

FOURTH QUARTER  
**2021**

## BANTERRA DONATES \$50,000 TO TORNADO RELIEF EFFORTS DURING ITS SEASON OF GIVING



In response to Western Kentucky's recent devastation, Banterra Bank donated \$50,000 to tornado relief efforts and is providing paid-leave for its 500-team-member base who would like to volunteer with designated organizations in Mayfield and Dawson Springs area. Monetary donations were distributed to Team Western Kentucky Tornado Relief Fund, Kentucky Bankers Relief Fund, West Side Nut Club (for relief efforts in Dawson Springs) and Mercy Chefs.

"The devastation from these historic tornadoes, particularly to Western Kentucky communities within our footprint, is unimaginable," said Jeff May, President and CEO of Banterra Bank. "We have customers impacted, and we have customers and team members who have a connection to the loss in these areas. We also have banking industry peers affected, and as an industry, we want to support each other. We carefully vetted the opportunities for donations and have confidence that these contributions will go to immediate needs in Western Kentucky. Banterra takes care our communities, and this was certainly a time for us to continue that strong support."

In addition to this generous donation for tornado-impacted areas, Banterra celebrated the season of giving by supporting The Salvation Army for the month of December in its branches. Promotion for The Salvation Army was provided through branch interior signage, digital exterior signs, website, and social media to increase awareness of the charity's efforts and their Red Kettle Campaign. In addition to this, team members volunteered to ring the bell at area red kettle locations and Banterra donated \$1,000 to kick off the Red Kettle Campaign.

Banterra team members were also busy with preparing holiday gifts for customers. Holiday gifts included "A Taste Of (the region)" boxes that were prepared for Southern Illinois, Western Kentucky, Southeast Missouri and Southern Indiana. Items in the boxes were products made locally in these regions and it was a nice way to promote small businesses in the area. Holiday cookies and other gift items were also distributed by branch team members.

Banterra enjoys giving back to our communities, but particularly during the season of giving and during times when areas need it the most. To learn more about Banterra's ongoing charity giving and opportunities to promote your charity organization, go to [Banterra.bank](https://banterra.bank).



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HOLIDAY SCHEDULE  
NON-PROCESSING DAYS

Federal Reserve and  
Banterra Bank Holidays 2022

- New Year’s Day - Jan. 1<sup>st</sup>
- Martin Luther King, Jr. Day - Jan. 17<sup>th</sup>
- President’s Day - Feb. 21<sup>st</sup>
- Memorial Day - May 30<sup>th</sup>
- Juneteenth Day - June 20<sup>th</sup>
- Independence Day - July 4<sup>th</sup>
- Labor Day - Sept. 5<sup>th</sup>
- Columbus Day - Oct. 10<sup>th</sup>
- Veteran’s Day - Nov. 11<sup>th</sup>
- Thanksgiving Day - Nov. 24<sup>th</sup>
- Christmas Day - Observed Dec. 26<sup>th</sup>



Holiday Processing 2021

Christmas

- We close at 12 P.M. CT on Friday, Dec. 24<sup>th</sup>
- ACH and Positive Pay items should be reviewed by 10 A.M. CT on Friday, Dec. 24<sup>th</sup>
- ACH, Remote Deposit and Wire Transfer files should be submitted by 11 A.M. CT on Friday, Dec. 24<sup>th</sup>
- ACH, Remote Deposit and Wire Transfer files received after 11 A.M. CT will be processed on the next business day, Monday, Dec. 27<sup>th</sup>.
- ACH files that need to be effective for Monday, Dec. 27<sup>th</sup>, should be submitted Friday, Dec. 24<sup>th</sup> by 11 A.M. CT

New Years Day

- We close at 3 P.M. CT on Friday, Dec. 31<sup>st</sup>
- ACH files should be submitted by 1 P.M. CT on Friday, Dec. 31<sup>st</sup>
- ACH files received after 1 P.M. CT will be processed on the next business day, Monday, Jan. 3<sup>rd</sup>
- ACH files that need to be effective for Monday, Jan. 3<sup>rd</sup>, should be submitted Friday, Dec. 31<sup>st</sup> by 1 P.M. CT
- Wire Transfer files should be submitted by 2 P.M. CT on Friday, Dec. 31<sup>st</sup>
- Remote Deposit files should be submitted by 3 P.M. CT on Friday, Dec. 31<sup>st</sup>

If you have any questions or concerns regarding the holiday hours or processing deadlines, please call 866-226-8377, option 4 or send us an email at TreasuryManagement@Banterra.com.

