

A BANK THAT LIVES UP TO YOUR PROFESSION



Delivering top-rated finance solutions for healthcare professionals.

At Banterra, we realize the complexity of the healthcare industry and we are here to help strengthen your financial health. Whether you are relocating, starting a medical practice, or simply looking for a banking partner that understands the healthcare industry, Banterra is the right partner for you.

We have a team of experts who specialize in medical finance and product offerings geared toward healthcare professionals, including:



DIGITAL BANKING CONVENIENCES



DOCTOR LINE OF CREDIT PROGRAM



SIMPLE DEPOSIT SOLUTIONS



DOCTOR MORTGAGE LOAN



TREASURY MANAGEMENT SERVICES



PHYSICIAN'S RELOCATION LOAN

ABOUT BANTERRA

- Top eight percent of banks in the nation, based on asset size.
- More than \$3 billion in assets with lending capacity of \$80 million.
- Constant growth since established in 1975.
- Locations in Arizona, Illinois, Indiana, Kentucky, Missouri and Utah.
- Specialty lending divisions including Aircraft, Healthcare, Machine Tool, and RV & Marine.
- Smart and convenient products for lending and deposits, including Treasury Management and digital.

Our Medical Finance Experts Are Ready To Help You

Call or stop by one of our convenient branch locations to learn more about Banterra's services and solutions offered for medical and healthcare professionals.



DIGITAL BANKING CONVENIENCES

As a healthcare professional, we know your time is extremely limited and you need valuable resources you can trust. Banterra's Digital Banking offers convenient features to help you bank 24-hours a day, seven days a week. Features include:

- Mobile Check Deposit
- Bill Pay
- Person-To-Person (P2P) Pay
- Money Transfer
- Budgeting Tools
- Account activity downloads to Quicken® or QuickBooks®
- Smart security features including alert notifications and the ability to turn on/off Banterra Visa® Debit Cards as needed

SIMPLE DEPOSIT SOLUTIONS

Healthcare industry banking is unique compared to most business banking needs, which is why we offer a range of business and consumer products to serve you. Speak with a medical finance expert to discuss the right checking and savings product for you.

If you require additional FDIC coverage based on your deposit balance, we offer convenient and secure fund placement into demand deposit accounts, money market deposit accounts or certificate of deposit accounts (CDs) through our partnership with IntraFi Network.

- **IntraFi® Network DepositsSM**
 - Access millions in FDIC insurance for deposits, both large and small, and enjoy the simplicity of banking with just one trusted and local institution.

TREASURY MANAGEMENT SERVICES

Success often translates to a busy schedule, and we're here to help you with the challenges that may come with demanding work hours, especially if you manage or own your own practice.

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 including:

- **Payments**
 - Direct Deposit/ACH (Automated Clearing House), Same-Day ACH, Accounts Payable/ACH, and Wire Transfers
- **Receivables**
 - Accounts Receivables/ACH, Cash Concentration/ACH, Remote Deposit, Merchant Processing, and Electronic Data Interchange (EDI)
- **Fraud Detection**
 - Positive Pay and ACH Monitoring
- **Sweep Accounts**
 - Zero-Balance Accounts (ZBA), and Line of Credit Sweep
- **ChecXchangeTM**
 - In partnership with Unity FI Solutions, this service automatically collects your returned checks and greatly increases your recovery of bad checks at no cost to you, and no action required.

DOCTOR LINE OF CREDIT PROGRAM

Developed with the specific needs of physicians in mind, this revolving line of credit allows for funding up to \$200,000 with no required collateral and interest-only payments* each month.

*Full principal amount as well as any unpaid, accrued interest is due at maturity date stated in credit agreement. All loans are subject to approval.

DOCTOR MORTGAGE LOAN

Becoming a physician can leave you with educational expenses to pay and may make it challenging to secure a down payment or qualify for a large mortgage, but we can help with this loan:

- No down payment options (limitations apply)
- Fixed-Rate Mortgage and Adjustable-Rate Mortgage
- Employment start date up to 90 days after closing allowed
- Financing for attached or detached single-family residences
- 100% loan-to-value available for mortgages up to \$1MM
- 90% loan-to-value available for mortgages up to \$2MM

PHYSICIAN'S RELOCATION LOAN

We understand that relocating can be costly and may create a drain on your current finances. That's why we offer a personal loan to cover your moving expenses, allowing time for you to get settled. Personal loans up to \$10,000 are available for physicians, with an option to avoid payment up to 120 days.

