

PERSONAL BANKING

PERSONAL SAVINGS



Banterra[®] Bank
Banking With Local Style

It's always a good time to start saving for tomorrow! Banterra offers a variety of savings accounts to meet your growing needs. Tomorrow's dreams begin with today's financial choices, and we have a saving product to help you reach them.

- Banterra's Preferred Savings Account
- Smart Kids Savings Account
- Money Market Account
- Banterra's Preferred Money Market
- Banterra's Health Savings Account
- CDs & IRAs

Banterra's Preferred Savings Account

Saving for something in the future? All it takes to get started on your personal savings plan is \$100.

Smart Kids Savings Account

This account teaches kids the importance of saving.



Money Market Accounts

Our Money Market Account is a great account for those individuals that want to earn a higher interest rate but must maintain the liquidity of their funds. Banterra offers two options for customers – Money Market Account or Preferred Money Market Account.

CDs & IRAs

If you're striving to build a nest egg or save for a comfortable retirement, our Certificates of Deposits (CDs) or Individual Retirement Accounts (IRAs) are a smart choice.

CDs are a safe and secure investment insured by the FDIC up to \$250,000 per depositor, and allow you to lock in an interest rate for higher returns on your money. Banterra offers a variety of CD options to best suit your needs.

IRAs allow you to build a substantial retirement fund or save for other future investments. Individuals may be allowed a tax deduction for their contributions as well (consult your tax advisor). Fixed Rate, Roth, and Educational IRAs are available.

A Banterra representative can assist you with a CD or IRA that is best for you.

Personal Savings Comparison

	Preferred Savings	Smart Kid Savings (age 21 and under)	Money Market	Preferred Money Market	CDs & IRAs	Health Savings Account
Who Would Benefit From This Account	Great for earning interest on higher balance accounts that may occasionally have a lower balance	A great account to get started saving at an early age	The right account if balances are between \$2,500 and \$10,000	Perfect for a \$10,000 minimum balance account while earning more as the balance grows	A great way to have options for rates and terms on your money	The right account to pair with a high-deductible health plan in order to save and conveniently pay medical expenses
Interest Bearing	Tiered	Yes	Yes	Tiered	Yes	Yes
Minimum Opening Balance and Balance Required to Earn Interest	\$100	\$10	\$2,500	\$10,000	Varies based on product selected	\$100
Service Charge	\$2 per statement cycle if balance falls below \$100	None	None if a minimum daily balance of \$1,500 is maintained or a minimum average balance of \$2,500; otherwise \$8.50 per statement cycle	None if a \$10,000 minimum daily balance is maintained in combination of identified Preferred Money Market, NOW, Savings, Money Market Deposit Account, Certificate of Deposit or Home Equity Line of Credit accounts; otherwise \$10 fee per statement cycle	Penalties assessed for early withdrawal	None
Per Item Charge	\$2 per item for withdrawals in excess of four per cycle	\$1 per item for withdrawals in excess of three per cycle	None	None	None	None
Additional Information	Withdrawal limitations apply	Automatically converts to Preferred Savings at age 22	Withdrawal limitations apply	Withdrawal limitations apply	A variety of terms are available	Contact any branch for additional information and qualifications

Certificates of Deposit (CDs) Comparison

	30 Days Up To And Including 90 Days	Greater Than 90 Days But Less Than 1 Year	1 Year To Less Than 24 Months	24 Months To Less Than 48 Months	48 Months And Longer	Flex 7-11 Months	Freedom CD 15 Months	Bump Up CD 43 Months	CDARS® (Certificate of Deposit Account Registry)
Who Can Open This CD	Personal or Business	Personal or Business	Personal or Business	Personal or Business	Personal or Business	Personal or Business	Personal or Business	Personal or Business	Personal or Business
Minimum Deposit	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$5,000	\$25,000	\$10,000	The right CD for you if you want a single statement yet have large deposits needing FDIC coverage through multiple banks. See your local branch for details on CDARs rates and terms
Interest	Interest credited or check at maturity	Interest credited or check at maturity	Interest credited or compounded quarterly, semi-annually or annually; interest check monthly, quarterly, semi-annually, or annually	Interest credited or compounded quarterly, semi-annually or annually; interest check monthly, quarterly, semi-annually, or annually	Interest credited or compounded quarterly, semi-annually or annually; interest check monthly, quarterly, semi-annually, or annually	Interest credited or compounded monthly or paid by check at maturity	Interest credited, compounded, or interest check monthly, quarterly, semi-annually or annually	Interest credited, compounded, or interest check monthly, quarterly, semi-annually or annually	
Ability to make additional deposits	Not available	Not available	Not available	Not available	Not available	Can make additional minimum deposits of \$500 up to 30 days prior to maturity	Can make additional minimum deposits of \$1,000 up to 30 days prior to maturity	Not available	
Additional Benefit							Can make one penalty free withdrawal during term (balance cannot fall below \$10,000)	One time during the term of the CD, you can request that the interest rate be "bumped up" to whatever the current stated rate for that product is	
Early Withdrawal Penalty	30 day interest penalty	Three (3) month's interest penalty	Six (6) month's interest penalty	Nine (9) month's interest penalty	12 month's interest penalty	One month's interest penalty	Three month's interest penalty (if non-qualifying for the penalty free withdrawal)	Six month's interest penalty	

HEALTH SAVINGS ACCOUNT

It's easy to take our health for granted, but unexpected issues can occur that come with large, unplanned expenses. Even with health insurance plans, these plans typically come with high-deductible and out-of-pocket costs that can really add up. At Banterra, we offer a Health Savings Account (HSA) with great benefits and no annual fee that can help you prepare for future health needs.

BENEFITS OF BANTERRA'S HSA

- No annual fee
- Competitive interest rate
- Easy payment options for medical expenses:
 - Free Banterra Visa® HSA Debit Card
 - Checks for payment with no per-check fee
 - Set up payees utilizing free Bill Pay
- Free Digital Banking including online and mobile
- Free ATM usage at Banterra ATM locations

REQUIREMENTS FOR A HSA

- Must have coverage under an HSA-qualified, high-deductible health plan (HDHP).
- Have no other first-dollar medical coverage (insurance such as specific injury insurance or accident, disability, dental care, vision care or long-term care insurance are permitted).
- Cannot be enrolled in Medicare.
- Cannot be claimed as a dependent on someone else's tax return.
- \$100 minimum to open the account.
- To generate interest, a balance minimum of \$100 is required.



Michael and Vanessa Sherrill, Proud Banterra Customers

BANTERRA BANK SERVICES

PERSONAL BANKING

Personal Checking
Personal Savings
CDs & IRAs
Mortgage & Equity
Digital 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 Kelli and Adam Webb, proud Banterra customers.



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866-BANTERRA (226-8377)
Banterra.com

MEMBER FDIC  

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