

FIRST QUARTER
2023

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BANTERRA OFFERS A SMART SOLUTION FOR FDIC COVERAGE FOR DEPOSITS OVER \$250,000

Unique to a lot of our competitors, Banterra offers multi-million-dollar, FDIC-insured deposits through IntraFi® Network Deposits. With IntraFi, a customer's deposit is broken out into individual deposits up to \$250,000 to a network of qualified banks, while offering the customer the simplicity of working with just Banterra.

IntraFi product offerings include:



IntraFi | ICS® & CDARS®

- **ICS (IntraFi Cash Service®)** - Your funds are placed into a checking or money market account.
- **CDARS (Certificate of Deposit Account Registry Service®)** - Your funds are placed into CDs.

Key benefits of using IntraFi include:

- **Peace of mind** - The FDIC (Federal Deposit Insurance Corporation) was created in 1933 and since that time, no insured depositor has ever lost a dollar.
- **Earn a smart return** - Earn interest at a rate set by Banterra.
- **Make communities stronger** - Your deposits support local business lending, which is vital for economic development in your area.
- **Save time** - Work directly with one bank, avoiding managing multiple bank relationships or having uninsured deposits.



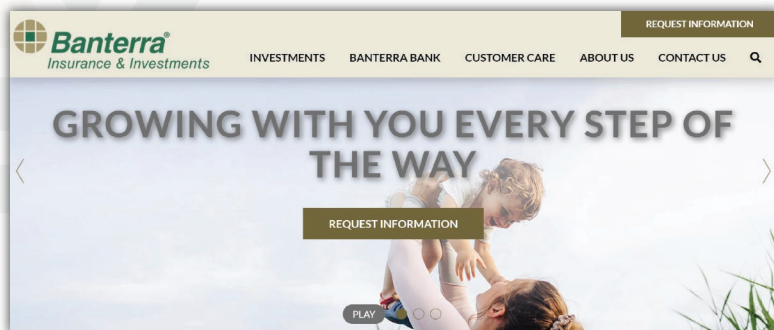
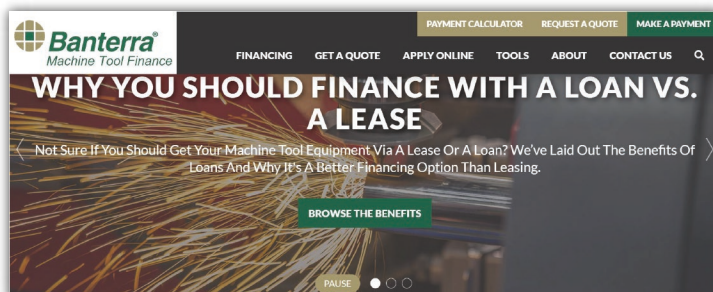
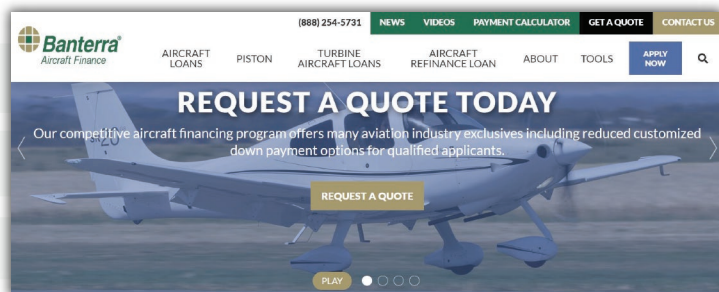
Jeff May, President & CEO of Banterra Bank and a former 20-year FDIC examiner said, "We have seen tremendous deposit growth over the years due to this product serving such an important need for municipalities and similar businesses. It really is a smart tool for any large depositor."

To learn more about Banterra's IntraFi Network products, please contact your local branch or go to Banterra.bank for information, chat and online appointment scheduling.

Deposit placement through CDARS or ICS is subject to the terms, conditions, and disclosures in applicable agreements. Although deposits are placed in increments that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA") at any one destination bank, a depositor's balances at the institution that places deposits may exceed the SMDIA (e.g., before settlement for deposits or after settlement for withdrawals) or be uninsured (if the placing institution is not an insured bank). The depositor must make any necessary arrangements to protect such balances consistent with applicable law and must determine whether placement through CDARS or ICS satisfies any restrictions on its deposits. A list identifying IntraFi network banks is available at www.intrafi.com/network-banks. The depositor may exclude banks from eligibility to receive its funds. IntraFi, CDARS, One Bank One Rate One Statement are registered trademarks, and the IntraFi logo and IntraFi hexagon are service marks, of IntraFi Network LLC.

BANTERRA LAUNCHES NEW WEBSITES FOR SPECIALTY LENDING DIVISIONS

Banterra recently launched new websites for our specialty lending divisions, including Banterra Aircraft Finance, Banterra Machine Tool Finance, Banterra Insurance, and Banterra Investments. As you browse through the new sites, look for exciting new features such as streamlined navigation for quick browsing, an intuitive search function, improved mobile optimization and additional improved features.



2022 FINANCIAL HIGHLIGHTS

We are happy to announce that Banterra had another great year and our 2022 Financial Highlights piece that showcases these achievements is now available at Banterra.bank. The piece includes growth charts for assets, loans and deposits and key milestones.

