who were bank presidents for Rosiclare State Bank.

Since the beginning in 1975, he has been the driving force to create a bank that provides unmatched customer service, convenient locations, smart products and steady growth for shareholders. He formed a strong board of directors, recruited top-quality leadership and has always pushed for innovative growth including Banterra's Western United States expansion.

Today, Banterra is one of the top banks in the nation and his team members and customers are exceptionally loyal, largely due to the leadership, support and culture that he has established.



Everett D. Knight
Chairman

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OUR MISSION

To be an exceptional organization that creates long-term value for our customers, employees and shareholders by providing opportunities and services that meet the financial needs of the communities we serve.

A MESSAGE FROM THE PRESIDENT

JEFF MAY



It is an honor for me to share information about Banterra's advancement and financial results. We continue to be a leader in our industry with above average growth and profitability. Our success is strategically driven by strong leadership and a team that is dedicated to our company and customers. Banterra offers a versatile suite of financial products supported by quick local decisions and a personal relationship with experienced team members.

Banterra's goal is to be your partner in growing your business and simplifying your personal banking experience.

We take pride in Banterra's story. What started with one location in Southern Illinois is now a company with locations in Arizona, Illinois, Indiana, Kentucky, Missouri and Utah. In addition to traditional commercial and consumer banking services, Banterra offers nationally recognized specialty lending services through Aircraft Finance, Machine Tool Finance, RV and Marine Lending, SBA-Small Business Lending and Transportation Lending. Our western expansion strategy has gained momentum with the onboarding of an experienced banking team in Salt Lake City. This team has expertise in healthcare financing which we plan to expand throughout the organization. Also, we converted our Tempe, Arizona loan production office to a full-service branch to complement our other Phoenix metro locations in Sun City West and Scottsdale.

Banterra's total assets rank in the top ten percent of all banks. With our growth and expansion, we continue to modernize our delivery systems and expand our team with new expertise. Banterra has multiple strategic project teams working to fully digitize all our product lines and the customer service experience.

We continue to evolve, but our relationship with our customers remains our top priority. If you're a customer, please know how much we appreciate the opportunity to serve you. If you're not a customer, we hope that you'll consider Banterra Bank as your financial partner.

Regards,

Jeff May

*President & CEO
Banterra Bank*



Founded in 1975, headquartered in Southern Illinois.



Ranked in the top ten percent of banks in the nation by asset size and the largest, locally-owned bank in the region with steady growth.



Locations in Arizona, Illinois, Indiana, Kentucky, Missouri and Utah.



Mega-bank products and services with quick local decisions and personal service of a community bank.

ABOUT US

Banterra values entrepreneurs and companies with strong leadership and management teams. We focus on commercial and small business banking needs, with specific financial expertise for healthcare, manufacturing and service industries. We provide specialized products, competitive treasury management services and connect our vast banking experience to our business and personal customers.

Unlike most banks, we offer specialty lending nationwide through Aircraft Finance, Machine Tool Finance, RV and Marine Lending, SBA-Small Business Lending and Transportation Lending. Due to our IntraFi Network Deposits product which offers multi-million-dollar FDIC protection on deposits, a large portion of our customer base includes municipalities, schools and other related organizations. The deposits are placed with a network of banks, managed by Banterra for customer convenience.



Banterra®

**SOUTHERN ILLINOIS
SALUKIS**



4291 0000 0000 0000

GOOD
THRU 12/30

LEE CARDHOLDER

DEBIT

VISA

Banterra®
CENTER

With a capacity of more than \$50 million, our lending strength often surprises customers. We focus primarily on middle market, privately-owned companies and we have extensive experience with commercial, small business, consumer and agriculture lending.

We strongly support our communities, with sponsorships and donations to charities and organizations throughout the year, as well as ongoing in-branch charity promotions and team member volunteer efforts.

We support economic development in our communities such as our SIU partnership that includes a naming rights agreement for Banterra Center (formerly SIU Arena) and marketing partnership with SIU Alumni Association. We offer a Banterra-SIU Saluki Visa® Debit Card with every transaction benefiting SIU scholarships.

TAKING CARE OF OUR COMMUNITY

Banterra Bank not only uses a majority of its marketing budget to support sponsorship and donation requests made within our communities, but also promotes charities year-round in all Banterra locations.