BANTERRA WELCOMES KRISTINA SCOTT



Banterra would like to welcome Kristina Scott, a banking and FDIC veteran of Southern Illinois, as the new Chief Banking Officer.

"Banterra is experiencing tremendous growth, with \$2.5 billion in assets which is an increase of more than \$1 billion in less than ten years," said Jeff May, President and CEO of Banterra. "As part of our strategic plan, we are also expanding our regional locations, with growth in the Western United States. It was important to add the Chief Banking Officer position to support our regions' leadership and the overall strategies for the bank. Kristina has the right experience for what we want in this position and will serve well in this role."

Kristina Scott most recently served as Chief Risk Officer and Senior Vice President at First Southern Bank, based in Marion, Illinois, from 2014-2021. She led the Risk Management function of First Southern Bank, including during a time of a three-bank merger. For two years prior to this, she served as the Chief Financial Officer and Senior Vice President of Operations for First Southern Bank.

Before her tenure at First Southern Bank, Kristina was employed for eleven years at Federal Deposit Insurance Corporation (FDIC). As a commissioned FDIC examiner, she received ongoing training including specialized training in CRE Lending and Financial Statement Analysis. She served the role of Supervisory Examiner, overseeing a team of examiners who handled examinations for 60+ Southern Illinois banks. She led quarterly training on new regulations and banking products and served as Examiner-In-Charge for the team's most complex institution examinations. Prior to this role, she served as Examiner where she completed safety and soundness examinations, served as Subject Matter Expert for loan and lease loss methodologies and performed loan analysis on various credits. She was the lead instructor and facilitator at FDIC's Financial Institution Analysis School in Washington D.C. from 2007-2011 as well as serving on FDIC's Chicago Regional teams.

"With my experience in banks across the country and especially in Southern Illinois, I have a unique understanding and recognition of the quality standard and strength of Banterra. The impact this company has made to our region, both economically and through community support, is admirable," said Kristina. "It is a true honor to join a bank that sets the mark for service, innovation, and performance. I look forward to playing a role in that success."

Kristina received her Bachelor of Science degree in Finance, summa cum laude, from Southern Illinois University (SIU) in Carbondale in 2001. Kristina, her husband Nathan and two daughters live near Carterville, Illinois.

SUPPORTING #GIVESI DURING GIVING TUESDAY

Banterra partnered with the Southern Illinois Community Foundation (SICF) to accept monetary donations at all Southern Illinois branch locations on Tuesday, November 30<sup>th</sup> to benefit GiveSI. GiveSI is a community day of giving for all Southern Illinois in conjunction with the global movement: Giving Tuesday. During this event, News 3 WSIL and SICF launched a 30-hour campaign to raise money for nonprofits throughout Southern Illinois.



Banterra supported these efforts by offering our branches as monetary drop-off locations for residents who wanted to donate in person. Giving Tuesday resulted in more than \$178,000 raised supporting over 80 local nonprofits. Banterra was honored to participate in Giving Tuesday, and we are proud to offer several branch locations to help fundraising efforts.

SPOTLIGHT BUSINESS  
Rend Lake College



Rend Lake College provides small class sizes and personalized instruction from a college small enough to get to know students on a personal basis, but large enough to meet all their educational needs. The curriculum offers students a wide variety of degree programs and occupational certificates in more than 100 programs of study. We spoke with Rend Lake College about their growth and development and how Banterra has been there every step of the way.

When and where did your business start?

Rend Lake College (RLC) was founded in 1955 as Mt. Vernon Community College and officially became Rend Lake College when it was organized on December 20, 1966, under the Illinois Junior College Act. In its early stages, RLC was located on the campus of Mt. Vernon Township High School. The Board of Trustees of the new college later selected its current 350-acre site near Ina between Interstate 57 and Rend Lake. Groundbreaking for the first phase of the main campus was held on March 27, 1969.

What was the inspiration or motivation to start the business?

