

FIRST QUARTER
2021

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Banterra Lobbies Are Now Open

We are happy to welcome customers back into our lobbies and appreciate your patience while we've been closed. All lobbies, with the exception of our downtown Vienna, IL location, will offer lobby service with normal business hours. Please enjoy lobby service and continue to wear your mask while practicing social distancing.

We're excited to announce our Marion, IL location at 3201 Banterra Drive has been recently remodeled. Stop by and check out our new facility or swing through the updated drive-up and utilize our ITM service.

BANTERRA CONTRIBUTES \$180,000 TO HEALTH CARE FACILITIES AND REGIONAL COLLEGE.

In honor of the pandemic challenges endured by health care and education facilities, as well as the particular fundraising campaigns by these organizations, **Banterra** recently contributed a total of \$180,000 to three key Southern Illinois organizations. Southern Illinois Healthcare (SIH) received \$100,000 commitment from **Banterra** for expansions to SIH Cancer Institute (Carterville, IL), Ferrell Hospital (Eldorado, IL) received \$50,000 for their new addition and Rend Lake College Foundation (Ina, IL) received \$30,000 for their renovations to the Campus Learning HUB.

Banterra's donation to SIH included naming rights for the infusion center family waiting area in the new expansion of SIH Cancer Institute. In addition to \$50,000 dedicated for the needs of SIH Cancer Institute, a remaining \$50,000 was committed for SIH sponsorship - with \$20,000 from recent commitments and \$30,000 for future sponsorships over next five years.

SIH is one of the region's largest employers and **Banterra** has established a strong partnership with them over the years. Their commitment to providing quality health care service to an area that benefits so many residents in **Banterra's** footprint is greatly appreciated.

In addition to SIH, **Banterra** provided a \$50,000 donation to Ferrell Hospital to secure a naming rights agreement as part of the hospital's new, completed 55,000 square-foot expansion. **Banterra** will have the naming rights to the new public courtyard, located next to the new waiting room area. Ferrell Hospital completed and opened the \$34-million expansion in December 2020, and the addition more than doubled the hospital's previous size.

Ferrell Hospital is located in Eldorado and also where **Banterra** employs several area residents as part of the bank's 470+ employee base. Because of this, with Ferrell Hospital providing an essential service to so many community members of this area, **Banterra** wanted to do its part in supporting the critical growth need of the hospital.

To further support their communities, **Banterra** donated \$30,000 to Rend Lake College (RLC). The funds support RLC's Campus Learning HUB campaign and will be used for a library expansion that provides offerings to both the students and visitors.

Rend Lake College is a nationally ranked college in Southern Illinois with campuses located at Ina, Mt. Vernon, and Pinckneyville. RLC's mission is to provide open access to lifelong education across cultural and economic boundaries to a diverse student population. The college has positively impacted countless students and community members for over fifty years and will continue to do so with generous support from companies like **Banterra**.



Pictured left to right are Woody Thorne, Vice President, Community Affairs & Chief Development Officer, SIH; Mike Monchino, SIH Foundation Chair; Shane Carsrud, Assistant Senior Community Banking Officer, Banterra; Rex Budde, President & CEO, SIH; Jeff Speith, Market Executive, Banterra; Jeff May, President & CEO, Banterra; and Jennifer Badiu, System Director, SIH Cancer Institute.



Pictured left to right are Jordan Craig, Banking Center Manager, Banterra; Alisa Coleman, CEO, Ferrell Hospital; Debbie Shroyer, Banking Center Manager, Banterra; and Tom Clore, Chairman, Ferrell Hospital Foundation.



Pictured left to right are Annabelle Harrison (Mt. Vernon), RLC Student; Elijah Gunter (Sesser), RLC Student; Melia Steffy, Banking Center Manager, Banterra; Robert Bornheimer, Board of Directors Chair, Rend Lake College; Kay Zibby-Damron, CEO, Rend Lake College; Jeff May, President & CEO, Banterra; Sandy Jones, Regional Manager, Banterra; Tony Wielt, Board of Directors member, Rend Lake College; Terry Wilkerson, President, Rend Lake College; and Reid Basso (Sesser), RLC Student.

