

PERSONAL BANKING

PERSONAL CHECKING



Banterra[®] Bank
Banking With Local Style

Banterra knows you need important benefits with your checking accounts and that everyone's needs are different.

That's why we offer checking options that are sure to best fit your needs and feature exceptional offerings:

- **Free** Online Banking including Online Statements and Bill Pay
- **Free** Mobile Banking including easy-to-use apps for smart phones and iPads
- **Free** Mobile Check Deposit
- **Free** Banterra Visa® Debit Card
- **Free** Direct Deposit and Unlimited Check Writing

Choose from the following checking accounts:

- **Banterra SmartChoice**
- **Banterra InterestPlus**
- **Banterra Green**

Banterra SmartChoice

Banterra SmartChoice gives you a wealth of benefits including identity theft and cell phone protection.

- **IDProtect®** Only offered with a Banterra SmartChoice account, IDProtect® will help safeguard you and your family against identity fraud.



- **Cellular Phone Protection*** – Receive up to \$300 of cellular phone protection to reimburse the cost of replacing or repairing your cellular phone. You're covered whether you are home or abroad.

Banterra InterestPlus

Banterra InterestPlus allows you to earn interest on money in your checking account.

Banterra Green

Banterra Green offers you the essentials while encouraging a green environment through paperless practices.

**Please refer to Guide to Benefit for additional details regarding eligibility, terms and exclusions.*

BANTERRA RESTART BANKING

At Banterra we understand that life happens, and due to past history, your request to open an account may have been turned down by other banks and financial institutions. That's why we have two accounts available to assist you in getting your financial relationship back up and running.

We're here to help you restart your banking relationship. A quick look at your financial history will allow us to determine which account you may qualify for.

Banterra Restart Checking and **Banterra Restart Basic** have a wealth of benefits available for a minimum monthly fee. Banterra Restart Checking includes unlimited check writing (not included with Banterra Restart Basic) and both accounts include:

- Free Online Banking; Bill Pay not available
- Free Direct Deposit
- Free Online Statements*
- Free Mobile Banking; Mobile Check Deposit not available
- Free Visa® Debit Card — \$750 merchandise limit and \$300 cash limit per day
- Unlimited ATM Transactions (*Free at Banterra ATMs*)

Requirements:

- \$50 Opening Balance
- Monthly Service Charge of \$9.95* (Save \$3 per month with direct deposit)

*Additional \$1 fee for requested paper statements if you elect to use Online Banking.



Kent, Vanessa and Michael Sherrill, Proud Banterra Customers

Banterra SmartChoice

Offers **ID** **PROTECT**[®]

With **Banterra SmartChoice**, you get personal protection and peace of mind with IDProtect[®].² Features Include:

- **Prevention** - Easy access to advice, educational tips and online resources related to identity fraud.
- **Credit File Monitoring** - Daily credit file monitoring and automated alerts by email and text (if activated) of key changes to your Experian, TransUnion and Equifax credit reports.*
- **IDProtect Mobile App** - Download the free IDProtect Mobile App to check credit alerts and instantly call regarding activity. You can also review credit report and score.*
- **3-in-1 Credit Report** - Request new 3-in-1 report every 90 days or upon receipt of credit alert.*
- **Credit Score** - Receive new single bureau credit score with every new credit report.*
- **Total Identity Monitoring** - Monitoring of over 1,000 databases.*
- **Debit and Credit Card Registration** - Call one toll-free number to cancel and request replacement cards; your liability is limited if your cards are lost or stolen.*
- **Fully-Managed Identity Theft Resolution Service** - Access to a fraud specialist who will work with you to completely restore your credit and identity.*
- **Identity Fraud Expense Reimbursement Coverage**¹ - Coverage for expenses to help clear your name and help repair damaged credit, including coverage for lost wages.

Visit your local Banterra to learn more about IDProtect and all of the benefits included with Banterra SmartChoice.

¹ Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance.

² IDProtect service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. Service is not available to a "signer" on the account who is not an account owner. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

* Registration/Activation required.

