

DIGITAL BANKING

ONLINE AND MOBILE



Banterra[®]

We know that a majority of our customers prefer convenient technology for their banking. That's why we offer digital banking for online and mobile that allows anytime access to a variety of banking features. We offer ATMs, including Deposit-Taking ATMs, that provide 24-hour services.

DIGITAL BANKING

Banterra's Digital Banking includes an online and mobile all-in-one platform, so whether you enroll on a computer or mobile device, you're automatically set up for both.

Features include:

- Pay bills with Bill Pay, transfer funds and pay individuals with Person-To-Person (P2P) Pay.
- Deposit checks with Mobile Check Deposit.
- Check account balances and transactions.
- Manage Banterra Visa® Debit Cards - Set up email and text alerts¹, travel notices, switch cards on/off, report cards lost/stolen, change your PIN and request temporary debit card limit increase.
- View checks/attach images to your transactions.
- View locations, ATMs and banking hours.
- Download account activity to Quicken™ or QuickBooks™, request setup of online statements or stop payments.



¹Message and data rates may apply.

DIGITAL BANKING FEATURES

Profile Options

It is simple to use our mobile app with easy and secure login options.

- Auto Login, PIN, Touch ID & Face ID
- Click on the profile icon at the bottom right corner to update your login settings

Menu Options

After you log in to your mobile app, it will first pull up your "View Accounts" page. Select the "Menu" icon at bottom-left corner and you will instantly see various digital banking features including:

- View Accounts
- Statements, Tax Forms, & Notices
- Move Money
- Deposit Checks
- Manage Cards
- Manage Alerts
- Messages & Forms
- Open A New Account
- Reports
- Order Checks
- Schedule An Appointment
- Order Foreign Currency
- Find Locations

FEATURES & HOW-TO TIPS

View Accounts

- Receive an overview of total deposits and loans on your account.
- View account balance for each account.
- Click on accounts for daily transactions.
- Click on the transaction for the option to select budget category, add notes or attach a receipt.
- Transactions listed as "CK#" are checks that have cleared your account. Click on the transaction to see an image of the check.
- To request a "Stop Payment" on checks/automatic payments (ACH) before they are taken out of your account, click on the account and then "Services" (top right corner). Click "Stop Payment," select the payment, single check, range of checks or ACH.

Statements, Tax Forms & Notices

- Click on this section to view statements, tax forms and important account notices.
- For online statements, click on statements to view the recent statement or select a previous date.

Move Money

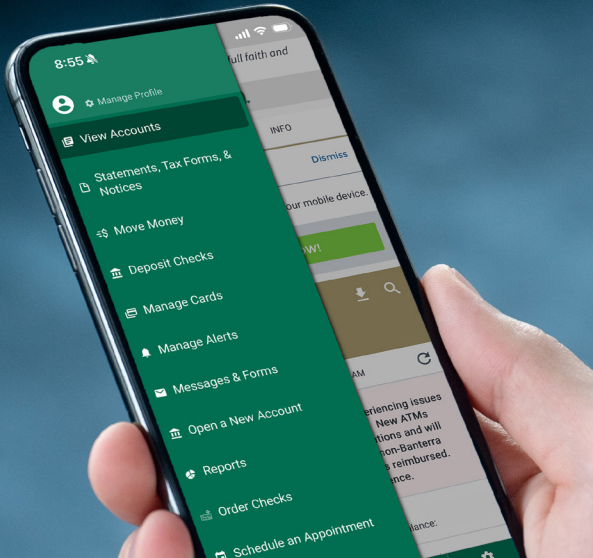
With "Move Money", you can set up payees for Bill Pay or P2P, or transfer funds to and from your accounts easily.

- Click on "Move Money" from the "Menu" bar or on "Transfers" at the bottom of the app screen.
- Click on the "Start A New Transaction" green bar to start a transaction.
- Select an account payee or "Add New Payee" button, if not currently listed.
- It will list accounts eligible for making payments/transfers, or you can filter to show accounts only eligible for Bill Pay, P2P, Transfer or Loan Payment.
- Complete the transaction details such as date, amount, etc. and click "Continue."

Deposit Checks

Use your smartphone's camera to deposit endorsed checks into your Banterra account. Simply follow these steps to deposit checks using our mobile banking app.

- Make sure you sign the back of the check and write "For Mobile Deposit Only" below your signature.
- Select the account to deposit into.
- Select an account payee or "Add New Payee" button if not currently listed.
- Snap photos of the front and back of the check.
- Enter the deposit amount.
- Review and submit deposit.
- You will receive an email notification when the deposit is approved or not accepted.
- Keep the check for at least 14 days after mobile deposit is approved or not accepted.
- After you have confirmed the funds are deposited, you can shred the check or mark it as VOID.