Below is a sampling of charities and supply drives that have been promoted in our locations to gain awareness, generate funds and/or collect supplies. Our charity plan changes annually and you can submit a charity for consideration by emailing marketing@banterra.com.

**AMERICAN
CANCER SOCIETY**

**AMERICAN HEART
ASSOCIATION**

ANIMAL SHELTERS

BOYS & GIRLS CLUB

FOOD DRIVES

MARCH OF DIMES

**RONALD MCDONALD
HOUSE CHARITIES**

SCHOOL SUPPLY DRIVES

SUPPORT LOCAL HEROES

(FIRE, POLICE & OTHER FIRST
RESPONDERS; ESSENTIAL WORKERS)

THIS ABLE VETERAN

**VETERAN'S
HONOR FLIGHT**





SUPPORTING ATHLETICS

Banterra supports youth sports of all ages as well as regional university athletics. Key examples of this include:



SIU Saluki Athletics

Naming Rights Partnership with Banterra Center

Banterra has a 10-year agreement with up to \$10 million for Southern Illinois University and Saluki Athletics.



Southeast Missouri State University (SEMO)

Banterra has a multi-year sponsorship agreement with SEMO Redhawks Athletics which includes 100 football tickets per home game given to a non-profit as well as brand exposure on SEMO's Gameday Video Highlights, among other branding opportunities.



University of Evansville Purple Aces

Banterra is an exclusive sponsor of the Student Athlete of the Week which includes in-game presentations, PA announcements, sharing posts on social media and in-venue signage.



Youth Sports

Banterra is proud to support youth sports throughout our footprint that ranges from scoreboard financial support to t-shirt sponsorships. If you'd like Banterra to support your school athletics or youth sporting event, see your local branch for consideration.

LEADERSHIP

BOARD OF DIRECTORS

Everett D. Knight	Don D. Hutson	Bobby R. Miller, Jr.
Michael J. Alley	Jason C. Knight	James W. Morris
Steve A. Carter	Mark W. Knight	Thomas J. Raben
Kirk S. Hovde	Robert Jeff May	

OFFICERS

Everett D. Knight	Chairman
Michael J. Alley	Vice Chairman, Banterra Bank
Don D. Hutson	Vice Chairman, Banterra Corp.
Robert J. May	President & Chief Executive Officer
Kristina M. Scott	EVP, Chief Banking Officer
Gary L. Dillard	EVP, Chief Financial Officer
Barbara L. McKenzie	EVP, Chief Financial Officer - Transition Executive
Jennifer R. Aden	EVP, Chief Legal Officer
Debra J. White	EVP, Chief Operations Officer - Retail
Steven R. Burroughs	EVP, Chief Risk Officer
James W. Morris	EVP, Sr. Counsel & Assistant Corporate Secretary
Regina M. Davis	Vice President, Comptroller

MARKET EXECUTIVES

Jeff Speith	Central Region
Chris Rutledge	Indiana Region
Phil Moore	Southeast Missouri Region
Jim Kratzer	St. Louis Region
Jeremy Lowry	Western Region
Preston Keller	Salt Lake City, UT
Nicholas Shepherd	Scottsdale, AZ

SPECIALTY LENDING

John Gill	RV & Marine Lending
David Madden	Aircraft Finance
David Ozbun	Transportation Lending
Jason Knight	Machine Tool Finance

SOUTHEAST MISSOURI EXECUTIVE COUNCIL

David Anderson	Eye Consultants, Inc.
Rob Janet	Dutch Enterprises, Inc.
Kathy Mangels	Southeast Missouri State University (Retired)
Joe Uzoaru	Athena Property Group
John Voss	Procter & Gamble

INDIANA EXECUTIVE COUNCIL

Alan Clark	CRS OneSource
Shannon Frank	Kahn, Dees, Donovan & Kahn, LLP
Scott Hartig	Melkay Electric-Mechanical-Plumbing
Chris Kiefer	Ivy Tech Community College
Jeff Wolfe	Wolfe's Auto Auctions

PADUCAH EXECUTIVE COUNCIL

Dane Blythe	Blythe CPAs & Advisors
Bruce Brockenborough	Hannan Supply Company
Jessica Toren	Mercy Health - Lourdes Hospital
Bruce Wilcox	Greater Paducah Economic Development

BANTERRA HISTORY



Acquired Gallatin County State Bank in Ridgway, Illinois; Banterra has \$11 million in assets.

