

FIRST QUARTER
2022

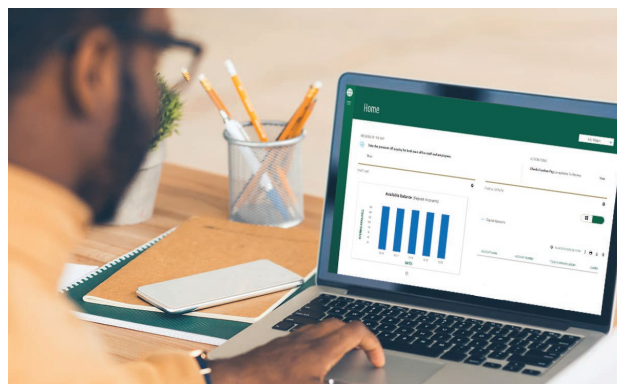
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CASH MANAGEMENT UPGRADE

Banterra's Treasury Management team is excited to announce the launch of our upgraded Cash Management system. In addition to the new modern design and more robust functionality, this upgrade offers users added personalization with home page widgets.

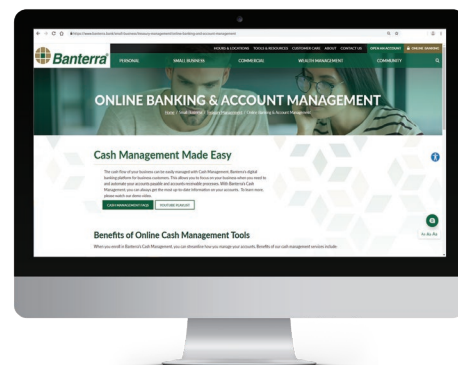
With these widgets, users now receive a more customized experience and can prioritize their information with the option to reposition, resize and remove widgets.



The following widgets are available to add to your home page:

- | | | | |
|---------------------------------------|-----------------------------------|-------------------------------|-----------------------------------|
| • ACH Pass-Thru ¹ | • Check Positive Pay ¹ | • Quick Transfer ¹ | • Transaction Search |
| • Account Summary | • Financial Overviews | • Quick Links | • Transfer Templates ¹ |
| • Audit Report | • Notification | • Smart Chart | • Transfers ¹ |
| • Check Issue Management ¹ | • Payments ¹ | • Stop Payments | • User Maintenance ² |

For more information on accessing new features and to watch our training videos, please visit our website at Banterra.bank/small-business/treasury-management/online-banking-and-account-management. Once on the site, scroll down and select "YouTube Playlist." From here, you will be advised that you are leaving our site and being redirected to our YouTube channel.



Additional training guides have been sent to all Cash Management Administrators prior to the launch of the new system.

Please contact Banterra's Treasury Management team if you need any additional guides.

¹ Only available if enrolled in service. ² Only available for administrators.

BANTERRA CONTINUES TO GROW PARTNERSHIP WITH SIU

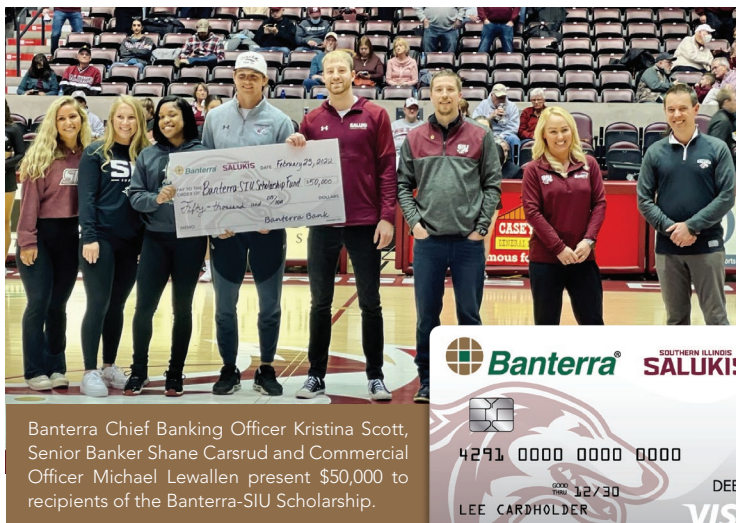
Banterra, as one of region's leading employers with 25 Southern Illinois branches (more than 40 locations overall), understands how important SIU is to our region.

