

Remote Deposit:
A Faster Way To Bank

Banterra Bank Expands
To Gilbert, Arizona

Fresh Insights And
New Conversations

| Spotlight: Basden's American RV

| Banterra Dependent Scholarship

TABLE TALK

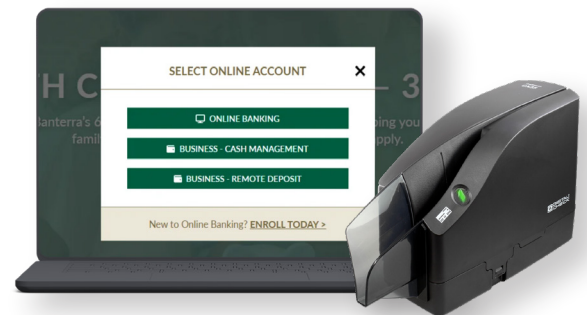


REMOTE DEPOSIT: A FASTER WAY TO BANK

Remote Deposit is designed for businesses that want to streamline their deposit process. Conveniently make deposits from your office by converting checks into image-based transactions and transmitting the check images to your account using a secure internet connection. We provide your business with an image scanner, install the equipment and provide training to your staff. With this convenient tool, you can bid farewell to those time-consuming trips to the bank for check deposits. Instead, from the comfort of your office, you can swiftly scan and submit checks electronically.

Benefits to your company:

- ✔ Reduces employee & travel expense for making deposits
- ✔ Research & report capabilities
- ✔ Improves cash flow & funds availability
- ✔ Greater security



FREQUENTLY ASKED QUESTIONS

How do I set up Remote Deposit for my business?

Visit your local Banterra branch or contact us directly. Our experts will handle the equipment and software setup, ensuring a seamless experience for you and your team.

What if I need assistance after installation?

Banterra provides comprehensive training for you and your employees. We're committed to keeping you up-to-date on technology and ensuring you're comfortable using it.

Can I access my deposit history online?

Absolutely! Digital records and reporting are available through our user-friendly interface. You'll have a clear view of your deposit activity whenever you need it.



Treasury Management services like Remote Deposit have helped make my job easier. I know I can count on Banterra to keep me up-to-date on technology and train me on how to use it. They are always looking for ways to improve service for their clients and it shows!

Patricia Pass | Pass One Hour Heating and Air | Herrin, IL

WESTERN REGION HIGHLIGHTS

BANTERRA BANK EXPANDS TO GILBERT, ARIZONA

Banterra has expanded our presence in the Western Region by opening our new branch in Gilbert, Arizona. This new location replaces our former Tempe branch, which closed late December of 2025. This positions us to better serve customers throughout the East Valley.

While we support machine tool customers nationwide, our Gilbert branch team brings specialized experience in the machine tool industry, understanding both the business and the need for convenience in everyday banking.

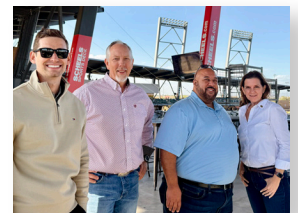
We're excited to serve the area with expanded in-person support, along with online account opening available to Arizona residents, helping us meet customers wherever they do business.



BUILDING RELATIONSHIPS AND COMMUNITY CONNECTIONS

Our team in Utah and Arizona has been busy creating meaningful connections and strengthening relationships across the western region with our customers. Recently, the Scottsdale team hosted a customer appreciation outing at Cantina Spring Training in Salt River Fields at Talking Stick. This brought together clients in the region for a memorable day of spring training baseball, great food, and conversation.

Events like these allow our team members to thank our customers for their continued support while reinforcing Banterra Bank's commitment to personal service and community engagement.



"HELPING YOU THRIVE" PODCAST

FRESH INSIGHTS AND NEW CONVERSATIONS

We're proud to use our "Helping You Thrive" podcast as a platform to spotlight the people, organizations, and ideas shaping our communities. Each episode gives local leaders and businesses a space to share their story, their impact, and their vision for the future.

In our latest episode, "Live, Work, Thrive: The Spirit of Southern Illinois Now," we sat down with Deborah Barnett, Executive Director of Southern Illinois Now. She shared how the organization is advancing economic development across 17 counties and why regional collaboration is more important than ever. It's a powerful conversation about growth, opportunity, and what it means to build a stronger Southern Illinois together.

Our next episode of "Helping You Thrive," features Dr. Kirk Overstreet, President of John A. Logan College in Carterville, Illinois where we'll explore what's ahead for the campus, including plans for future buildings and the evolving role that higher education plays in supporting students, workforce development, and our local economy.



Be sure to subscribe and listen on YouTube, Spotify, or Apple Podcasts.

BASDEN'S AMERICAN RV

(EVANSVILLE, IN)

WHAT WAS THE INSPIRATION OR MOTIVATION TO START THE BUSINESS?

Sometime in early 1992, my father decided he wanted an RV to travel to the races we were involved in. We stopped at Basden RV on Columbia St. and shopped for a Southwind Class A. Bill Basden quoted us a price and my father said, "Gosh Bill, I don't want the whole dealership, just this one RV!" Turns out, we had a mutual friend in Al Umbach who approached my father with the financials and the message that Bill and Marge Basden were interested in selling. We had been involved in the retail boat business when I was very young, and getting back into the retail sales business was not on my father's radar. For a couple weeks those financials sat on the kitchen table until I opened them up and read through them. I researched the industry and realized this looked like a great opportunity to grow a stagnant dealership along with their biggest customer base, the baby boomer. I knew dad wasn't interested, but I was!

HOW HAS YOUR COMPANY GROWN?

Our first full year in business was 1993. We sold about 85 RV's. In 2017, we eclipsed 600. We've been as large as three storefronts, but in the late 1990's it became very evident we needed a large, highway or interstate located facility, that we could consolidate into one location and eventually built the facility we still use today. We have the largest parts and service department and the largest indoor showroom within a hundred-mile radius.

WHAT HAVE YOU DONE TO ACHIEVE GROWTH?

First and foremost, we recognize that we don't sell something anyone wakes up in the morning and has to have. We sell the idea of affordable fun! We built our facility to do exactly that. We listened to and continue to listen to our customers on what products they want to purchase, how they want to do business and how they wish to be treated, then



we DO IT! We cultivate career employees and treat them as family. We empower them to do the right thing for the customer and that has paid enormous dividends in our growth.

WHAT IS ONE PIECE OF ADVICE YOU WOULD GIVE TO ASPIRING ENTREPRENEURS?

Your most valuable asset isn't on your balance sheet; it's your employees. Invest wisely in them and treat them well. After all, they are the face of your business and your unofficial partners.

HOW HAS BANTERRA HELPED YOUR BUSINESS TO BECOME MORE SUCCESSFUL?

Banterra has been indispensable in our growth. They have provided us financing solutions, on a local level, that we cannot get elsewhere. They listen and understand our needs and work towards tailoring a product that fits that. They are a true relationship bank!





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BANTERRA DEPENDENT SCHOLARSHIP

To show our appreciation to our team members and their families, we offer a “Banterra Dependent Scholarship” to a graduating high school student with a parent who dedicates their time working at Banterra. Congrats to our 2025-2026 recipient, Cameron Milligan.

Cameron (son of Justin and Katie Milligan) graduated from McLeansboro High School and is planning to attend University of Southern Indiana to obtain a degree in Mechatronics Engineering and later enter the workforce.



**CONTACT US TO LEARN MORE
ABOUT OUR SERVICES**