

SECOND QUARTER

2021

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NEW AND IMPROVED BANTERRA.BANK LAUNCHES

In April, Banterra launched a fully designed website with incredible new features that will offer customers more conveniences and resources for their banking needs.

With the new website, we also changed the URL from Banterra.com to Banterra.bank. What does this mean? It means better security, during a time when online scams continue to soar. URLs ending in .bank are exclusive for banking industry, require a vetting process and must comply with registry policies ongoing. So customers know when they see a .bank URL, it's really a bank.

Banterra's new website has been built with customer needs in mind, with an array of helpful features including:



Online Account Opening – We know you have a busy schedule, so we want opening an account to be as simple as possible. Visit Banterra.bank and click on “Open An Account” to get started. You can open an account directly online or for some accounts, you simply fill out a brief form and a Banterra representative will contact you directly to complete the process.



Appointment Scheduling – Save time and enjoy the convenience of scheduling appointments online. From Banterra's homepage, hover over any of the navigational tabs and click the “Make An Appointment” button. Select your local Banterra branch and choose a time. You'll receive a confirmation email once the appointment has been approved by our team.



Making Payments Online - Banterra offers a simple and secure way to make loan payments online. From Banterra's homepage, hover over any of the navigational tabs and click the “Make A Payment” button. You'll be sent to our secure loan pay portal where you can complete the payment process and view account information.



Online Chat – You have questions? Banterra is here to help. Simply click on the Virtual Teller icon in the bottom right corner of our homepage, enter your information, and our team will text you shortly. It's just one more way Banterra makes banking easier.



Blog Content – Looking for information on topics like banking, saving, budgeting and more? Check out Banterra's blog for unique insights into the world of banking for both consumers and business owners.



Customer Testimonials – We value our relationships with our customers and they are often our best brand representatives. That's one of the reasons we often feature them in advertising, such as customer testimonials. You can learn more about Banterra by reading these customer experiences. Interested in being featured? Reach out to a Banterra representative today.



Our Team – Learn more about our team including management and community, plus locate lender and sales team profiles easily.



Search Capabilities – Simply type in what you are looking for on our site with our new search feature on the homepage.

We're very proud of this next chapter for Banterra and hope that our customers are just as excited as we are to explore our new site and all its great features.

TAKING CARE OF OUR COMMUNITIES

Banterra, who donated \$35,000 to Boys and Girls Club of Southern Illinois (BGCSI) last year, recently donated another \$25,000 to the organization in support of their new Marion facility which opened in June 2021. The sponsorship includes naming rights of the new club’s computer lab. The Marion club, located at 2706 W. Main Street, was a former church and is the fifth BGCSI site in Southern Illinois (other four locations are in Carbondale).

BGCSI is a comprehensive youth development agency serving youth throughout Southern Illinois. Creating a brighter future for thousands of young people, this youth development program emphasizes career and academic preparedness, character and good citizenship and healthy lifestyles. It assists young people ages five - 18, with reaching their full potential.

Banterra was pleased to be able to support Boys and Girls Club of Southern Illinois again in a significant way. There was a tremendous need for a club in Marion, a city where Banterra has four branches as well as administrative offices. To support the communities where their team members and customers live and work is one of Banterra’s top priorities.

Banterra continues to support charities each month with company-wide fundraisers. Together, with the support from customers and community members, Banterra was able to raise funds for Make A Wish Foundation in April, Mental Health America in May and our local heroes in June.



Pictured (L to R): Amber Pentecost, Regional Manager, Banterra; Jordan Craig, Branch Manager, Banterra Marion Kroger; Tina Carpenter, BGCSI Chief Executive Officer

VISA® BUSINESS CREDIT CARDS



Choose the Banterra Credit Card with the features you want.

	Low Intro Rate	Earn Rewards	Earn Cash Back	Earn Rewards
	Visa Business Card	Visa Business Real Rewards Card	Visa Business Cash Card	Smart Business Rewards Visa Card
ENROLLMENT OFFER				
• Extended Low Intro Rate	X			
• \$25 value awarded after first purchase ²		X	X	
• Earn 20,000 bonus rewards points when you spend \$500 in the first 90 days - a \$200 value ³				X
REWARDS EARNED				
• 3% cash back on purchases at office supply stores, cell phone, internet & landline service providers, 2% cash back on purchases at restaurants and gas stations ⁶			X	
• 2X points in your top two spend categories, automatically ⁷				X
• 1 point/1% per \$1 on all other eligible purchases ^{6,7}			X	X
• 1.5 points/1.5% per \$1 on all purchases ¹		X		
REDEEM REWARDS				
• Cash Back ²		X	X	X
• Merchandise and Gift Cards		X		X
• Travel		X		X
BENEFITS				
• Enjoy peace of mind with zero fraud liability ⁴ , and auto rental collision damage waiver ⁵ and 24/7 live US-based customer service	X	X	X	X
• Free employee cards	X	X	X	X
• Online management reporting tool helps you stay on top of your business credit card spending	X	X	X	X

The Elan Rewards Program is subject to change. Rewards are earned on eligible net purchases. Net purchases are purchases minus credits and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers and Convenience Checks. Upon approval, see your Cardmember Agreement for details. You may not redeem Points, and you will immediately lose all of your Points, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death).

