

## TABLE TALK

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## CYBERSECURITY: PROTECTING YOUR BUSINESS FROM FRAUD AND SCAMS

Fraud and scam, specifically email and text, are growing, continuous threats to individuals and small businesses. According to the Federal Trade Commission, nearly half of all fraud attempts that were reported to the FTC in 2023 were business and government impersonation scams, totaling nearly 500,000 reports, and the financial injury was over three-times more than in 2020. It goes beyond financial loss; fraud has the ability to undermine the stability and market reputation of a business.

Phishing, internal fraud, credit card scams, malware and check fraud are all common types of fraud that businesses often encounter. It is important to understand how these could effect you, and most importantly how to protect your business's sensitive information, reputation and finances.

### HOW BANTERRA CAN HELP

Fraud presents a challenge for every business. With Banterra's Positive Pay services, you'll be able to monitor your transactions, identify potentially fraudulent activity, and verify everything before it is processed. Whether it's a fraudulent check or fraudulent ACH debit, our services are tailored to protect your business. Contact us or schedule an appointment with our Treasury Management team to discuss the unique needs of you and your business.



#### POSITIVE PAY

Positive Pay can reduce your exposure to check fraud arising from counterfeit or altered checks. If a check presented for payment does not match the information from your issued check file, you will be able to view an online report each morning giving you the opportunity to have Banterra pay or return each exception.

#### ACH POSITIVE PAY

ACH Positive Pay allows you to make real-time decision payments based on an approved or blocked list, providing you the control to decide which payments to accept or reject. The automated dispute resolution capability allows you to return unauthorized ACH debits quickly and efficiently.



## "HELPING YOU THRIVE" PODCAST

Helping You Thrive delivers financial tips, inspiring stories, and expert insights that help individuals, businesses, and communities to thrive. Lets recap the episodes we shared in the second quarter.

### **Episode 3: Borrowing Basics: Let's Talk Loans And Lending**

Banterra's Senior Banking Officer, Shane Carsrud joins co-hosts, Jennifer Spence and Ben Craft by diving into the essentials of borrowing. Whether you're a first-time borrower or looking to expand your borrowing knowledge, this episode is packed with valuable insights to help you make informed decisions.

### **Episode 4: Hometown Heroes: Supporting Local Veterans and Veteran Organizations**

Hear touching accounts from both Martin Parsons, Veteran, attorney and coordinator of Freedom Sings event in Marion IL, and Allison Hasler, Veteran and business owner, from their time serving, and how local support and music came together in the form of Freedom Sings. Also, hear the heartfelt song that Allison wrote with Nashville singer/songwriter Irene Kelley, called "Walk On."

### **Episode 5: Physician Financing: Meeting Healthcare's Unique Needs**

As experts in this market, we sit down with Preston Keller and Jeremy Lowry, Banterra Market Executives in Salt Lake City, Utah, to dive into the unique financial needs of the medical community and key partnerships in our Western Region. Preston and Jeremy give an overview of the products and services Banterra offers across our footprint to physicians and doctors, as well as hospitals looking to recruit. Whether you are relocating, starting a medical practice or simply want super convenient products and superior service due to your busy schedule, Banterra understands the challenges you face.



## THANK YOU FOR THRIVING WITH US

To celebrate Banterra's 50th anniversary, we want to give back and showcase those who helped us get here. Since Banterra's start in 1975, business owners have been a backbone of the bank, and we're happy to spotlight business owner of Johnson Truck Sales and Banterra customer of 50 years, Jerry Johnson.

Mr. Johnson, a long-time Norris City business owner and customer of Banterra, shared his deep appreciation for the bank's commitment to personal service and community involvement. Having banked there for 50 years, dating back to when it was Norris City State Bank, Mr. Johnson has witnessed firsthand the evolution that has maintained a small-town, customer-focused approach.

Mr. Johnson emphasized the branch's friendly and accommodating staff, their willingness to listen and meet customer needs, their presence beyond banking, and always having root beer flavored lollipops.

