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TABLE TALK

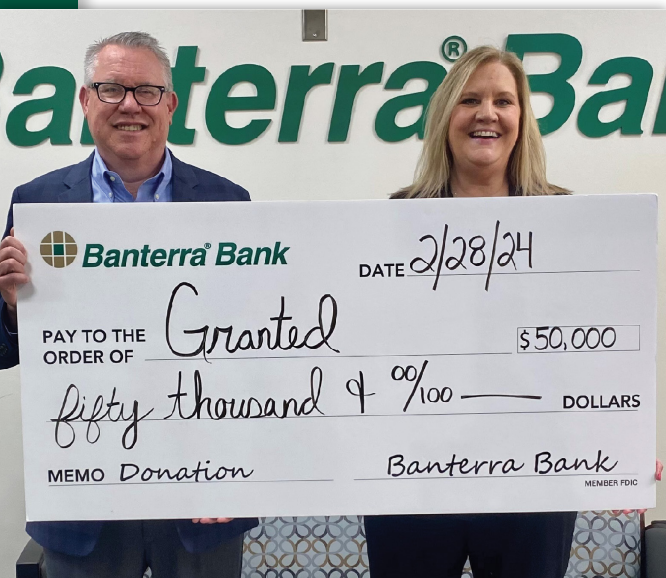


BANTERRA FUNDRAISES TO ILLUMINATE HOPE FOR CRITICALLY ILL CHILDREN

As anticipation built for the total solar eclipse on April 8th, Banterra was thrilled to announce a unique initiative to illuminate hope for critically ill children by offering branded solar eclipse glasses for a minimum \$2 donation at all locations. Banterra provided glasses as a charity fundraiser for the solar eclipse in 2017, and given the popularity and need, we were excited to offer this service to our communities again. Proceeds raised from Banterra's fundraiser were provided to two organization who share a similar mission to help illuminate hope for critically ill children: Granted and Make-A-Wish.

GRANTED

Granted is a regional nonprofit based in Evansville, Indiana. Two local residents, Carl Wallace and Carolyn Pfaffmann, founded the organization with a mission to grant once-in-a-lifetime wishes for local children aged three to eighteen who have been diagnosed with life-threatening or terminal conditions. Serving a population of over one-million people, Granted serves in the areas of Southern Indiana, Southern Illinois and Western Kentucky. Along with Banterra supporting Granted by fundraising with our solar eclipse glasses, Banterra donated \$50,000 to Granted's "House of Hope" initiative, which will secure naming rights for their Children's Grassy Play Area to be developed. This will serve as a vibrant and safe space for children to play, learn and grow. Their "House of Hope" project, expected to open June 2025, will be a comprehensive programming facility, offering support groups, inclusive events and other resources to children and their families.



MAKE-A-WISH

Founded in 1980, Make-A-Wish is a well-known and trusted non-profit organization that fulfills the wishes of children with critical illnesses, bringing hope, strength and joy into their lives. It began with the wish of one child, seven-year-old Christopher James Greicius, who wanted to be a police officer and his Phoenix community came together to make his wish come true. The organization was formed and believes that wishes provide children and families with hope through dark times, strength to persevere and experiences that forever change their lives. During Banterra's fundraiser, all proceeds from our eclipse glasses sold in Missouri, Arizona and Utah branches will go directly to Make-A-Wish.



BANTERRA COMPANY OVERVIEW AND HIGHLIGHTS

Banterra is a leader in our industry, and our success is strategically driven by strong leadership and a team that is dedicated to our company and customers. We also recognize that your continued, loyal business is a driving factor in our success, and thank you for choosing Banterra as your financial partner and letting us share our story and accomplishments.

COMPANY OVERVIEW

From where we started in 1975 to where we are now, our Company Overview piece expands on the ways Banterra constantly conquers new frontiers, while providing a detailed scope of our product and service offerings.

COMPANY HIGHLIGHTS

With Banterra's expansion this past year, we are proud to share our above average financial growth in loans, deposits and assets, as well as milestone team achievements and community contributions through our Company Highlights piece.



Both of these pieces provide a big picture of what Banterra stands for and works towards, as well as where we started. Stop into any of our branch locations to pick up a copy, or read them virtually on our website at <https://www.Banterra.bank/personal/why-banterra/company-highlights>.

MORTGAGE PRODUCTS FOR HEALTHCARE PROFESSIONALS

At Banterra, we realize the complexity the healthcare industry faces. Whether relocating or starting a medical practice, we are ready to be a financial partner for physicians and other healthcare professionals.