Mt. Vernon Community College initially was approved by an overwhelming 25-to-1 vote and supervised by the local high school board. The two-year college provided post-secondary educational experience for the graduates of Mt. Vernon Township High School. Faculty and facilities were provided by the high school.

The first classes of Mt. Vernon Community College began in September 1956, with an enrollment of 124 day and 79 evening students.

How has your company grown since the beginning?

Expanded curricula offerings in both the baccalaureate and vocational areas, plus the establishment of a School of Practical Nursing in 1961, eventually attracted students from surrounding communities, and by 1966 the college's enrollment stood at 721 students.

Rend Lake College became a reality shortly after the announcement of the Master Plan for Higher Education in Illinois. The name change was accompanied by dramatic changes in educational purpose and curricula.

Voters of the eight-county district approved the establishment of Rend Lake College by nearly an 8-to-1 margin on October 22, 1966, a new governing board was elected from the district in December of that same year and on July 1, 1967, Rend Lake College assumed the assets, liabilities and responsibilities of Mt. Vernon Community College.

To learn more about Treasury Management services at Banterra and how this has helped businesses like Rend Lake College, call 866-226-8377 ext. 38405 to speak with Meghan Densch, ext. 38404 to speak with Lindsay McGuire, ext. 38406 to speak with Kristen Lewis, ext. 40005 to speak with Tina Spears (Indiana) or email TreasuryManagement@Banterra.com.

The purpose of the new college was to provide university-parallel, occupational and general and adult education for the citizens of this new district. District 521 includes the majority of Franklin, Hamilton, Jefferson and Perry counties, parts of Wayne and White and even reaches into Washington and Williamson. Included are 13 high school districts – Benton, Christopher, Hamilton County, Mt. Vernon, Norris City-Omaha-Enfield, Sesser-Valier, Thompsonville, Waltonville, Wayne City, Webber, Woodlawn and Zeigler-Royalton.



Please describe your business.

RLC offers programs that include courses in general education, adult education, career and technical fields leading directly to employment, community service and continuing education programs, and college preparatory programs.

We currently offer 34 associate degrees and 79 certificate programs.

What are the goals for your business?

RLC provides educational opportunities across cultural and economic boundaries to the diverse student population we serve. We are committed to our students' success in achieving their educational goals and to meeting our community-focused program objectives.

In serving our students and community, we strive to be student-focused, authentic, and resourceful. RLC has adopted four essential learner outcomes, fundamental learning objectives embedded in every program, that all degree-completing students should be able to demonstrate.

They are as follows:

- **Critical Thinking:** The ability to think in a self-directed, reflective manner when understanding, evaluating and solving problems.
- **Problem-Solving:** The ability to resolve computational problems.
- **Oral Communication:** To communicate clearly, concisely, and effectively through verbal and non-verbal language.
- **Written Communication:** To communicate clearly, concisely, and effectively through written language.

What successes has your company had?

In November 2021, Rend Lake College was named one of 150 institutions eligible to compete for the \$1 million Aspen Prize for Community College Excellence, the nation's signature recognition of high achievement and performance among America's community colleges. The colleges selected for this honor stand out among more than 1,000 community colleges nationwide as having high and improving levels of student success as well as equitable outcomes for Black and Hispanic students and those from lower-income backgrounds. This is the seventh time that RLC has been selected for this high honor.

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

Your Journey Starts at Rend Lake College.

How has Banterra helped your business to become more successful?

Banterra's Cash Management portal is very easy to use, and provides us with all of the tools we need to manage our banking needs. The biggest asset to us is Banterra's Treasury Management staff. They are always very responsive to our needs, and they go to great lengths to be helpful in any way they can. We are grateful for our relationship with Banterra.





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## BANTERRA TREASURY MANAGEMENT

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## BANTERRA NIGHT AT BANTERRA CENTER

Banterra's annual Banterra Night was on Wednesday, December 15<sup>th</sup> when the SIU Salukis took on the Southeast Missouri State University Redhawks. Banterra customers and team members enjoyed food, beverages and networking among Saluki and Banterra supporters during our VIP event. It was a night full of excitement as Banterra Chief Banking Officer Kristina Scott and Senior Banker Shane Carsrud accepted the game ball from Interim Athletic Director Matt Kupec on court during the first half of the game.