Personal Checking Comparison

	Banterra SmartChoice	Banterra InterestPlus	Banterra Green
This Account:	Has great benefits including identity theft protection and cell phone protection	Allows you to earn interest on money in your checking account	Offers the essentials while encouraging a green environment through paperless practices
IDProtect®	✓		
Cellular Phone Protection	✓		
Interest Bearing		✓	
Free Visa® Debit Card	✓	✓	✓
Free Online Banking	✓	✓	✓
Free Online Bill Pay	✓	✓	✓
Free Online Statements	✓	✓	✓
Free Mobile Banking including iPad & SmartPhone Apps	✓	✓	✓
Free Foreign ATM Transactions		No Banterra fee on up to eight (8) non-Banterra ATM transactions per statement cycle; Other financial institution fees may apply	
Free Personalized Checks	50% off first box of checks	First box of standard checks free; 50% off future orders	
Additional Benefits & Considerations	Additional \$1 monthly fee for online banking customers who request paper statements in addition to free online statements	Free paper statements, \$200 discount on Banterra mortgage closing costs, 50% discount on safe deposit box and personal storage lockers	Additional \$1 monthly fee for online banking customers who request paper statements in addition to free online statements
Minimum Opening Balance	\$100	\$1,000	\$100
Minimum Balance	None	\$2,500 minimum balance in the account each day to earn interest	None
Monthly Fee	\$5	\$15	\$5
Can Monthly Fee Be Avoided?	No	Yes	Yes
How Can Monthly Fee Be Avoided?	N/A	\$5,000 minimum daily balance is maintained in this account or \$20,000 combined average balance in this account, identified checking, savings & money markets, or minimum balance in certificate of deposit (CD). The CD minimum balance equals the current balance at the beginning of each statement period.	<p>Option 1 - \$500 daily balance is maintained in this account</p> <hr/> <p>Option 2 - A combined average balance of \$2,500 is maintained with checking, savings, money market, or minimum daily balance in CDs and/or IRAs</p> <hr/> <p>Option 3 - Two (2) direct deposits are made per statement cycle</p> <hr/> <p>Option 4 - Eight (8) Banterra VISA® Debit Card purchases are made per cycle</p> <hr/> <p>Option 5 - Account holder is military (with proof of military status)</p> <hr/> <p>Option 6 - Account holder is a student (age 24 or younger with proof of student status)</p> <hr/> <p>Option 7 - Primary or secondary account holder is age 60 or over</p>

Online and Mobile Banking

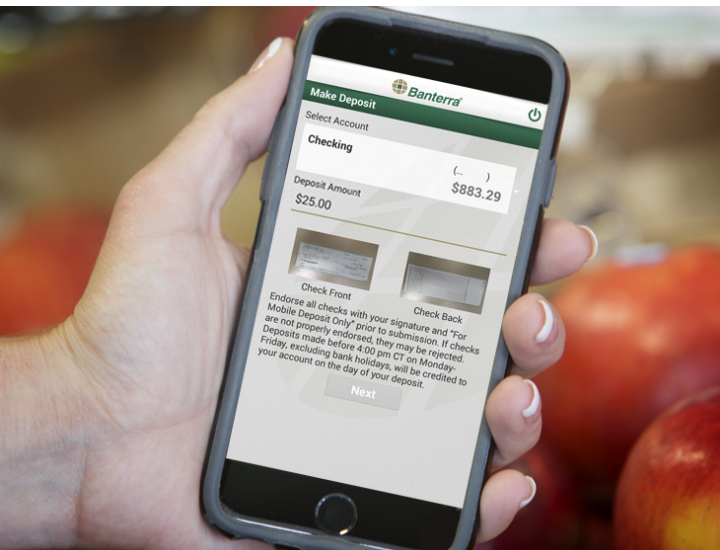
At Banterra, we understand that time is a valuable asset. That's why we offer convenient Online and Mobile Banking 24 hours a day, seven days a week.

Online Banking features include:

- View summary of accounts and balances
- See account activity and transaction history
- Transfer funds between Banterra accounts
- Pay bills online
- Receive online statements
- View and print images of checks
- Various options for alert notifications by email
- Download activity to Quicken® or QuickBooks®

Mobile Banking features **Mobile Check Deposit**, an easy and convenient way to deposit checks when and where you want, among other great features including:

- Check account balances and daily transactions
- View checks
- Transfer funds between Banterra accounts
- Pay bills
- Fingerprint login for iPhone users
- Utilize easy PIN for login
- Mark debit cards inactive in case they are lost or stolen



DOWNLOAD OUR MOBILE & IPAD APP - FREE & EASY

Three easy ways to download our Banterra app:

- Go to Banterra.com
- Go to App Store or Google Play and search "Banterra"
- Scan this QR code for direct access



BANTERRA BANK SERVICES

PERSONAL BANKING

- Personal Checking
- Personal Savings
- CDs & IRAs
- Mortgage & Equity
- Online & Mobile Banking
- Personal Loans

BUSINESS BANKING

- Business Checking
- Business Savings
- Business & Agricultural Lending
- Specialized Lending
 - Aircraft, Corporate Banking, Machine Tool, RV & Marine, Transportation
- Treasury Management
- Banterra Business Mobile App
- Merchant Processing
- checXchange™ Check Recovery Service
- Private Banking
- Workforce Banking

OTHER SERVICES

- Credit Cards – Consumer & Business
- Foreign Currency
- Security & Fraud Protection
- Wire Transfers

Cover Photo: Banterra strives to feature actual customers when possible. Photo features Matt and Julie Crain and their children, proud Banterra customers.



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