PRESS RELEASE



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BANTERRA BANK TAKES ADDITIONAL COVID-19 MEASURES; OFFERS DRIVE-THUR SERVICE AND APPOINTMENT-ONLY LOBBY SERVICE

Marion, IL – Based on the latest recommendations from Centers for Disease Control and Prevention (CDC) and federal and state governments, Banterra has taken additional temporary measures for the well-being of customers, team members and communities by operating drive-thru service as normal, but converting lobby service to appointment only, as needed. Branch locations within retail supermarkets will remain open, but will have enhanced safety measures which include team members wearing gloves and reduced operating hours. Banterra will continue to offer complete banking services and will monitor latest updates in order to resume normal branch operations as soon as possible.

"Customers and our communities should know that Banterra and the banking industry remain strong despite challenges resulting from the coronavirus," said Jeff May, president of Banterra Bank. "We know our customers need financial solutions now more than ever, and it is imperative for us to continue the same, reliable service that they expect from us including branch service and convenient digital banking."

In addition to lobby service changes, Banterra will have a large portion of administrative staff working from home and will be re-organizing office locations with the additional space available in order to increase social distance measures. Any additional branch staff due to lobby service changes will work within other areas offered at Banterra as needed. All retail locations and administrative offices have also been stocked with appropriate sanitizer supplies, as available.

Preventative measures are encouraged to customers including utilizing the following: Digital banking, debit card and digital wallet for payment transactions, Banterra's Telephone Banking - 877-859-BANK (2265), and Banterra's ATMs and ITMs (Interactive Teller Machines). For more information on these services, go to Banterra.com.

Attached is the document being sent to customers through Banterra.com, Banterra's Facebook and email communication, which further explains Banterra's action steps during this health crisis.

Banterra Bank began as a single bank in Ridgway, Illinois in July of 1975. Today, Banterra has \$2 billion in assets and is ranked in the Top Ten Percent of U.S. Charter Banks and Top Five Percent for Illinois Charter Banks, according to asset size. Banterra has 40 locations in Illinois, Indiana, Kentucky, Missouri and Arizona, as well as a specialty lending division that serves customers nationwide. For more information, call 866-BANTERRA (226-8377), or go to www.banterra.com.