Frankfort Bancorp, Inc., Vienna Bancorp, Inc. and Ridgway Bancorp, Inc. are merged, making it a multi-bank holding company and is named Banterra Corp. The word "Banterra" means "Bank of the Earth" and was selected as it is reflective of the company's philosophy.



Changed bank names to "Banterra Bank Of..."



Banterra has 16 branches with acquisitions of the Heartland National Bank in Herrin and Carterville (IL, 1999) and National State Bank in Metropolis (IL, 2000).



Title Professionals, Inc. acquired and Banterra reaches 21 branches in Carmi, Du Quoin and Harrisburg (IL) and an additional branch in Paducah (KY) at 5200 Hinkleville Rd. Entered Mt. Vernon (IL) with the establishment of a loan production office.

Robert Jeff May joins Banterra as Executive Vice President and will be promoted to President & CEO in 2013.

Banterra entered a third state, Indiana, established a loan production office in Evansville.



Banterra entered a fourth state, Missouri, established a loan production office in Cape Girardeau.

1975

1980

1983

1989

1990

1995

1996

2000

2001

2002

2003

2004

2005

2006

After the acquisition of The Bank of West Frankfort (1979) and Drovers State Bank in Vienna (1980), Banterra had grown to three Illinois branches.



Banterra Corp. entered four additional Southern Illinois cities, acquired Bank of Christopher (1984), Bank of Egypt (two locations in Marion, 1985), Norris City State Bank (1986), and Hamilton County Bank in McLeansboro (1989).

Banterra Insurance Services is established.

Banterra becomes one of the largest Southern Illinois community banks, with 12 locations including Carbondale (1993), Eldorado (1993), Kroger in Marion (1994) and drive-thru facility in Vienna (1995).



Banterra entered a second state, Kentucky, established a branch in Paducah.

Banterra Corp. is converted to a financial holding company. Opened a third branch in Marion (IL) at 401 E. DeYoung Street.

Banterra reached \$1 billion in assets.



Opened fourth Marion location and established branch in Mt. Vernon (IL); Banterra's total number of branches reached 23.

Banterra's Evansville (IN) branch moved to newly constructed branch at 133 Cross Pointe Boulevard.

Machine Tool Finance is established.



Banterra's Cape Girardeau branch is moved to the new Banterra Centre, a \$7 million facility developed by Banterra and The Rhodes Group.

Banterra entered the St. Louis area market, established a loan production office in Ladue (MO).

Banterra continued its strength in agriculture lending and established a loan production office in East Prairie (MO).

Aircraft Finance and Marine Lending were added to Specialty Lending division.



Banterra opens two new branches, a renovation project in East Prairie (MO) and new construction in Metropolis (IL).



Transportation Lending was added to Specialty Lending division.



Banterra entered a fifth state, Arizona, established a loan production office in Tempe.



Board member Don Hutson is named to a new position - Vice Chairman of Banterra Corp.

Opened new commercial branch in Scottsdale (AZ).

In order to take advantage of better interest rates and supply of securities, Banterra formed a non-bank subsidiary, Banterra NV, Inc., to hold certain types of muni bonds.

Banterra opened in Newburgh (IN) and converted Evansville loan production office to a branch.



2007

Cape Girardeau (MO) loan production office is converted to a branch.

RV Lending is established.



2009

2012



Debra White joins Banterra as Executive Vice President, Chief Operations Officer - Retail.

2013

Banterra now has four Evansville (IN) branches with addition of branches at 705 N. St. Joseph Avenue (2011) and 435 E. Diamond Avenue (2012).

2014

Acquired Area Bank, with branch locations in Cave-In-Rock, Golconda, Elizabethtown and Rosiclare.

2015

Board member Mike Alley is named to a new position - Vice Chairman of Banterra Bank.



2016

2017



Banterra hits record-setting year, with a 20% growth in income.

2018

Banterra becomes largest corporate naming rights partner for Southern Illinois University (SIU) with the renaming of SIU Arena to Banterra Center.



2019

Banterra establishes a new digital banking brand with a facility in Sun City West (AZ).

2020



Jennifer Aden is named Executive Vice President, Chief Legal Officer.

2021

Banterra enters Utah with a loan production office, adding a sixth state to its footprint. Western Region is established as a key market for Banterra's growth strategy.

Banterra reaches \$2.6 billion in assets.



Tempe (AZ) loan production office is converted to a branch.

Kristina Scott is named to a new position - Executive Vice President, Chief Banking Officer.