It is one of the reasons Banterra increased their SIU partnership in 2019 to become the first corporate naming-rights partner with an SIU athletic facility, with the renaming of SIU Arena to Banterra Center. The multi-million-dollar, ten-year agreement offers up to \$10 million for SIU with a \$4-million guarantee for the first ten years, and a ten-year extension offer. It still remains the largest corporate naming-rights agreement in SIU's more-than-150-year history.

"We're committed to our communities and for this region, a key component to economic development is the success of Southern Illinois University and Saluki Athletics," said Jeff May, President and CEO of Banterra Bank. "The university has a rich history of being a driving factor for Southern Illinois and as a company, we greatly appreciate that and wanted to be a partner that would help them continue that role."

As you probably know, part of the naming-rights agreement, Banterra exclusively offers a Saluki-branded debit card. The Banterra-SIU Saluki Visa® Debit Card is available with Banterra Saluki checking products and the transaction activity contributes to the Banterra Bank-SIU Scholarship Fund. A minimum \$50,000 annual contribution is made to the university, with ten recipients receiving a \$5,000 scholarship. As debit card activity builds, there is an opportunity for the annual contribution to go above the minimum of \$50,000.

"The Saluki debit card is a really easy way for SIU alumni and fans to support the university," said May. "On a daily basis, with items that you are already purchasing, supporters can use this debit card to provide important scholarships for students who hope to or are currently attending SIU."



Banterra Chief Banking Officer Kristina Scott, Senior Banker Shane Carsrud and Commercial Officer Michael Lewallen present \$50,000 to recipients of the Banterra-SIU Scholarship.



Being new to the area, it was important for me to find the right fit and comfort level for my banking needs. The people at Banterra stood out to me the most and their willingness to help me and my family select the best banking products for our needs. Their service is second to none; the banking options are plentiful, and the staff treats you like family.

Jeff Gleim

Associate Vice Chancellor for Development & Alumni Relations

In addition to the financial commitment with Banterra's naming-rights agreement and the benefits of the Saluki debit card, there is substantial brand value for SIU with Banterra's marketing and PR efforts. Banterra actively promotes the Saluki brand in more than 25 Banterra regional branch locations through signage and collateral. Banterra frequently runs TV spots and newscast sponsorships promoting the Banterra-Saluki Debit Card through local ABC-affiliate TV station, WSIL, as well as regional streaming opportunities. The branded product is also promoted through social media, digital advertising, Banterra's website, outdoor and through internal communication.

This year, Banterra decided to increase their SIU partnership a step further. When Jeff Gleim, Associate Vice Chancellor for Development & Alumni Relations, approached Banterra with an opportunity to become a marketing partner with SIU Alumni Association, Banterra saw great value in the partnership. With a two-year commitment at \$25,000 per year, Banterra receives branding opportunities through SIU Alumni Association's magazine, social networks, website, mobile app, events and more.

Additionally, of Banterra's 500-employee base that spans six states, nearly a fifth of the team members are SIU alumni. Banterra also works with the university to regularly offer internship opportunities, participates in job fairs and provides financial literacy classes to students.

To learn more about Banterra's Saluki banking products, go to www.banterra.bank.

SPOTLIGHT BUSINESS

Eggemeyer Associates Architects, Inc.



**EGGEMEYER ASSOCIATES
ARCHITECTS**

The architectural practice known today as Eggemeyer Associates Architects, Inc. (EAA) was initially established in September 1960 in Carbondale, Illinois as Fischer-Hermeling, Inc. Today they are responsible for the design of more than \$550 million in building projects in Illinois, Indiana, Kentucky, Missouri and Florida. We spoke with Mark Dillon, President of EAA, about how Banterra's services have helped grow the firm and allow them to continue providing quality design and construction for a multitude of projects.