¹ Real Rewards Card: You will earn 1.5 Reward Points ("Points") for every dollar in eligible net purchases made with your Account within a billing cycle (equal to 1.5% cash back). Monthly net purchase points will be applied each billing cycle. Points expire five years from the end of the quarter in which they are earned.

² Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, which will be deposited within seven business days, or as a statement credit to your credit card account, which will be deposited within one to two billing cycles or as a Rewards Card (\$25 minimum redemption). First purchase bonus points will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances. First use bonus points are awarded only on the Authorized Officer purchases.

³ A one-time 20,000 bonus points will be awarded after eligible net purchases totaling \$500 or more are made to the Authorized Officer's Card within 90 days from account opening. These bonus points will be awarded on your monthly billing statement. Use of the Smart Business Rewards Card is subject to terms and conditions of the Cardmember Agreement, which may be amended from time to time. This offer may not be combined with any other bonus offer. Additional bonus points are earned only on Authorized Officer purchases. Offer is subject to credit approval.

⁴ Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardmember must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply.

⁵ Certain terms, conditions and exclusions apply. Please refer to your guide to benefits that will be mailed with your new card for further details and to determine if the Auto Rental Coverage is right for you.

⁶ Cash Rewards Card: "Cash Back Rewards" are the rewards you earn under the program. Cash Back Rewards are tracked as points and each point earned is equal to \$0.01 when redeemed. You may simply see "Cash Back" in marketing materials when referring to the rewards you earn. Merchants are assigned codes based on what they primarily sell. Elan Financial Services cannot control how merchants choose to classify their business and reserves the right to determine which purchases qualify. A purchase will not earn additional points if the merchant's code is not eligible. You will earn 1 Reward Point ("Point") for every dollar in eligible net purchases charged to your Account during each billing cycle. You will earn additional Points as follows for every dollar in eligible net purchases charged to your Account during each billing cycle at merchant locations that are classified as automated fuel dispensers and service stations or restaurants (1 additional Point); and office supply stores or cell phone, landline, internet and cable TV services (2 additional Points). Office furniture stores, direct marketing services and printing services may not qualify as office supply stores. The number of additional Points earned on office supply store purchases, cell phone, landline, internet and cable TV services, automated fuel dispensers, and service stations or restaurants is unlimited. Points expire five years from the end of the quarter in which they are earned.

⁷ Smart Business Rewards Card: You will earn 1 Point for every dollar in eligible net purchases charged to your Account during each billing cycle. In addition, you will earn 1 additional bonus Point (for a total of 2 Points) for every dollar in eligible net purchases in your top two highest merchant spend categories ("Highest Categories") each billing cycle. Highest Categories can change with each billing cycle, depending on your purchase behavior during a particular billing cycle. Highest Categories automatically adjust to reward you on where you spend the most. Some exclusions apply. Please visit <https://card.myaccountaccess.com/smartbusinessvisa> to see the full list of eligible merchant categories. Merchants are assigned codes based on what they primarily sell. Elan Financial Services cannot control how merchants choose to classify their business and reserves the right to determine which purchases qualify. A purchase will not earn additional points if the merchant's code is not eligible. Points expire five years from the end of the quarter in which they are earned.

The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

SPOTLIGHT BUSINESS
All In The Family Dental



All In The Family Dental provides quality dental services to patients in the Evansville, Indiana area. As a practice, they believe that preventative care and education are the keys to optimal dental health. That’s why they focus on “dental health care” vs. “disease care.” After taking ownership of the family-owned practice in April 2016, Drs. Adam and Allie Frounfelter have seen growth amongst their staff and in new patients. We recently spoke with the Dr. Allie and her husband, Dr. Adam, about their practice and what the future holds.

When and where did your business start?

During the mid-60’s, Dr. Wilbur Manchette built his business in Evansville, Indiana with a wonderful patient base and eventually sold the practice to Dr. Richard Moll in 1989. After completing dental school, Drs. Adam and Allie Frounfelter moved back home and purchased the practice from Dr. Moll, Allie’s father, in 2016. Since then, the business has been growing including bringing on Dr. John Anoskey, Dr. DJ Grasso, and many new patients.

What was the inspiration or motivation to start the business?