PERSONAL PRODUCTS

CHECKING

Banterra offers checking accounts which include a Banterra Visa® Debit Card, direct deposit, unlimited check writing and digital banking.

BANTERRA SMARTCHOICE

Includes identity theft protection and cellphone protection.

BANTERRA INTERESTPLUS

Allows you to earn interest on your balance.

BANTERRA GREEN

All the essentials plus encourages a green environment.



Show your Saluki pride with checking accounts designed for students and fans of Southern Illinois University. Each account provides you with a Banterra-SIU Saluki Visa® Debit Card which supports a Banterra-SIU Scholarship Fund through transaction activity.

- **Saluki Student Checking**
No monthly fee, no overdraft fees¹ and everything a student needs.
- **Saluki Interest Checking**
Allows you to earn interest² on your balance.

BANTERRA CREDIT CARDS

Through Elan Financial Services, Banterra offers Visa Credit Cards that offer competitive rates, bonus reward points and other great benefits.

CONSUMER LOANS

Need a new car, boat or want to pay off bills? We can help with funding.

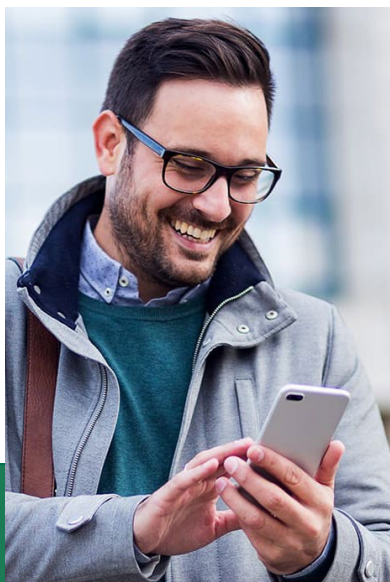
SOLAR LOANS

Make your dream of using renewable energy a reality with no-money-down solar loans.

AIRCRAFT FINANCE

As part of our specialty lending division, we offer finance options for a variety of aircraft.

¹Overdraft fees will be avoided by Banterra automatically declining any withdrawal or purchase that would result in insufficient funds to 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. ²\$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+



SAVINGS

Banterra offers several ways to save money:

- Preferred Savings
- Smart Kids Savings (ages 21 & under)
- Money Market
- Preferred Money Market
- CDs & IRAs
- Health Savings Account
- Investments

DIGITAL BANKING

Banterra customers can experience top-rated online banking and mobile app that allows you to bank 24/7.

Some of the features include:

- Mobile Check Deposit
- Person-To-Person (P2P) Pay
- Bill Pay
- Transfer funds between accounts
- On/off feature for your debit card

TECHNOLOGY CONVENIENCES

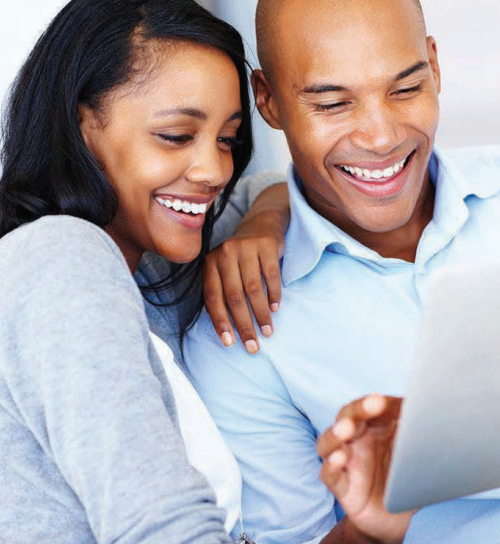
In addition to Digital Banking, Banterra offers technology conveniences such as ITMs (Interactive Teller Machines) and Banterra.bank features including scheduling appointments online, chat, loan payments, applications and more.

MORTGAGE & EQUITY

Banterra offers unmatched personal service for your mortgage and home equity needs, as well as online conveniences which include online application, pre-qualification review and rate information.

Loans include:

- Fixed-Rate & Adjustable-Rate
- FHA & VA
- Rural Housing
- Jumbo Mortgage
- Construction & Refinance
- Home Possible
- Vacant Land/Lot
- Doctor



INSURANCE & INVESTMENTS

We are pleased to provide Banterra Insurance and Investments¹, because it can play an integral role in retirement planning, business planning and protecting your assets, family and legacy.



