

SECOND QUARTER

2023

Inside This Issue:

- Welcome Joe Gliosci to Banterra Bank
- Fundraising For Charities In Our Footprint
- Spotlight Business: Benthall Brothers, Inc.
- How-To Change Your Debit Card PIN

BANTERRA OFFERS PRODUCTS AND SERVICES GEARED TOWARDS HEALTHCARE PROFESSIONALS

At Banterra, we know that the financial needs for the healthcare industry can be unique and we've made it our mission to understand those needs. Not only have we supported this industry through charitable donations and offering patient-driven products like Health Savings Accounts, but we've also specifically created products with the goals of healthcare professionals in mind. Whether it is starting a medical practice, relocating, or buying a home, Banterra has a team of experts who specialize in these products and can offer the service and convenience expected for doctors and nurses who have busy schedules. Some of these products include:



**DIGITAL BANKING
CONVENIENCES**



**DOCTOR LINE OF
CREDIT PROGRAM**



**SIMPLE DEPOSIT
SOLUTIONS**



**DOCTOR
MORTGAGE LOAN**



**PHYSICIAN'S
RELOCATION LOAN**



**TREASURY
MANAGEMENT
SERVICES**

With Banterra as your banking partner, you have an experienced and well-trusted Treasury Management team available to you. The services that we offer support multiple types of businesses, including those in the healthcare industry. These offerings include:

• Payments

- Direct Deposit/Automated Clearing House (ACH), Same-Day ACH, Accounts Payable/ACH, and Wire Transfers

• Receivables

- Accounts Receivables/ACH, Cash Concentration/ACH, Remote Deposit, Merchant Processing, and Electronic Data Interchange (EDI)

• Fraud Detection

- Positive Pay and ACH Monitoring

• Sweep Accounts

- Zero-Balance Accounts (ZBA) and Line of Credit Sweep

• ChecXchange™

- In partnership with Unity FI Solutions, this service automatically collects returned checks and greatly increases recovery of bad checks at no cost to you and no action required.



Visit Banterra.bank/commercial/industries/healthcare for more information on how Banterra can best serve the healthcare industry as a financial partner.

WELCOME JOE GLIOSCI TO BANTERRA BANK



Banterra is pleased to announce that community leader and banking veteran Joe Gliosci has joined Banterra's team as Senior Banker for Southern Illinois. As a resident of Mt. Vernon, Gliosci will primarily be responsible for the Mt. Vernon market.

"I have known Joe for a long time, simply as a former resident of Mt. Vernon, his service on the city council and as a fellow bank leader," said Jeff May, President and CEO of Banterra. "He has a vast amount of bank leadership experience in Illinois and his roster is just as strong in community service. We are fortunate to have Joe join the Banterra team."

Gliosci most recently served as Illinois Region President for Legence Bank, beginning in 2017. Prior to his service at Legence Bank, he served as Community Bank President and Vice President, Commercial Banker at Peoples National Bank in Mt. Vernon from 2011 to 2017. He also served as Market President for Old National Bank in Mt. Vernon from 2005 to 2007. It was after this position that

opportunities led him to Montana from 2008 to 2011, where he held leadership roles as Market President and Chief Investment Officer, before returning to Southern Illinois to serve his community.

Gliosci currently serves as Mt. Vernon City Councilman, and has been a member of the Jefferson County Development Corporation since 2018. For more than ten years, he's been a board member for the Jefferson County Chamber of Commerce and Cedarhurst Center for the Arts Administrative Counselors. Gliosci is a past president for each of these organizations. He is a member of the Rotary Club of Jefferson County and has served various boards including United Way of South-Central Illinois, Downtown Mt. Vernon Development Corporation, YMCA of Jefferson County and Jefferson-Marion-Washington Center for Disease Control and Prevention (CDC).

FUNDRAISING FOR CHARITIES IN OUR FOOTPRINT

Banterra provides year-round support to many charities by giving monetary donations, sponsoring charitable events, and hosting monthly in-branch fundraisers. Learn more about the charities we supported in Q2:



Autism Speaks promotes solutions for the needs of individuals with Autism as well as their families. Banterra featured a display contest to promote branch participation and invited customers to join in our efforts. Together, we raised over \$1,500 in total.



