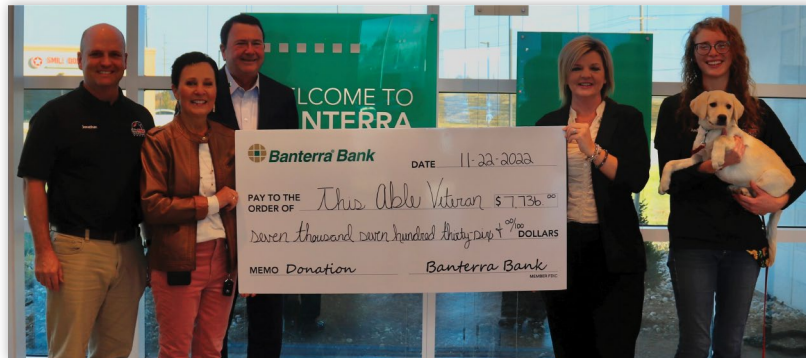


FOURTH QUARTER
2022

BANTERRA'S SEASON OF GIVING IS YEAR-ROUND



A part of Banterra's mission and key initiatives each year is to give back to the communities where we live and work. Throughout the year, Banterra provides community support through sponsorships, donations, volunteerism, ongoing fundraising efforts in our branches and more. In fact, the largest portion of our marketing budget goes towards these community-based efforts versus advertising.

Banterra kicked-off its season of giving with in-branch fundraisers supporting Ronald McDonald House, United Way and St. Jude Children's Research Hospital, raising nearly \$5,000 for the charities.

Banterra kept the momentum going in Q2 by hosting Pet Drives at all branch locations, fundraisers supporting the Arthritis Foundation and our own initiative to "Make a Difference in Someone's Life," focusing on three significant charities within our footprint including:

- Centerstone - A healthcare organization providing mental health and substance abuse treatment, education and support to communities in Florida, Illinois, Indiana, Kentucky and Tennessee.
- NeighborWorks Salt Lake - A charity that builds on the strengths of neighborhoods, creating opportunities through housing, resident leadership and youth and economic development programs in Salt Lake City, Utah.
- Matthew 10:8 Ministries - A non-profit charity started by Banterra team member Kim Lewis to provide new personal and household items to children and families in crisis. Matthew 10:8 Ministries is located at Advance First Church and aids families in Missouri.



During back-to-school time, Banterra launched its annual School Supply Drive followed by an in-branch fundraiser to collect monetary donations for Mercy Chefs, which is a non-profit disaster relief organization. Banterra finished the quarter by selling t-shirts at all branch locations to support This Able Veteran (TAV). As always, the t-shirt fundraiser was a success amongst team members and our customers, raising more than \$7,000 for veterans dealing with PTSD.

Banterra collected donations for the Juvenile Diabetes Research Foundation (JDRF) in honor of November's National Diabetes Month and completed the year with our Annual Food Drive supporting more than 40 food banks within our footprint.

Banterra is on-target to give back more than \$900,000 to its communities this year between fundraising efforts, sponsorships, and donations. In addition, Banterra team members have logged nearly 3,000 hours of volunteer time supporting 159 different organizations. Banterra's season of giving is year-long and well worth the effort!

Inside This Issue:

- Banterra's Beginning Farmer Program
- Cybersecurity Best Practices And Tips
- Spotlight Business: Bertrand Ag Supply LLC
- Happy New Year From Banterra

HOLIDAY SCHEDULE NON-PROCESSING DAYS

Federal Reserve and Banterra Bank Holidays 2023

New Year's Day - Will be observed Jan. 2nd

Martin Luther King Jr. Day - Jan. 16th

President's Day - Feb. 20th

Memorial Day - May 29th

Juneteenth Day - June 19th

Independence Day - July 4th

Labor Day - Sept. 4th

Columbus Day - Oct. 9th

Thanksgiving Day - Nov. 23rd

Christmas Day - Dec. 25th

BANTERRA'S BEGINNING FARMER PROGRAM

If you're in the process of creating a new agricultural operation, you've probably already noticed how difficult it can be to get your agribusiness growing - especially if you're starting a farm with no money or experience. That's why we created the Banterra Beginning Farmer Lending Program. Banterra can help assist new farmers when purchasing things like machinery or equipment, agriculture property or any other farming expenses that keep your operation running smoothly. With affordable financing and reasonable down payments, we're here to help you get started with your operation.

What Is A Beginning Farmer?

Candidates will be required to fit in and meet specific Banterra lending requirements and standards to qualify.



