

THIRD QUARTER
2023

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BANTERRA CONTINUES TO SHOW SUPPORT TO SOUTHERN ILLINOIS IN BIG WAYS

Banterra ranks in the top eight percent of banks based on asset size in the nation, with more than 40 locations in six states; however, our company continues to proudly promote and support the region where we are based.

On August 29th, Banterra and Rend Lake College announced a 10-year, \$1-million naming rights agreement for the Banterra Sports Complex. This facility which houses Waugh Gymnasium where the Warriors basketball and volleyball teams play, and will be receiving a \$6.5-million renovation, thanks to a capital campaign by the Rend Lake College Foundation. The sponsorship is the largest contribution in Rend Lake College history and is also the largest contribution to the capital campaign.



In a similar fashion, Banterra supported Southern Illinois University with a 10-year naming rights agreement that rebranded the SIU Arena to Banterra Center in 2019. The agreement included the rights to a SIU Saluki-branded debit card which benefits a scholarship fund.

Banterra also supports ongoing opportunities with high school athletics within all the Southern Illinois communities that we serve.

In addition to supporting schools, Banterra actively promotes the Southern Illinois region. Banterra President & CEO Jeff May serves on the Board of Trustees for SI Now, a regional economic development organization that promotes Southern Illinois as a great place to live, work, and do business. Banterra Marketing Director Jennifer Spence serves on the Marketing Committee for SI Now.

Banterra recently launched a "Proudly Based In Southern Illinois" campaign that included a full-page ad in SI Now's new magazine, an outdoor board on Rt. 13, and a partnership with Instagram Influencer DO So/ILL which is dedicated to promoting tourism in Southern Illinois. Follow this profile and Banterra's new Instagram profile for community events that Banterra

supports throughout our region and footprint.



BANTERRA BECOMES OFFICIAL PARTNER TO MEDICAL ASSOCIATIONS

Banterra realizes that certain industries require specialty lending and deposit solutions based on their particular goals and daily challenges. Healthcare is one of the industries that we focus on, with strategies to understand the particular needs of physicians and to design financial product offerings to support those needs.

Banterra serves large healthcare providers within our footprint, but with the company's Western expansion, we've taken banking for the medical community to the next level. We have acquired team members in Arizona (Scottsdale) and Utah (Salt Lake City) with vast experience in medical-focused banking services. Banterra has also expanded our line of products to include Doctor Line Of Credit Program, Doctor Mortgage Loan and Physician's Relocation Loan. We offer Treasury Management and Digital Banking services, as well as multi-million dollar FDIC-insured deposit solutions through IntraFi® Network.



The company recently became the official partner to Arizona Medical Association (ARMA) and Utah Medical Association (UMA), which provides premier marketing opportunities to the association members. Banterra participates at key association events, as well as branding opportunities through website, email, social media and other marketing methods.

Additionally, Banterra will be offering an affinity debit card and check that will be branded with the medical association logos.

To learn more about Banterra's banking solutions that are designed for the needs of the healthcare industry, go to <https://www.banterra.bank/commercial/industries/healthcare>.

BUSINESS BILL PAY PRODUCT OFFERING

Banterra Bank is pleased to announce our Business Bill Pay service offering. This is a service that allows Banterra Cash Management customers to streamline their bill pay process and submit their payments through one portal. You can set up one-time or recurring bill payments to a designated list of payees so you can conveniently pay your bills each month on your schedule. Banterra's Business Bill Pay allows you to set your payment dates so you know exactly when your payments will be made. No more stuffing envelopes or buying stamps each month.

Bill Pay benefits include:

- ✓ Pay bills and individuals conveniently and quickly
- ✓ Track payments and view payment history
- ✓ Avoid late fees and postage fees
- ✓ Send information securely, avoiding potential compromise of information through mail
- ✓ Save money automatically for future needs
- ✓ Move money to different accounts easily
- ✓ Stay on top of your banking with alert notifications and quick access

For more details about Banterra's Business Bill Pay service, call 866-226-8377 (Kristen Lewis at ext. 38406, Tina Spears (Indiana) at ext. 40005, or Brady Kay (Utah) at ext. 95027) or email TMSales@banterra.bank.





PEBCO® is a company that manufactures equipment for the dry bulk materials handling industry, both nationally and internationally. Based in Paducah, Kentucky, PEBCO strives to provide innovative and quality products for varying markets including cement, plastics, biomass, grains, fertilizers, minerals, chemicals, food and pet foods just to name a few. We spoke with Ashley Cotto, HR and Finance Manager at PEBCO, to learn a bit more about who they are as a company and how Banterra has helped them reach their goals.

When and where did your business start?

PEBCO was founded in Paducah, Kentucky in February 1977, and is still based out of Paducah today. We've also manufactured in India since 1997 through a licensee to provide the same quality equipment to the Southeast Asian markets.

What was the inspiration or motivation to start the business?

PEBCO founder Carrol Ladts identified a need for better quality gates, diverters, valves and train loading systems used by the coal-fired power generation and coal mining industries. In this pursuit, PEBCO developed a reputation for providing leading edge technology equipment and automated loading systems for trucks, rails, barges and ships, which led us to be able to serve diversified markets.

What are the goals of your business?

PEBCO strives to be the solution provider of choice for the dry bulk material handling world markets. Our mission is to establish loyalty by providing high-quality products, unparalleled customer service and innovative solutions. This is only possible through mutual respect among our employees and a professional culture that encourages growth in this changing marketplace.



How has your company grown since the beginning?

Since our start as an equipment design company that focused on the coal power and coal mining industry, PEBCO has expanded its capabilities with the addition of a manufacturing facility to provide complete control of quality and lead times for our line of both standard and custom equipment. Through years of experience and service, PEBCO has grown to global prominence with representation throughout the world.

What successes or awards has your company had?

PEBCO earned 'Outstanding Product of 1983' from the Commonwealth of Kentucky in conjunction with Kentucky Society of Professional Engineers, as well as Kentucky 'Exporter of the Year' in 1985 given by the U.S. Department of Commerce. PEBCO's products have also received awards from *Powder & Bulk Solids*, the leading US trade magazine.

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

"There are no limits. There are only plateaus, and you must not stay there - you must go beyond them."
- Bruce Lee

How has Banterra helped your business to become more successful?

We sought to do business with a bank that operates on a local, personal level and were excited to establish that relationship with Banterra Bank. The support, services and technology provided have allowed us to efficiently manage everyday needs and make important business banking decisions so we can be our best.

To learn more about Treasury Management services at Banterra and how this has helped businesses like PEBCO, 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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THIRD QUARTER CHARITY RECAP



School Supply Drive

This July, Banterra hosted a School Supply Drive accepting materials for our local youth. More than \$3,000 in supplies was collected and donated to 20+ schools.



American Legion

Banterra's fundraiser in August raised nearly \$2,000 that was donated to multiple American Legion organizations throughout our footprint.



Pet Supply Drive

Rounding out Q3, Banterra hosted a Pet Supply Drive, where hundreds of pet items were donated to local shelters in the areas where we live and work.

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