



FOR IMMEDIATE RELEASE

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BANTERRA CORP. AND SOUTHEASTERN-ILLINOIS-BASED "AREA BANK"

REACH A DEFINITIVE AGREEMENT TO MERGE;

FOUR BANKING CENTERS AND \$99.1 MILLION IN ASSETS ADDED TO BANTERRA BANK'S PORTFOLIO

Marion, IL – *Banterra Bank*, a subsidiary of *Banterra Corp.*, and *Area Bank*, a subsidiary of *Hardin County Bancorp*, announced they have agreed to a merger of the two banks, subject to receiving all regulatory approvals. With the merger, expected to be completed on October 4th, 2014, *Banterra Bank* will add *Area Bank's* four banking centers to its network, all located in Southeastern Illinois including Cave In Rock, Elizabethtown, Golconda, and Rosiclare.

"Adding *Area Bank* to *Banterra's* portfolio makes perfect sense, specifically with our mutual commitment in offering exceptional customer service as well as their customer base being within the core of *Banterra's* footprint," said Everett Knight, Chairman & CEO of *Banterra Bank*. "*Area Bank* has an almost hundred-year history in serving communities in this region and *Banterra* is honored to continue that legacy."

"It was important for us to find a bank that was not only a financially strong bank that showed continued growth, but a bank that also understood the needs of customers within our region," said Charles Soward, President of *Area Bank*. "*Banterra's* beginning started in nearby Ridgway, Illinois, with agriculture-lending expertise at its foundation; they are more than familiar with our communities and will serve our customers well. In fact, Everett Knight has served on *Area Bank's* Board of Directors for more than 16 years and is a long-time resident of Rosiclare."

The merger will allow *Area Bank* customers to enjoy *Banterra's* enhanced products and services as well as *Banterra's* multi-million-dollar lending limit. *Area Bank* began in 1920 as *State Bank of Rosiclare*, headquartered in Rosiclare, Illinois. By 2014, assets for *Area Bank* totaled \$99.1 million and deposits at \$91.5 million.

Banterra Bank began as a single bank in Ridgway, Illinois in July of 1975. Today, *Banterra* is the region's largest, locally-owned financial institution. The acquisition by *Banterra* brings the bank's total to 35 banking centers in the four states of Illinois, Indiana, Kentucky, and Missouri, with total assets to just under \$1.3 billion. For more information, call 866-BANTERRA (226-8377) or go to www.banterra.com.

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