Thank you for trusting Banterra for 50 years, Jerry!

### **Jerry Johnson**

NORRIS CITY, IL - OWNER, JOHNSON TRUCK SALES

"The staff goes out into the community and helps the families of the customers not just for banking needs. This type of dedication says a lot for a small-town bank, especially to the older long-time customers."



# UTAH EDUCATION ASSOCIATION (UEA)

## PLEASE DESCRIBE YOUR BUSINESS?

The UEA is a member-driven, member-led association representing over 18,000 public school educators from around the state of Utah. We have members in every public school district with leaders who are elected locally. The UEA Board of Directors is comprised of educators from 11 regions around that state, two statewide directors, and a president and vice president. All of them are currently active, public school educators. Our mission is to advance the cause of public education in partnership with others, strengthen the teaching profession, promote quality schools for all of Utah's children, and advocate for the well-being of our members.

## WHAT ARE THE GOALS OF YOUR BUSINESS?

**Social and Racial Justice** – Work with members and education community partners to develop and implement social justice programs to disrupt educational inequities caused by institutional racism.

**Professional Development and Support** – Advocate for teaching as a sustainable career.

**Quality Public Schools** – Improve public schools by developing partnerships that lead to better student outcomes while elevating the teaching profession.

**Organizational Growth and Capacity** – Grow our organizational capacity to fulfill our mission for our students and the betterment of public education.

## WHAT WAS THE INSPIRATION OR MOTIVATION TO START THE BUSINESS?

The Utah Education Association represents the active, retired, and aspiring public school educators across Utah. The UEA believes in opportunities for all students and in the power of public education to transform lives and create a more inclusive society.



## WHAT SUCCESSES HAS YOUR COMPANY HAD?

We recently completed construction of a new headquarters on the property we have owned since 1965. The UEA also filed a lawsuit against the Utah Voucher Program and led a campaign against the 2024 Constitutional Amendment A that would have changed the way public schools are funded. In partnership with other organizations in a coalition called "Protect Utah Workers," UEA gathered 251,274 valid signatures to put HB267 Public Sector Labor Union Amendments on the ballot.

## HOW HAS BANTERRA HELPED YOUR BUSINESS TO BECOME MORE SUCCESSFUL?

Banterra Bank provided the construction loan for our new headquarters building. With us being a non-profit organization, other banks did not understand our financial position and how to account for that in the commercial construction and mortgage loan process. Preston and Jeremy worked with us to secure that funding, and Banterra President Jeffy May visited our building prior to demolition and after our new headquarters was completed. Since then, the UEA has moved our operational bank accounts to Banterra and have felt supported by Sophie.

Banterra Bank donated to our new headquarters building and is sponsoring our Superstars in Education awards banquet in September 2025. We appreciate the relationship we have with Banterra Bank.





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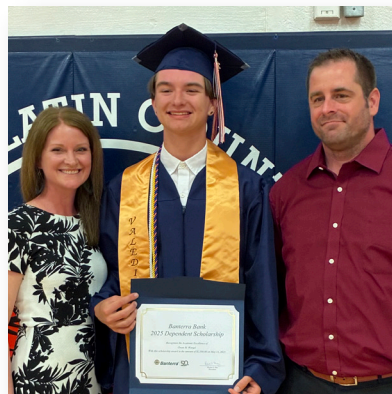
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## BANTERRA DEPENDENT SCHOLARSHIP

To show our appreciation to our team members and their families, we offer a "Banterra Dependent Scholarship" to a graduating high school student with a parent that dedicates their time working at Banterra. Congrats to our 2025 recipients, Owen Wargel (L) and Thomas Levanti (R).

Owen (son of Tracy Wargel) graduated as valedictorian from Gallatin County High School and is planning to attend Southern Illinois University (SIU) Carbondale in the fall.

Thomas (son of Nick Norovich) graduated in the top 10 of his class and plans to attend University of Kentucky to obtain his BSN and become a registered nurse.



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ABOUT OUR SERVICES**