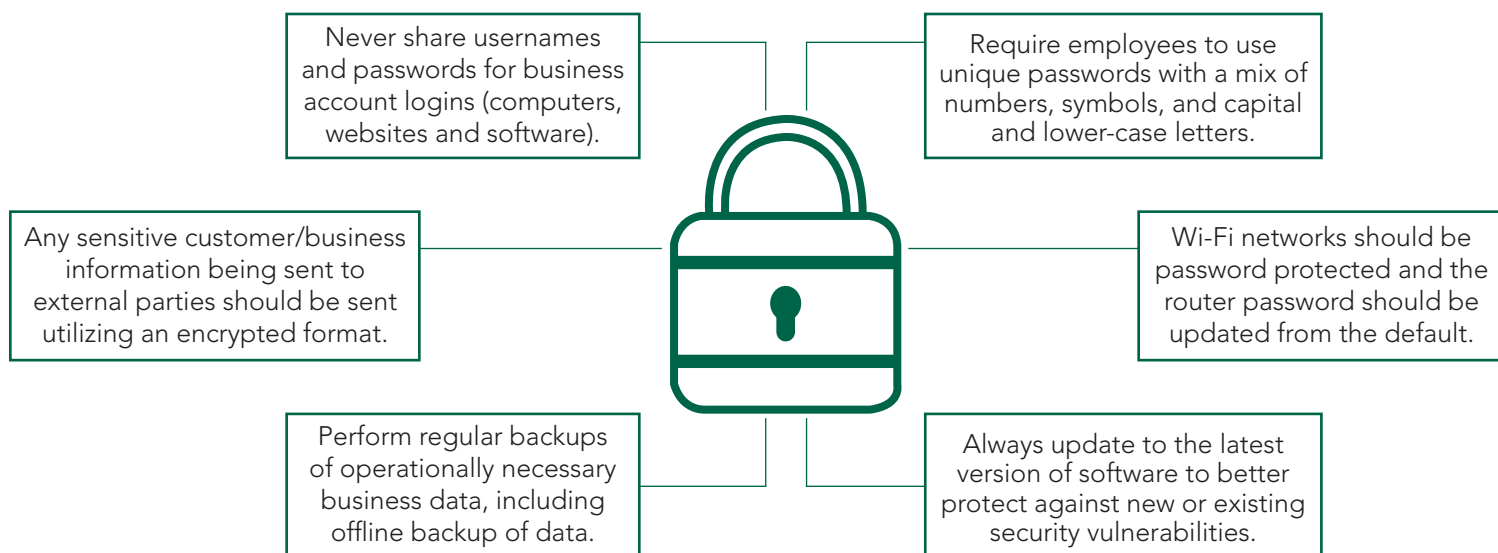
- Less than 15 years of farming activity, verified via FSA records
- Under \$400,000 Revolving Line of Credit
- Under \$250,000 of Equipment Debt per year
- Under \$650,000 of Real Estate Debt

How Do I Apply?

Whether you need financial support with real estate, operating or equipment costs, Banterra is your ag lending partner for all your farming needs. Make an appointment online at Banterra.bank, email our lenders at aglending@banterra.bank or stop by our branches to learn more.

CYBERSECURITY BEST PRACTICES AND TIPS

Regardless of your business size, cybersecurity should always be top of mind. Cyber threats can come from any level of your organization and it can be completely devastating to an unprotected business. In order to help you avoid becoming just another cybercrime statistic, we've gathered our top cybersecurity best practices and tips.



The key to making cybersecurity work is to make sure your employees are well trained and are exercising security best practices. Employee Security Awareness Training and Education (SATE) Program is a great way to instill the knowledge and confidence in employees to recognize security threats.

SPOTLIGHT BUSINESS

Bertrand Ag Supply LLC



Bertrand Ag Supply is a division of Hefty Seed Company, which is an agriculture retailer and family grown business that started as a locally sourced opportunity in small-town Iowa. This full-time company is now the seventh largest crop protection retailer in the United States, and number eleven in seed. Hefty Seed now encompasses over 50 branch locations across eleven states, including the Bertrand Division in Bertrand, Missouri. We spoke with majority owner of Bertrand Ag Supply, Darryl Wolford, about partnering with Banterra and how this relationship has helped grow their company.

When and where did your business start?

Hefty Seed Company, which was previously called Hefty Farm Supply, is a family business that started in 1969. The Bertrand, Missouri Division was opened in 2011. With over 50 locations and growing, Hefty Seed is now one of the industry leaders.

What was the inspiration or motivation to start the business?

It is inspiring to help our farmers by becoming knowledgeable about their farm and their specific needs to increase their yields. Our company is motivated to help our fellow farmers become more profitable and increase their operations through best practices.

Please describe your business.

Hefty Seed Company is a rapidly growing agriculture retailer in the United States. Hefty Brand Seed (Corn and Soybeans) is one of the fastest-growing seed brands in the country. Since the opening of the Bertrand Division in 2011, we have grown to be in line with our local competitors and have made our mark in the community.



Pictured left to right: Darryl Wolford and Albert Duenne.



What are the goals of your business?

At Bertrand Ag Supply, our staff's number one job is not just to sell product. We strive to allow farmers to do more for themselves in their operations to increase profits. While higher yields and profits are important, our goal is also to help farmers improve their land and the environment through better agronomic practices. Through all we've learned by being in business, Bertrand Ag Supply yearns to teach others how to be the next generation of farmers.

How has your company grown since the beginning?

Since we've come to Bertrand, we've expanded our warehouse and grain storage to seven total grain bins. We've also increased our customer base with the addition of SEMO Custom Applications in 2016, which includes divisions such as spraying, combing, hauling, and excavating.

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

"But seek first his kingdom and his righteousness, and all these things will be given to you as well." - Matthew 6:33

How has Banterra helped your business to become more successful?

Bertrand Ag Supply has a great relationship with Banterra, and they have helped us to become more successful. We utilize their Cash Management, ACH, and Remote Deposit services and products. Both professionally and personally, Banterra cares about being involved in our company and our growth.

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



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

Alexia Scroggins
Ext. 38401

Debbie Mathews
Ext. 38402

Lindsay Lamp
Ext. 38403

Faith Leonberger
Ext. 38407

Brittany Bowers
Ext. 38408

Chaitlyn Foos
Ext. 38409

Haley White
Ext. 38410

HAPPY NEW YEAR!

Is your business ready to achieve a great year in 2023?

Did you set business goals as part of your resolutions?

Here are a few ideas to help you reach those goals:

- Create realistic organizational goals
- Update your business plan, strategic plan and marketing plan
- Identify customer service improvements
- Look for automation and resource opportunities
- Make your company culture a priority
- Protect your business by implementing security best practices

At Banterra, we are here to help you with all of your business goals. Let us know how we can further support you in 2023!