AUTO

Motorcycle, RV
& Marine



HOME

Homeowners,
Condo & Renter



LIFE

Term, Universal
& Disability



BUSINESS

Property Insurance,
Commercial General Liability
& Worker's Compensation



HEALTH

Medicare
Supplemental &
Long-Term Care



AGRIBUSINESS

Commercial Property,
Commercial Auto &
Equipment & General
Liability Insurance

Full-service financial counseling with a range of investment opportunities

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 residents of Illinois, Indiana and Kentucky. Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

BUSINESS PRODUCTS

TREASURY MANAGEMENT

Banterra offers superior treasury management services for your business needs. Services include:



CHECKING

- Free Business Checking
- Premium Business Checking
- Basic Business Checking
- Business Analysis Checking

SAVINGS

- Savings Accounts
- Money Markets
- Health Savings Accounts

WORKFORCE BANKING

- Special product offerings & financial education for your employees.

ONLINE BANKING & ACCOUNT MANAGEMENT

- Cash Management
- Business Mobile App

PAYMENTS

- Direct Deposits of Payroll (ACH)
- Accounts Payable (ACH)
- Wire Transfers

RECEIVABLES

- Accounts Receivables
- Cash Concentration
- Remote Deposit
- Merchant Processing
- Electronic Data Interchange (EDI)

FRAUD DETECTION

- ACH Positive Pay
- Out-Of-Band Authentication

SWEEP ACCOUNTS

- Zero-Balance Accounts
- IntraFi® Network DepositsSM
- Line Of Credit Sweep

ADDITIONAL BUSINESS SERVICES

- Night Deposit & Vault Service
- CDARS® - Certificate of Deposit Account Registry Service¹
- Workforce Banking
- Business Card Services
- checXchange™ - Check Recovery Service

¹Placement of your funds through the IntraFi Network Deposits or CDARS service is subject to the terms, conditions and disclosures set forth in the agreements you enter into with us, including the applicable Deposits Placement Agreement. Limits apply and customer eligibility criteria may apply. IntraFi Network Deposit withdrawals are limited to six per month when using the IntraFi Network Deposits MMDA option. IntraFi Network Deposits and CDARS are registered service marks of IntraFi Network LLC.

BUSINESS PRODUCTS

COMMERCIAL, SMALL-BUSINESS & INDUSTRY-FOCUSED BANKING

Banterra's success depends on the success of our customers and the economic development in our area. Let us help you launch your business dream, extend a line of credit or finance your next piece of equipment.



SMALL BUSINESS

- Small Business Lending & SBA expertise (Small Business Administration)
- Lines of Credit
- Solar Loans

BUSINESS LOANS

- Short-Term Loans
- Inventory Financing Loans
- Business Acquisition Loans
- Refinance & Consolidation Loans



COMMERCIAL REAL ESTATE LOANS

- New Purchase
- Refinance & Consolidation Loans
- Land Development

INDUSTRY SPECIALITIES

- Agribusiness
- Healthcare
- Municipalities & Government Organizations



SPECIALTY LENDING

Lending offered nationwide through Aircraft Finance, Machine Tool Finance, Transportation Lending, and RV & Marine Lending.

AIRCRAFT FINANCE

Banterra Aircraft Finance specializes in aircraft financing for almost every general and business aviation aircraft in the industry. This includes piston, turbine, Light-Sport Aircraft (LSA) airworthy experimental and vintage airplanes, and business jets. It also includes piston helicopters, sailplanes, motor gliders, new powered trikes and hot air balloon packages operated and based within the United States. Our aircraft financing programs proudly offer:

- Friction-free online, fast-track application for loans under \$100,000
- Long-term, fully amortized loans
- Highly competitive rates & terms
- Asset-based option for loans under \$1 million
- Over 85 years combined aviation experienced staff
- No application fee or closing points & 90-day pre-approvals available



MACHINE TOOL FINANCE

Banterra's Machine Tool Finance has made a commitment to "Made In America" values with a focus on our country's machine shops and other small manufacturers. Offerings include:

- Simple-interest loans (not leases)
- Application-only for most requests
- Low-fixed rates
- Knowledgeable underwriting

RV & MARINE LENDING

Recreational Vehicle (RV) and Marine Lending specializes in financing these products directly with dealers, working with nearly 500 dealers in 19 states.