TOTAL ASSETS
\$2.8 BILLION



TEAM
MEMBERS
500



CUSTOMERS
90,000+



DEPOSIT
GROWTH
9%



U.S. CHARTERED BANKS

Out of 4,715 U.S. chartered banks, Banterra ranks in the **top eight percent** based on total assets.

COMMUNITY
CONTRIBUTIONS

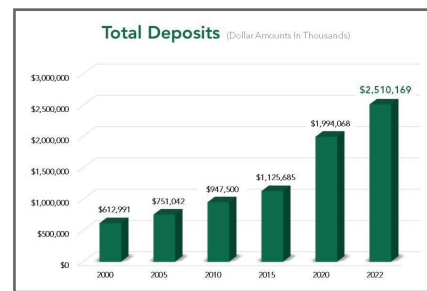
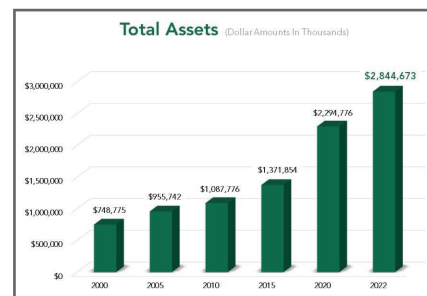
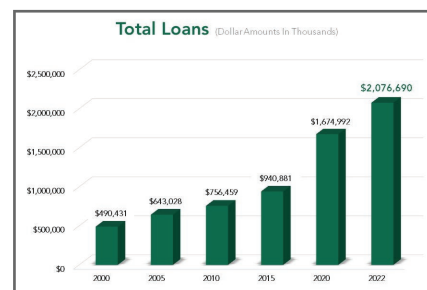
\$900,000+

**2022
MILESTONES**



ILLINOIS CHARTERED BANKS

Out of 376 Illinois banks, Banterra ranks in the **top five percent** based on total assets.



(Dollar Amounts In Thousands)

SPOTLIGHT BUSINESS

Elastec



Elastec is a manufacturer for innovative environmental products such as oil skimmers, work boats and industrial vacuum systems based out of Carmi, Illinois. Their products and solutions are distributed to 155 countries around the globe. Elastec has a mission to develop solutions that clean up surface water pollution and keep our waterways clean. We spoke with Cheyenne Mann, Creative Services Manager at Elastec, to learn more about their company and how Banterra has helped ensure their growth.

When and where did your business start?

Elastec was started in 1990 in Crossville, Illinois and is now based out of Carmi, Illinois.

What was the inspiration or motivation to start the business?

A bucket. Our founders Donnie Wilson and Jeff Cantrell were cleaning an oil pit in the fields of the Illinois basin where they grew frustrated at the oil skimmers' inability to pull oil off the water. One of the men jokingly said that a 5-gallon bucket would pick up more oil than the useless skimmer. The bucket was thrown into the pit and spun on its side like a drum showcasing all the oil stuck to its side. From that "Eureka" moment, Wilson and Cantrell went on to invent the first efficient drum oil skimmer. The rest is history.

Please describe your business.

Elastec is an innovative company with a big mission: develop solutions to clean up surface water pollution and keep our waterways clean. Elastec specializes in quality equipment including oil skimmers, work boats, containment boom, turbidity curtains, and portable incinerators and industrial vacuum systems.

What are the goals of your business?

Our priority is keeping our world and waterways clean using the most innovative technology and highest quality products.



since the beginning?

From starting with a bucket, we have grown into the largest manufacturer of oil spill equipment in North America. Our products have been distributed to over 150 countries. With 33 years of solutions, Elastec has grown our repertoire immensely and have a wide range of products to fit many waterway needs.

What successes or awards has your company had?

Elastec has been recognized over the years for its dedication to building high-quality, durable equipment. We've been awarded the Wendy Schmidt Oil Cleanup X CHALLENGE (an award offered by the X PRIZE Foundation for efficient capturing of crude oil from ocean water), the 2012 Popular Mechanics Breakthrough Award and even an entry into Guinness Book of World Records.

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

Our tagline and a company goal we always strive to maintain is 'Keeping Our World Clean'.

How has Banterra helped your business to become more successful?

Banterra has contributed to Elastec's success over the years by knowing our goals and maintaining a quality relationship. We chose the local Banterra Bank because they care about the community and want to aid in the success of a local business. We appreciate Banterra for the best services they provide us.

To learn more about Treasury Management services at Banterra and how this has helped businesses like Elastec, call 866-226-8377 ext. 38406 to speak with Kristen Lewis, ext. 40005 to speak with Tina Spears (Indiana) or email TMSales@Banterra.bank.



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DON'T TAKE THE BAIT OF PHISHING ATTACKS

As we continue into 2023, it's important to stay aware of cyber attackers that are after your personal information using deceptive practices like phishing.

These scammers pretend to be from a financial institution and offer fraudulent financial offerings from pre-built pages or emails. They are after sensitive personal information such as credit card numbers or account logins.

The best tip to stay safe is to never click on attachments or links from unknown senders.