We come from a family of dentists, between us we have 10 dentists in our family. Our dream, beginning at the Indiana University School of Dentistry, was to own and operate our own practice where we can care for our patients in a loving and comprehensive manner. Our hope has always been to share our love for teeth and dentistry alongside a wonderful team. For Adam, he grew up watching his dad build a practice from the ground up, focusing on caring for his patients like they were his family and always doing the right thing. Then being able to practice with Dr. Manchette and seeing how hard he worked, extraordinarily into his 90’s, it brought him even more inspiration to continue Dr. Manchette’s legacy. For Allie, she worked in her father’s office as a child, answering calls, confirming appointments and filing charts. The interactions and relationships her dad built with patients really sparked her interest in the dental profession.

Please describe your business.

All In The Family Dental is a general dental office for all ages. We provide comprehensive care to ensure our patients care for and maintain their overall health, starting with their oral health. Our business is always at the forefront of the latest dental technology, dental techniques, and continuing education to ensure we provide the best, least painful and most efficient treatment.



What are the goals for your business?

The goals for our business change every year, but the main goal is to take care of the patients the right way. We focus on the patient’s overall health and the important role their oral health plays in keeping them happy and healthy. We want them to feel comfortable every time they step into our office and know they are getting unmatched care from a practice that does everything they can to make their visit as easy as possible. Another goal we continue to chase is staying on the cutting edge of dentistry. We have always invested in technology that makes appointments easier and more efficient for our patients.

Our goal for our team includes making sure they know how much we care for them and appreciate the time and effort they put into the practice. We spend more time together as a team than we actually get to spend with our family and that is a huge sacrifice. Our team is amazing and we want each individual to never forget how important they are to this practice.



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



Pictured (L to R): Dr. Richard Moll, Dr. Adam Frounfelter, Dr. Allie Frounfelter, Dr. John Anoskey and Dr. DJ Grasso.

How has your company grown since the beginning?

All In The Family Dental has grown by leaps and bounds since we purchased it in 2016. As we mentioned earlier, we invest in our patients, we want them to have the best experience and that includes all new technology. We no longer take impressions, we do intraoral scanning now. Crowns are made same day, no waiting for three weeks with a temporary that is likely to come out. Our practice has cone beam technology that allows us to find problems long before regular x-rays find them. Now we are seeing how sleep and sleep disorder breathing, such as sleep apnea, affects overall and oral health. We are able to find issues and help them get the care they need.

What successes or awards has your company had?

For us, the success comes daily when a new patient walks in and tells the story of how they were referred by a current patient or when a current patient tells us that they never thought they would get excited to come to the dental office.

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

While we don’t have one motto or quote that we live by, we strive for every patient to feel they have the best and most comprehensive dental treatment around and that they look forward to coming to each appointment.

How has Banterra helped your business to become more successful?

We truly believe that without our friends at Banterra, we would not be where we are today. From the start of our relationship, they believed we had a great plan and would be successful moving forward in our business. The Banterra team places an importance on relationships and have been there every step of the way, answering all the questions that we have.

From the beginning of our practice, the relationship with our patients has always been of the utmost importance. Banterra has shown our team they believe the same holds true, whether personally calling to check on us during the COVID-19 pandemic or hand delivering treats to the office, they have always shown that they value us as people, business owners, and clients. We feel so lucky to have the opportunity to call on them whenever new opportunities arise.

What new technology is ahead for patients?

Recently, All In The Family Dental purchased and will be integrating lasers into our practice. We are very excited to be adding yet another way to treat our patients with an all-tissue laser, Solea Lasers. We will be able to provide anesthetic-free (which means no needles), noise-free, drill-free, blood-free, and suture-free dentistry to our patients. This is an exciting step for us, because it’s one more way we continue to provide worry-free and painless procedures at our office and the patients will be amazed!





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CASH MANAGEMENT

Banterra offers easy-to-use Digital Banking for online and mobile users. As a business owner, we know your time is limited and you may need additional solutions to help streamline account management, including multi-user functionality and controls.

Banterra's Cash Management service is designed for companies that need a broad range of electronic banking services, beyond our standard Digital Banking. Contact a Treasury Management Specialist at 866-226-8377 ext. 38400 to find out how you can get a free analysis of your business and what fees might apply for this service.

Cash Management Features:

- 24/7 account access
- Bill Pay and transfers
- Free online statements
- Set up multiple end users within your business
- Define functionality for end users and control the accounts and services they may access
- Originate ACH transactions including payroll, vendor payments and accounts receivable
- Reconcile your accounts
- Positive Pay for check fraud detection
- View check images
- Initiate wire transfers
- Request stop payments
- Set up automatic balance alerts to receive via email



Digital Banking Features:

- 24/7 account access
- Bill Pay and transfers
- Mobile Check Deposit
- Person-To-Person (P2P) Pay
- Budget tools
- Account alerts
- Debit card management