

DECEMBER
2016

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SIU BANTERRA BANK DAY AND TAILGATE EVENT

Banterra's SIU Banterra Bank Day and Tailgate Event was a great success this year with many customers and team members in attendance. Everyone enjoyed food, beverages, giveaways and a balloon guy. As game day sponsor, Banterra was a part of the on-field game ball presentation. Banterra asked This Able Veteran (TAV) to accompany us for this Military Appreciation game. Accepting the game ball are (L to R) Kevin MacDonald, Veteran, with Teddy, TAV Service Dog; Pam Largent, TAV President; and Lauren Ulrich, TAV Trainer with TAV Service Pup In Training, Jan; Jeff May, President; Jon Ihrig with SIU; and Jeff Speith, Market Executive.



BANTERRA EXPANDS EXECUTIVE TEAMS AND ALSO OPENS LOAN PRODUCTION OFFICE IN MT. CARMEL, ILLINOIS

Banterra Bank is pleased to announce that they will open a Loan Production Office at 825 Chestnut in Mt. Carmel, Illinois that is scheduled to open mid-December. Leading the efforts for this office is Eric Ikemire, who joined their East Region of Southern Illinois as a Market Executive. Jim Kratzer has also been hired as Market Executive of their St. Louis Region while Brad Keck was promoted to Market Executive of their Missouri Region encompassing Cape Girardeau and East Prairie.

Ikemire brings more than 15 years of banking experience to his new position and has a strong financial background in the Southern Illinois market area, with previous positions at First Mid-Illinois Bank and Trust, formerly Old National Bank, and First Robinson Savings Bank.

Banterra's East Region currently consists of 14 of their 25 Southern Illinois locations including: Carmi, Cave-In-Rock, Christopher, Eldorado, Elizabethtown, Golconda, Harrisburg (2), McLeansboro, Norris City, Ridgway, Rosiclare and Vienna (2).

Ikemire most recently served as Region President of the Southern Illinois region for First Mid-Illinois Bank and Trust working out of Mt. Carmel, Illinois. Prior to this position, Ikemire started his career in the financial industry as a Commercial Credit Analyst and Loan Officer at First Robinson Savings Bank in Robinson, Illinois, before moving to Old National Bank, now First Mid-Illinois Bank and Trust, in 2003. He began as a Commercial Lending Officer before working his way through a handful of other positions before becoming Senior Vice President, Commercial Relationship Executive the seven years prior to his last position.

Eric Ikemire and his wife, Casey, reside in Mt. Carmel, Illinois with their two young children, Maddox and Jack. Ikemire received his Bachelor of Science degree in Finance at Eastern Illinois University and completed the Corporate and Executive Education Leadership Program from Butler University in 2014. Ikemire is involved in the community where he resides, currently serving as City of Mt. Carmel City Commissioner, Member, Director, Past President, Past Treasurer of Kiwanis Club of Mt. Carmel, Member and past House Committee Chairman Elk's Lodge #715 and Mt. Carmel Eagles Lodge, and is Treasurer of West Berwick Golf Club.

Kratzer brings more than 30 years of banking experience to his new position. He most recently served as Senior Vice President for Citizens Bank & Trust of Kansas City, St. Louis market. Prior to this position, Kratzer began his banking career with the original First National Bank in Saint Louis, which later became Centerre Bank/Boatmen's National Bank and eventually Bank of America. Kratzer's last position with Bank of America was head of the correspondent banking group for Missouri and Illinois.

In 2004, Kratzer opened a Loan Production Office in St. Louis for Signature Bank of Springfield, growing the business and the bank later sold to BancorpSouth in 2006.

Jim Kratzer and his wife, Allyn, reside in Frontenac, Missouri. Their two married daughters, Anne and Elizabeth, have provided them with six grandchildren, all under eight years old. Kratzer received his Bachelor of Science degree in Accounting at St. Louis University and attended Stonier Graduate School of Banking at Georgetown University in Washington D.C. He has stayed involved in the community serving on board of trustees for Villa Duchesne/Oak Hill School and Loyola Academy of St. Louis, a past alderman for City of Frontenac, a board member for St. Louis Equity Fund and chairman of St. Louis County Economic Council.

Brad Keck has 20+ combined years in the banking and agriculture industries. He also has served in the agriculture supplier market through equipment sales and other agriculture needs.

Keck has been with Banterra for three years, and most recently served as Banterra's Assistant Market Executive for the Missouri Region. He was previously a Senior Agriculture/Commercial Lender for Banterra in East Prairie. Prior to Banterra, Keck was owner/president of Keck Acquisitions Inc. dba Keck Equipment Co. He built this business from the ground up, developing worldwide relationships through internet sales and marketing of heavy equipment, trucks and trailers. Keck has served as Loan/Lease Broker for Citizens Bank of Charleston, where he was responsible for setting up a loan office in East Prairie. Prior to that, Keck served more than six years as Senior Vice President at First Security State Bank in Charleston, Missouri, as well as controller at ADM-Growmark in Nashville, Illinois.