When and where did your business start?

The firm began in 1961 in Carbondale, Illinois. The name has changed several times, most recently in 2000 when it became Eggemeyer Associates Architects, Inc. In 2021, we celebrated our 60th anniversary. Unfortunately, we were unable to properly celebrate this accomplishment with our clients and friends, but we hope to have a celebration soon.

What was the inspiration or motivation to start the business?

We are committed to providing excellent services to our clients and contractors and the continuation of this firm's legacy.

Please describe your business.

We provide architectural design and related services to public and private entities. Our projects include K-12 and higher education, government facilities such as correctional, military, and municipal, religious, historic preservation, athletic/recreational, multi-family developments, and a diverse experience with private businesses.



Southern Illinois University Carbondale - Becker Pavilion



Rend Lake College Learning Resource Center

How has your company grown since the beginning?

While the size of our firm has varied over the last 60 years, our growth has been in the type of projects that we provide services. This also includes the areas of those projects including Southern Illinois, Western Kentucky, Southeast Missouri, and even projects in Florida.

What are the goals for your business?

To provide design services that exceed the client's expectations and to help them have a positive experience with their project. Our Mission Statement is as follows: "Our mission is to provide our clients and the community with services that are an asset to every project by creating an environment of honesty, integrity and open communication to make every project a successful one. We will be committed to our duty to maintain the health and safety of the public and users of the environments we design. We will be diligent to maintain and build long-term relationships with our clients. We will strive to excel in our professional and personal lives, knowing that we can make a difference through our services, our designs, through architecture."

What successes or awards has your company had?

We have been recognized by the local chapter of the American Institute of Architects for design merit at projects in Murphysboro and at SIU Carbondale. We are most proud of the recognitions we receive from our clients, which have included Rend Lake College Foundation, the Metropolis Hope Light Foundation, and the Southern Illinois Coalition for the Homeless. Our primary goal is not to receive awards of recognition, but they are appreciated.

Do you have a favorite quote or motto that you live by?

We have adopted "Making a difference through architecture" as our company motto. Many of us at the firm have personal mottos that we work by, mine is by the famous architect Louis Sullivan, "Form follows function."

How has Banterra helped your business to become more successful?

Banterra has been and continues to be a great business partner for EAA. We've been able to modernize and grow the firm's facility and equipment with the financial resources that Banterra provides.

Any other information that would be helpful?

EAA is licensed in Illinois, Kentucky, Missouri, and Tennessee. We have employees and partners that live in Carbondale, Cambria, Herrin, Marion and Murphysboro, Illinois. We enjoy our relationships with our clients and contractors and know that successful projects can only be achieved when all parties communicate and collaborate with common goals.

You can find us online at eaarchitects.com or learn more about our latest projects and firm by visiting our Facebook page.

To learn more about Treasury Management services at Banterra and how this has helped businesses like Eggemeyer Associates Architects, Inc., call 866-226-8377 ext. 38405 to speak with Meghan Densch, ext. 38404 to speak with Lindsay McGuire, ext. 38406 to speak with Kristen Lewis, ext. 40005 to speak with Tina Spears (Indiana) or email TreasuryManagement@Banterra.com.



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BANTERRA SUPPORTS PROJECT CAR



Banterra has partnered with Marion Toyota and Marion Collision Center in Marion, Illinois to support Project CAR. Project CAR provides transportation to survivors of domestic and sexual violence by working with the Survivor Empowerment Center to identify clients. Having reliable transportation is key to independence and offers a valuable resource for employment and overall family well-being.

Stop by one of Banterra's Southern Illinois locations to make a monetary donation or contact Marion Toyota to donate a car. Monetary donations will be given to Southern Illinois Foundation (SIF), a 501(c)(3) charity, who will then provide the donation to Project CAR.