TRANSPORTATION LENDING

This division provides lending and financial services specifically to the U.S. trucking industry.

SBA-SMALL BUSINESS LENDING

Banterra has expertise in SBA (Small Business Administration) Lending and offers this regionally as well as nationwide through our specialty lending services.

BRANCH & ATM/ITM LOCATIONS

ILLINOIS

CARBONDALE

Branch/ATM/ITM
1500 W. Main St.
618-549-2116

ATM Only
SIH-Memorial
Hospital Of Carbondale
405 W. Jackson St.

ATM Only
SIU Carbondale
Student Center
1255 Lincoln Dr.

CARMI

Branch/ATM
1310 W. Main St.
618-382-7376

CARTERVILLE

Branch/ATM
108 E. Plaza Dr.
618-985-3738

ATM Only
John A. Logan College
700 Logan College Dr.

CAVE-IN-ROCK

Branch/ATM
249 N. Canal St.
618-289-3240

CHRISTOPHER

Branch/ATM
506 N. Victor St.
618-724-9416

DU QUOIN

Branch/ATM/ITM
124 W. Main St.
618-542-2142

ELDORADO

Branch/ATM
1501 U.S. Hwy. 45 S.
618-273-2242

ELIZABETHTOWN

Branch/ATM
101 S. Main St.
618-287-2171

GOLCONDA

Branch/ATM
121 E. Main St.
618-683-2600

HARRISBURG

Branch/ATM
520 E. Poplar St.
618-253-6000

Branch/ATM/ITM
395 S. Commercial St.
618-253-6000

ATM Only
Southeastern Illinois
College Cafeteria
3575 College Rd.

HERRIN

Branch/ATM
318 S. Park Ave.
618-942-7373

JOHNSTON CITY

Branch/ATM
908 Grand Ave.
618-983-6925

MARION

Branch/ATM/ITM
3201 Banterra Dr.
618-993-2678

Branch/ATM
800 N. Carbon St.
618-993-2984

Branch/ATM/ITM
In-Kroger
1704 W. DeYoung St.
618-997-1643

Branch Only
102 W. Main St.
618-993-2678

ATM Only
401 E. DeYoung St.

MCLEANSBORO

Branch/ATM
200 E. Market St.
618-643-2351

METROPOLIS

Branch/ATM
521 Ferry St.
618-524-9316

MT. VERNON

Branch/ATM
3520 Broadway St.
618-242-9070

NORRIS CITY

Branch Only
208 E. Main St.
618-378-3453

ATM Only
Doug's Food Mart
201 S. Division St.

RIDGWAY

Branch/ATM
123 S. Murphy St.
618-272-3151

ROSICLARE

Branch/ATM
225 Main St.
618-285-6813

VIENNA

Branch Only
402-04 Court St.
618-658-2011

Branch/ATM
529 E. Vine St.
618-658-8801

WEST FRANKFORT

Branch/ATM
110 E. Oak St.
618-932-2131

ATM/ITM Only
1206 W. Main St.

BRANCH & ATM/ITM LOCATIONS

INDIANA

EVANSVILLE

Branch/ATM
133 Cross Pointe Blvd.
812-475-2866

Branch/ATM
435 E. Diamond Ave.
812-228-5230

Branch/ATM
705 N. St. Joseph Ave.
812-401-4323

NEWBURGH

Branch/ATM
3811 Haley Dr.
812-490-3200

KENTUCKY

PADUCAH

Branch/ATM/ITM
5200 Hinkleville Rd.
270-444-6267

Branch/ATM
3151 Parisa Dr.
270-442-9718

MISSOURI

CAPE GIRARDEAU

Branch/ATM
1650 N. Kingshighway
Suite 101
573-339-5787

EAST PRAIRIE

Branch/ATM
99 Prairie Dr.
573-649-5146

LADUE

Loan Production
9900 Clayton Rd.,
Suite E
314-942-3090

ARIZONA

SCOTTSDALE

Branch Only
15100 N. 78th Way,
480-576-2510

SUN CITY WEST

Branch/ATM
Sun Canyon Bank
In-Safeway
13503 Camino Del Sol
480-559-8400

TEMPE

Branch Only
1600 W. Broadway Rd.,
Suite 145
480-645-9005

UTAH

COTTONWOOD HEIGHTS

6965 South Union Park Ctr.,
Suite 260
385-645-3005





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866-BANTERRA (226-8377)
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MEMBER FDIC