DOCTOR MORTGAGE LOAN

Educational expenses for physicians can make it hard to secure a down payment or qualify for a large mortgage, but we can help with this loan.



PHYSICIAN'S RELOCATION LOAN

This personal loan covers moving expenses associated with relocation, allowing time to get settled. Personal loans up to \$10,000 are available for physicians, with an option to avoid payment up to 120 days.



DOCTOR LINE OF CREDIT PROGRAM

A revolving line of credit is the perfect way for physicians to bridge cash-flow gaps. Even if you never use it, starting a line of credit allows for easy, low-cost access to funds without jumping through hoops.



In addition to offering a variety of mortgage products, we offer many exceptional personal banking products to serve your needs. For an elite customer base, consider our Private Banking service that offers an exclusive product suite and benefits, as well as priority service.

PROTECT YOUR BUSINESS FROM EMAIL FRAUD

Is your business prepared to lose \$120,000 in a single day??

As ACH and wire fraud continues to affect businesses in our area, we want to stress the importance of verifying all invoice and account information changes. Once an ACH payment or wire payment reaches the fraudsters account, the funds are then withdrawn immediately and are not able to be recovered.

To avoid a monetary loss to the business, it's critical that procedures are put in place to verify any changes verbally with a known contact and not the contact on the invoice or the sender of the request if received via email. It's also vital that employees are properly trained to follow these procedures. Education is the key to prevention.

For any email requests either for payment or account information changes, implement 'Stop. Call. Confirm.'



STOP

Do not process the request received via email.



CALL

Call the "sender" using a legitimate phone number that is known to you. **Do not** reply to the email and **do not** call the number listed in the email.



CONFIRM

Verify the real vendor or employee did, in fact, request the change.

TYPES OF EMAIL FRAUD

Vendor Impersonation Fraud occurs when a business receives a request, allegedly from a contractor that the business has previously paid, to update the payment information for that contractor. They could request an update to the routing and account information, or request that the payment method be updated from check to ACH. Without verifying this information with a known contact, the business could inadvertently send funds to a fraudster.

Business Email Compromise gives a scammer access to previous payment details which the scammer then uses to manipulate an employee into sending money. The scammer will pose as an executive at the company or even a known vendor and send an urgent email to an employee providing account information and requesting that funds be sent immediately. Often times, when it appears the email is coming from the CEO, the employee will complete the payment without question.

Payroll Fraud happens when a fraudster sends an email to someone in your HR department, or payroll clerk, that is designed to look like it's coming from an employee. The email is requesting a change in the employee's direct deposit account information. If the scam is successful, the money is diverted to the fraudsters bank account. In another version of the scam, the fraudster will send a phishing email directly to the employee, designed to appear as if it's coming from their employer, to get that employee to divulge information that will allow the scammer to access his or her payroll information.

Banterra appreciates our partnership with you and your organization, and we take every measure we can to protect your business from fraud. Please share these steps for fraud prevention with your employees and don't hesitate to contact us if you have any questions.



P.O. Box 291
Eldorado, IL 62930

BANTERRA TREASURY MANAGEMENT

TOLL FREE 877-541-2265 | FAX 618-993-9815

Meghan Densch
Director Of
Digital Operations
Ext. 38405

Brady Kay (Utah)
Business Banking
Relationship Manager
Ext. 95027

Kristen Lewis
Treasury Management
Specialist
Ext. 38406

Tina Spears (Indiana)
Deposit and Electronic
Product Specialist
Ext. 40005

SUPPORT

Ext. 38400
Ashleigh Burger
Brittany Bowers
Chaitlyn Foos
Haley White
Lindsay Lamp
Tobias Young

Debbie Mathews
Treasury Management &
Retail Sales Support Manager
Ext. 38402

TREASURY MANAGEMENT SPRING CLEANING TIPS

TEMPLATES

Review and remove old templates that you no longer use.

PAYEES

Review and remove participants that aren't needed.

USER MANAGEMENT

Remove inactive users and ensure users have correct access.

AUTHORIZED PEOPLE

Review individuals authorized for wires and ACH, and contact Treasury Management with any changes.

NOTIFICATIONS

Review who receives automated emails for wires, ACH and Remote Deposits, and check alerts in Cash Management.

STATEMENTS

Consider switching to Online Statements, which are stored up to ten years in Cash Management.



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