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TABLE TALK



PAYMENTS MADE SIMPLE: AUTOMATED CLEARING HOUSE (ACH)

Whether it's paying your employees for payroll or paying vendors, you can benefit from working with Banterra for your accounts payable services. Our payment services include direct deposit, Automated Clearing House (ACH) payments¹ and wire transfers. All of these payment services are focused on adding efficiency and ease to your processes so you can free up your own time and your staff's time. If you want to make it easier to manage your business's payments, stop by your local branch or contact us today to speak to a Banterra Treasury Management Representative.

ACH Benefits:

- ✓ **Speed:** ACH payments are processed faster than traditional methods.
- ✓ **Cost Savings:** Say goodbye to paper payment systems and associated costs.
- ✓ **Cash Flow Control:** Manage your cash flow effectively.

How You Can Use ACH Services:

- ✓ **Vendor Payments:** Pay your suppliers and vendors electronically.
- ✓ **Direct Deposit:** Efficiently handle employee salaries and benefits.
- ✓ **Expense Reimbursements:** Streamline expense reimbursements for your team.

FREQUENTLY ASKED QUESTIONS

What are Automated Clearing House (ACH) payments?

ACH payments are electronic transactions that allow businesses to send funds directly from their account to pay vendors, employees or other recipients without using paper checks.

How do ACH payments work for businesses?

Your business submits an ACH file with payment details, and the system processes the transactions as a single debit from your account. Funds are then distributed electronically to each recipient. ACH payments offer faster processing, lower costs compared to paper payments, improved cash flow control and reduced administrative workload for your business.

How do ACH payments help with cash flow management?

ACH payments allow you to schedule and control when funds are distributed, helping your business better manage timing, maintain liquidity and track outgoing payments more effectively.

¹Fees may apply.

TOGETHER, WE BUILD SUCCESS

A MESSAGE THAT REFLECTS WHO WE ARE

Here at Banterra Bank, our relationships have always been at the heart of everything we do. That's why we're proud to introduce our new tagline: **"Together, We Build Success"**. More than just a phrase, these four words capture the spirit of our organization and the values that guide us every day. Success is never achieved alone. It is built through strong partnerships, shared goals and mutual trust.

For our customers and communities, "Together, We Build Success" reflects our commitment to helping individuals, families and businesses reach their financial goals. Whether we're providing guidance, creating opportunities or offering solutions, we believe the best outcomes happen when we work side by side. This also represents our dedication to supporting local charities and organizations, investing in meaningful initiatives and helping build stronger places to live and work. We are proud to stand alongside our neighbors and contribute to the growth and success of the regions we call home.

And for our team members, it celebrates the collaboration, dedication and passion that drive Banterra forward. Every success story is made possible by the talented individuals who work together each day to serve our customers and strengthen our communities.

As we look to the future, "Together, We Build Success" serves as a reminder that - from day one - our company's greatest achievements have come from working together. Working as a partnership with our customers, communities and team members, we will continue to build success for generations to come.



BANTERRA'S NIL ATHLETIC PARTNERSHIP WITH SOUTHERN ILLINOIS UNIVERSITY

In partnership with Southern Illinois University (SIU) in Carbondale, Illinois, we are proud to announce our third year supporting a NIL (name, image and likeness) partnership. The four Saluki athletes chosen will promote the Banterra brand by specifically featuring the bank's Banterra-SIU Saluki Visa® Debit Card, while also promoting SIU and Southern Illinois.

Athletes (pictured below from left-to-right) include Jalen Haynes (Men's Basketball), Mikaela Coburn (Women's Softball), Reagan Miller (Women's Soccer) and Luke Walsh (Men's Basketball). The NIL partnership is part of Banterra's overall commitment to SIU through our naming rights agreement for Banterra Center. The agreement includes an exclusive Banterra-SIU Saluki Visa® Debit Card, with a portion of debit card transaction revenue going to SIU scholarships and NIL efforts for Saluki athletes.

We will be utilizing these athletes via social media (including the athletes' personal platforms and Banterra Bank's platforms), television and radio spots, print materials and other promotional opportunities. Banterra is also proud to be the Official Bank of SIU Alumni Association. This collaborative partnership provides athletes brand exposure and networking opportunities at SIU Alumni events and a digital presence through their website, social media and e-magazine.



PAUL'S ACE HARDWARE

(SCOTTSDALE, ARIZONA)

HOW WOULD YOU DESCRIBE YOUR BUSINESS?

Paul's Ace Hardware's primary business is retail sales of household hardware items to the public, but we do have a commercial builder program that sells building supplies to commercial homebuilders, trade contractors and sub-contractors. Paul's Ace Hardware has consistently been rated as a top-tier Ace Hardware operator.

WHEN AND WHERE DID YOUR BUSINESS START?

Paul E. Dauwalder established the first hardware store in downtown Scottsdale, Arizona in 1956. This year we are celebrating our 70th Anniversary.

WHAT WAS THE INSPIRATION OR MOTIVATION TO START THE BUSINESS?

My grandpa had worked at O'Malleys at the time Scottsdale Hardware came up for sale. Relatives encouraged him to buy it to support his family. Many family members have supported Paul's in some way or another. Fast forward to today with the fourth generation of my family now actively working in the business. We are proud to be a fourth generation, locally owned and operated business.

HOW HAS YOUR COMPANY GROWN?

We have grown through opening new stores from the ground up and purchasing existing stores being sold for various reasons. We have also grown through adding new niches of products in our various stores.

WHAT ARE THE GOALS FOR YOUR BUSINESS?

Our mission is to provide solutions with honesty and integrity. That means we are always looking for ways to support our staff, customers and our community. We are grateful to those who have kept us in business all these years.



WHAT SUCCESS OR AWARDS HAS YOUR COMPANY HAD?

We have been one of Ace's Top 40 Stores for the past four years.

HOW HAS BANTERRA HELPED YOUR BUSINESS TO BECOME MORE SUCCESSFUL?

Banterra has made our transition from our previous banking relationship seamless. They have been responsive to all of our needs. Everyone we have been in contact with at Banterra has a genuine desire to help. As we celebrate one year with Banterra, we are grateful for the partnership we've built and look forward to many more years together.





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Haley White
Kelly Johnson
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OPENING SOON IN BOWLING GREEN, KY

Banterra Bank is elated to announce the opening of our newest branch location this fall at 760 Lovers Lane, Bowling Green, Kentucky. The new location will be supported by a local team including Regional Manager Meghan White and Commercial Lender Julie Keith, whose expertise and commitment to relationship-driven banking will help businesses and individuals achieve their financial goals.

Follow Banterra on social media to keep up with our progress and grand opening as we prepare to open our doors this fall.



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

Regional Manager: **Meghan White**
NMLS #1448208

Commercial Lender: **Julie Keith**