Make-A-Wish grants wishes to critically ill children giving them the strength to fight against and even overcome their illnesses. Banterra challenged the branches to see who could raise the most funds, and donated approximately \$2,500 for Make-A-Wish.



The World Wildlife Fund works to protect endangered wildlife as well as their habitats. Banterra sold bracelets and our team dressed in animal print each week for "Wild Wednesdays." This promotion is still underway and we're happy to have raised nearly \$2,000 to date.

SPOTLIGHT BUSINESS

Benthall Brothers, Inc.



BENTHALL BROS., INC.

For both residential and commercial needs, Benthall Brothers, Inc. is a full service provider of high-quality exterior building products serving five locations throughout Kentucky and Indiana. Since its founding in the 1940s, the company has been operated by members of the Benthall family. Their specialty has become windows, both new construction and replacement, along with exterior and interior doors. We spoke with Dennis Benthall (Owner, Secretary and Treasurer), Eli Benthall (President), Sean Miller (Vice President) and Morgan Zimmer (Controller) to learn more about their family-run business and how Banterra has helped them thrive.

When and where did your business start?

Benthall Brothers, Inc. was founded by brothers Fred and Greene Benthall in 1943 in Evansville, Indiana.

What was the inspiration or motivation to start the business?

Having grown up in an old, unhealthy farm house, Fred and Greene Benthall realized how proper insulation, storm doors and windows would create a more healthy environment. Tired of making money for other people, they started their own business to make this happen.

Please describe your business.

Benthall Brothers is a regional distributor and installer of quality exterior building products. Our products include siding, gutters, new or replacement windows, and exterior, interior and garage doors, to name a few.

What are the goals of your business?

At Benthall Brothers, our mission is to provide our customers with on demand service at an affordable price with first time quality.

How has your company grown since the beginning?

Our company started in a one room shop in 1943 making wooden storm doors and cotton insulation. Today we have grown to serve five locations throughout Kentucky and Indiana, providing over sixty different products.



What successes or awards has your company had?

The Evansville Courier and Press has voted Benthall Brothers as the Best Place to Buy Windows, and our suppliers have granted us multiple excellence awards for largest growth and sales.

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

If you know how to swim, it doesn't matter how deep the water is.

How has Banterra helped your business to become more successful?

Working with Banterra has provided Benthall Brothers with a wide range of top-notch financial services. Their product offerings and customer service skills not only help us meet our day-to-day needs, but also aid us in planning for our growth in the future.

Any other information that would be helpful?

If you're interested in learning more about Benthall Brothers Inc., please visit our web site and contact us at www.benthallbros.com.

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



P.O. Box 291
Eldorado, IL 62930

BANTERRA TREASURY MANAGEMENT

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



Meghan Densch
Electronic Banking
Manager
Ext. 38405

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

Kristen Lewis
Treasury Management
Specialist
Ext. 38406

SUPPORT

Ext. 38400

Alexia Scroggins

Ashleigh Burger

Brittany Bowers

Chaitlyn Foos

Faith Leonberger

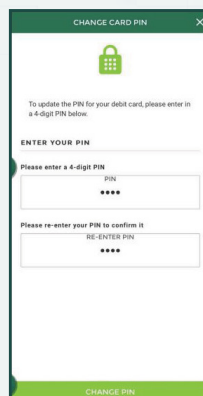
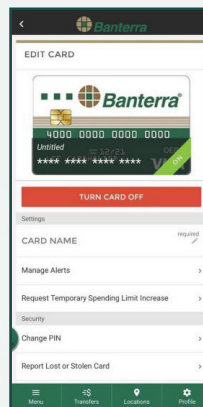
Haley White

Lindsay Lamp

Debbie Mathews

Treasury Management &
Retail Sales Support Manager
Ext. 38402

HOW-TO CHANGE YOUR DEBIT CARD PIN



1. Sign in to Banterra's Digital Banking.
2. Select **Manage Cards** from the main menu.
3. Select the debit card you'd like to change.
4. Select **Change PIN** under **Security**.
5. Enter in a 4-digit PIN and re-enter the 4-digit PIN to confirm it.
6. Select **Change PIN**.
 - You will then be prompted with multi-factor authentication for increased security before the PIN change is successful.
7. Choose how you would like to be verified.
 - Once you have been authenticated, **Card PIN successfully changed** will display on the screen with a check.
8. Tap **Close Window**.