



August 27, 2014

Dear Area Bank Customer,

We want to welcome you again to Banterra Bank. As a reminder, the conversion of our two systems will occur on October 4th, 2014. As a Banterra customer, you will have the opportunity to enjoy new products and services such as convenient Mobile & iPad Apps, IDProtect (identity fraud protection), as well as Treasury Management services for business customers, and more.

Banterra also offers the convenience of 35 banking centers and 42 ATMs in Illinois, Indiana, Kentucky and Missouri, additional staff expertise, and enhanced financial resources.

In addition to welcoming the customers of Area Bank, we also welcome the Area Bank employees to the Banterra Bank team. We understand that banking is about relationships, understanding our customers' needs and working together as a team to help our customers reach their American dreams - whether that is a new home, college tuition or starting that new business. We are honored to provide an additional work force to support your banking needs.

Important Information Regarding Your Account

Please see the enclosed Welcome Kit which includes a Banterra Product Guide, Online Banking Information, Account Comparison Chart (specifically designed for your particular banking relationship) and other important account information. This provides you with detailed information regarding Banterra's products and services, as well as particular information regarding your account transition and any action that may be required from you.

As a reminder, you can continue to use your Area Bank VISA® Debit Card through Sunday, Oct. 5th, 2014 at 10 p.m. A Banterra VISA® Debit Card will be mailed to you and you can begin using this new card on Monday morning, Oct. 6th, 2014.

If you have any questions at all, please visit your local Area Bank branch or give us a call. We are here to ensure that this is a smooth transition for you and look forward to serving you.

Sincerely,

A handwritten signature in black ink that reads "Robert J. May".

Robert J. May
President
Banterra Bank

AREA BANK

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