Manage Cards

Manage your Banterra Visa® Debit Card in your mobile app and take advantage of security and convenient features. Simply click on any card shown and you'll see these feature options:

MARK DEBIT CARDS ON/OFF

Turn your cards on/off at any time.

MANAGE ALERTS

Enable email alerts on your debit card transaction to be notified each time a transaction is processed. Text alerts¹ can also be set up by completing the form under "Messages & Forms" or by calling or visiting your local branch.

TEMPORARY SPENDING LIMIT INCREASE

Request a temporary limit increase on your Banterra Visa® Debit Card for a 30-minute period (some exclusions may apply, see branch for details).

CHANGE PIN

Change the four-digit Personal Identification Number (PIN) that's associated with your Banterra Visa® Debit Card all from the convenience of your phone or desktop.

REPORT LOST OR STOLEN CARD

If you believe your debit card has been lost or stolen, first turn off your card and then use this feature to notify the bank. Once reported, the card can no longer be reactivated.

¹Message and data rates may apply.

Manage Alerts

- Manage accounts/payments with email alerts.

Messages & Forms

- Select this option to view important messages and also to submit messages and forms to Banterra.

Open A New Account

- Start or resume an application to open a new Banterra account.

Reports

- Create and view customized reports of your account activity.

Order Checks

If you need more checks for your Banterra Checking Account, you can easily order them through our provider's online portal. Here's what you'll need when you place your order:

- Routing Number
- Account Number
- ZIP Code

Schedule An Appointment

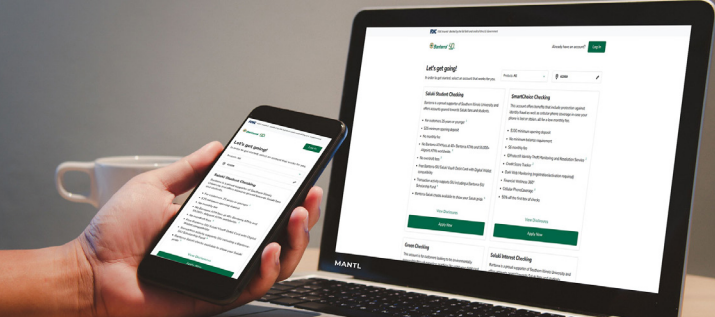
- This will take you to our website so you can set up an appointment at your nearest branch location.

Order Foreign Currency

- If you are traveling outside of the country, let Banterra help you get prepared for transactions by ordering currency.

Find Locations

- Select this option from the Menu or the Locations icon at any time at the bottom of your screen. By selecting this, you can view an interactive map of our facility and ATM locations, hours of operation and phone number for each location.



ONLINE ACCOUNT OPENING

Banterra now offers an easy-to-use online¹ account opening for your convenience. We understand your life is busy and we strive to offer banking services on your time with online account opening, digital banking and more.

Here is what you need for a quick application:

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

AUTOMATED TELLER MACHINES (ATMs)

Banterra ATMs

With our ATMs, banking is made convenient and easy so you can make account transfers², view/print mini-statements, withdraw cash, check your account balance or change your PIN all on your time.

Deposit-Taking ATMs

Take advantage of Deposit-Taking ATMs across our region. Find your nearest location at Banterra.bank.

Deposit-Taking ATMs are located at:

- Carbondale, IL - 1500 W. Main St.
- Du Quoin, IL - 124 W. Main St.
- Harrisburg, IL - 395 S. Commercial St.
- Marion, IL (in Kroger) - 1704 W. DeYoung St.
- Marion, IL - 3201 Banterra Dr.
- West Frankfort, IL - 1206 W. Main St.
- Paducah, KY - 5200 Hinkleville Rd.
- Bowling Green, KY - 760 Lovers Ln, Suite 102

¹Online 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. ²You can initiate transfers with your debit card when it is connected to more than one Banterra account.

BANTERRA BANK SERVICES

PERSONAL BANKING

Personal Checking
Personal Savings
CDs & IRAs
Mortgage & Equity
Digital Banking
Personal Loans
Private Banking

BUSINESS BANKING

Business Checking
Business Savings
Business & Agricultural Lending
Specialized Lending
- Aircraft, Healthcare, Machine Tool, RV & Marine
Treasury Management
Banterra Business Mobile App
Merchant Processing
checkXchange™ Check Recovery Service
IntraFi® Network DepositsSM
Workforce Banking

OTHER SERVICES

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



Banterra[®]

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866-BANTERRA (226-8377)

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