

LATEST UPDATES TO CUSTOMERS - 6.1.20

FINANCIAL SUPPORT - CORONAVIRUS HARDSHIP ASSISTANCE

While the impact of the coronavirus has changed our lives dramatically, it has not changed Banterra's commitment to support our customers' financial needs in every way that we can do so.

In addition to Banterra's support to our customers, during this time of uncertainty, you should have confidence knowing that banks truly are the best place for your money:

- You have the security of the FDIC (Federal Deposit Insurance Corp.), which insures customer deposits up to \$250,000.
- Banks are the healthiest they have been in years with very high capital levels.
- The Federal Reserve Board has taken steps to ensure market liquidity and can create money as needed.

We realize that now, more than ever, you need your banking partner to offer additional financial assistance. That's why we have quickly developed the following relief measures, as well as empowered our team to work closely with leadership to support each unique customer situation.

Effective immediately, Banterra is offering the following:

PERSONAL BANKING

Consumer Lending Support

- Vehicle & Other Title-Related Loan Deferral Program¹
 - Customers with car payments as well as other title-related loans such as recreational vehicles, marine vessel, or other examples have the option to defer payments at no charge and with no late fees for 60 days.
- Personal Loan Deferral Program¹
 - Customers have the option to defer payments at no charge and with no late fees for 60 days.

Mortgage & Home Equity

- Mortgage & Home Equity Loan Payment Deferral Program¹
 - Customers have the option to defer mortgage payments with no late fees for 60 days.²

If you would like to defer payments, please submit this [online form](#) and a bank representative will notify you within eight business days.

If you have additional questions, you can contact 866-BANTERRA.

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BUSINESS BANKING

Business Lending Support

- Specialty Lending
 - Customers utilizing our Specialty Lending division, which includes Aircraft, Machine Tool, RV & Marine, Corporate and Transportation Finance should reach out to your particular relationship manager for assistance that you may need during this time.
- Commercial Lending
 - We know that countless commercial businesses have been greatly impacted by the health crisis and that each business solution is unique. Please contact your relationship manager to discuss your particular situation so we can offer assistance.
- Small Business Lending
 - The global impact to small business has been incredible. Please contact your relationship manager with support needs so we can offer assistance. Also, please contact [U.S. Small Business Administration](#) who has been given federal assistance for disaster relief.

For business customers who need the above support,
please contact your relationship manager or Banterra Customer Care (866-226-8377).
You can also email and ask us to contact you by phone at covid19support@banterra.com.

ADDITIONAL FINANCIAL RECOMMENDATIONS

- Mortgage Refinance
 - Rates have never been lower, so this would be a good time to consider refinancing your home. Nationwide wait times may be longer than usual for mortgage closings due to the health crisis, but it should not delay customers from utilizing this savings option.
- Home Equity Loans and Lines Of Credit
 - With the low rates offered during this time, this is the perfect opportunity to utilize the equity in your home for other funding needs.
- Bank Savings Products
 - CDs (Certificate of Deposits), Money Markets, Savings and Interest Checking products are some of the best options for your money right now. Banterra also offers CDARS® (Certificate of Deposit Account Registry Services) which offers the FDIC-security beyond deposits of \$250,000.

Banterra is here to help and we will get through this together. For assistance, contact your relationship manager or contact Banterra Customer Care at 866-BANTERRA (226-8377) or covid19support@banterra.com.

¹Interest will accrue during the 60-day no payment period for each of the deferral programs. Please note that interest for these deferred payments will continue to accrue at the rate stated in your loan documents and that the maturity date stated therein has not been extended. All payments, including principal, interest, and any other charges or fees, will be due as otherwise scheduled but not later than at the maturity date stated in your loan documents. Banterra's agreement to requested-deferred-payment offer does not mean future or other requests for payment deferrals will be made. All other terms and conditions of the loan documents remain in effect except as modified by this request. ²Applies to qualifying customers and principal and interest portion of payment; escrow payment cannot be deferred.