BANTERRA PARTNERS WITH PAYROC TO OFFER MERCHANT PROCESSING SOLUTIONS FOR BUSINESSES

Banterra and financial technology company, Payroc, have partnered to offer merchant processing solutions and financial tools for businesses. Through this partnership, Payroc will provide discounted processing rates, custom-tailored plans with convenient features including digital invoices, tracking and reporting and eCommerce management.

With Payroc, businesses can expand their credit card processing services and enjoy great benefits including:

- Reward Pay**
 Get 0% credit card processing for your business. RewardPay allows you to add a credit card fee to the total price that customers pay for a product or service.
- CashRewards**
 With CashRewards, your business can offset 100% of credit card costs and offer a discount to any customer paying with cash or check.
- Mobile Payments**
 Provide your business the flexibility to accept credit card payments from anywhere on any smart device.
- Point-Of-Sale**
 Easy to use and cost-effective. Payroc offers a range of tablet-based Point-Of-Sale (POS) Systems to manage inventory, payroll, staff, cash, and more.
- POS Rental**
 Renting a POS with Payroc is easy. Get the latest system for a fraction of the cost. No contracts and cancel anytime.
- Exceptional Service & Protection**
 World-class customer service and technical support, comprehensive PCI compliance, and fraud monitoring.



SPOTLIGHT BUSINESS Extreme Welding & Machine Services Inc.



Extreme Welding & Machine Services Inc. have a dedicated team of experts providing welding, metal fabrication, heavy equipment repair and maintenance, and other services to the Southern Illinois region. Since 2005, this family-owned business has grown its client base through their strong work ethic, quality craftsmanship and impeccable safety records. We spoke with Ardon and Jared Smith, owners of EWMS, about the family business, its growth and their partnership with Banterra.



Ardon and Jared Smith

When and where did your business start?

Jared, Ardon and Larry Smith started Extreme Welding & Machine Services, Inc. (EWMS) in 2005 in Ridgway, Illinois.

What was the inspiration or motivation to start the business?

EWMS was established with basic welding shop equipment and demand grew due to the needs of oil fields, coal mines and farmers in Southern Illinois.

What are the goals for your business?

Most of our services are offered both in the shop and on-site for customers. We plan to continue expanding the services and products that we offer and growing our team of employees.

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

Our business operates by following a quote one owner took to as a child, "If your mind can perceive it and your heart can believe it, then you can achieve it." Our owners believe in working hard and rewarding hard work. We have an excellent team of dedicated employees who have made our company what it is today. Outside of the owners, our longest tenure employee has been with us for 14 years.

How has Banterra helped your business to become more successful?

Banterra has been with us every step of the way over the last 16 years. From providing the initial start-up loan, to utilizing their cash management system to providing our employees with payroll direct deposit, off-site deposit, and other transactions, Banterra has always been a phone call away for any of our banking needs.

Please describe your business.

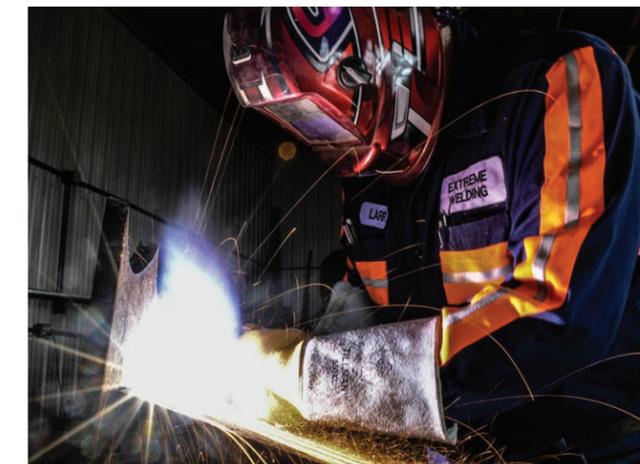
EWMS is a one-stop service shop providing welding, metal fabrication, heavy equipment repair, truck diagnostics, repair and maintenance, and other services. Our experienced team of welders and mechanics repair, rebuild and maintain heavy equipment to keep machinery up and running.

How has your company grown since the beginning?

The business began by operating out of one service truck while we built our own facility. Initially, we focused on welding and fabrication, but soon expanded into heavy equipment repair to meet the needs of the local coal mines, oil fields, and agricultural industry. After reaching capacity at our Ridgway, Illinois location, we expanded and opened a second location in Equality, Illinois which focused on serving the booming coal industry.

In 2018, we decided to consolidate the two locations into one larger facility located in Eldorado, Illinois. With over 20,000 square feet at this new location, we were able to further expand our operations. EWMS now offers:

- Welding & fabrication
- Heavy equipment repair
- Hydraulic cylinder & hose repair
- Heavy duty truck diagnosis & repair
- Crane services
- An Illinois certified DOT Safety Lane
- Retail sales of metal, welding, and hydraulic supplies
- Industrial gas cylinder purchase & exchange program
- And so much more



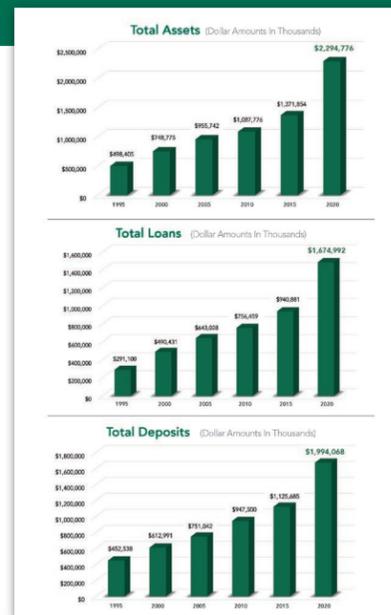
BANTERRA HAS ANOTHER RECORD-SETTING YEAR IN 2020

We are happy to announce that Banterra experienced yet another record-setting year in 2020. Despite challenges brought forth during the pandemic, Banterra's team finished the year strong with substantial growth rates for loans, deposits, assets, and net income. Banterra's 2020 Financial Overview brochure will soon be available in all branch locations.

Along with financial growth, Banterra supported community development through financial contributions, fundraising efforts, and volunteer hours. A few highlights from 2020 include:

- \$734,000 in community contributions
- 30+ food pantries supported with more than \$50,000 donated
- More than \$35,000 given to youth programs supporting school-aged children
- Hundreds of volunteer hours logged by Banterra team members

Banterra anticipates another great year in 2021 thanks to their dedicated team members and smart decisions made by their board and executive management. Banterra will continue to adjust to the changing times and stay ahead of the curve in regards to technology and conveniences for their customers.



2020 BANTERRA MILESTONES



TEAM MEMBERS
470+

TOTAL ASSETS
\$2.3 BILLION

U.S. BANK RANKING
TOP 10%

LENDING CAPACITY
\$40 MILLION



DEPOSIT GROWTH
19%



BRANCHES
40+



CUSTOMERS
90,000+

COMMUNITY CONTRIBUTIONS
\$734,000



LOAN GROWTH
13%





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NEW BANTERRA WEBSITE LAUNCHING IN APRIL 2021

REDESIGN & BANTERRA.COM BECOMES BANTERRA.BANK

Banterra will be launching a brand-new, modern website in 2021. Along with the fresh new look, Banterra's website will feature upgrades including a fully searchable site, live chat with customer care and online appointment scheduling.

With our new responsive site, Banterra.com will also be switching to Banterra.bank, to provide customers even more safety and security. What sounds insignificant is meant to show visitors that the bank is really a bank at a time when online scams continue to soar. Dot-bank extensions are exclusive and unlike dot-com, only banks and other like vendors can get the extension for their URLs. Not only is there a vetting process for applicants, but banks with dot-bank extensions must also comply with registry policies on an ongoing basis.

Banterra.bank is scheduled to launch mid-April 2021.