Keck, his wife Julie, and daughter Ali reside in East Prairie, a town where Keck was born and raised. He received his Bachelor of Science degree in Business (majoring in AgriBusiness) from Southeast Missouri State University in Cape Girardeau, Missouri. He also attended Graduate School of Banking at Louisiana State University, Mid-South School of Banking in Memphis, Tennessee, and Missouri School of Lending in Columbia, Missouri.

Banterra Bank began as a single bank in Ridgway, Illinois in July of 1975. Today, **Banterra** is the largest, locally-owned bank in the region with \$1.4 billion in assets and is ranked in the Top Ten Percent of U.S. Charter Banks and Top Five Percent for Illinois Charter Banks, according to asset size. **Banterra** has 35 locations in Illinois, Indiana, Kentucky and Missouri. For more information, call 866-BANTERRA (226-8377), or go to www.banterra.com.

HOLIDAY PROCESSING 2016

DEC. 26TH - CHRISTMAS DAY OBSERVANCE

All Banterra facilities will be closed.

JAN. 2ND - NEW YEAR'S DAY OBSERVANCE

All Banterra facilities will be closed.



HOLIDAY SCHEDULE NON-PROCESSING DAYS

FEDERAL RESERVE BANK and BANTERRA HOLIDAYS YEAR 2017

New Year's Day - Jan. 2
Martin Luther King, Jr. Day - Jan. 16
President's Day - Feb. 20
Memorial Day - May 29
Independence Day - July 4
Labor Day - Sept. 4
Columbus Day - Oct. 9
Veteran's Day - Nov. 11
Thanksgiving Day - Nov. 23
Christmas Day - Dec. 25

Closed All Saturdays And Sundays

BANTERRA'S 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.

A HSA is a savings account that you can contribute money into in order to save for

future medical expenses. With the control and flexibility you have with an HSA, partnered with the wealth of benefits that are available with Banterra including no annual fee, free debit card, free online banking and bill pay and a free mobile app among other features, it's the smart choice for the future of your health.

Visit Banterra.com for more information, or stop by any one of our convenient locations to enroll today.

BANTERRA OFFERS INSURED CASH SWEEP MONEY MARKET

Tired of utilizing multiple financial institutions to ensure FDIC insurance coverage on all of your balances? Why not work directly with us, a bank you know and trust? Put your excess cash balances to work at competitive rates in Banterra's Insured Cash Sweep (ICS) Money Market and feel good knowing that 100% of your funds placed through ICS is secure. In addition, you can feel good knowing that the full amount

of your balances placed through ICS can stay local to support lending opportunities that build a stronger community. Want to learn more? Contact Banterra's Treasury Management Team for more information about our solution to FDIC insurance coverage at 877-541-2265 Ext. 8488, Ext. 4005 (Indiana) or by emailing TreasuryManagement@Banterra.com.

BANTERRA'S SOLUTION TO STRESS-FREE COLLECTIONS

Banterra understands that running a business often requires the need to collect hard-earned money in a timely manner. Through a partnership with Money Transfer Systems, Banterra provides checXchange™, a service that automatically collects returned checks electronically. checXchange™ greatly increases your recovery of bad checks at no cost to our



businesses. In addition, the service offers an optional collection process for those checks that are unable to be collected electronically. To learn more about this FREE service, contact your local branch or go to Banterra.com.

GET A SECOND CHANCE WITH BANTERRA

Banterra Restart Checking and Banterra Restart Basic are designed for individuals seeking a new opportunity with banking. Banterra Restart Checking includes unlimited check writing while both accounts include many free services.

Requirements:

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



Contact a Banterra branch close to you to learn more about the array of free services that comes with our second-chance Restart Checking Accounts.

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

BANTERRA MAKES CHARITABLE DONATIONS

Banterra recently made a donation of \$5,500 to the American Cancer Society raised together by our team members and customers through fundraising efforts in September and October.

On November 1st, Banterra launched our 4th Annual Community Food Drive, which will continue through the end of 2016. All non-perishable food items collected will go to a local pantry selected by each location.

Stay tuned to Banterra.com and our Facebook page for charitable promotions for 2017.

Pictured are Deb Becht, Banterra's Sr. VP, Director of Retail Banking and a breast cancer survivor, and representatives from American Cancer Society.



SPOTLIGHT BUSINESS INDIAN TRAIL FARM AND BIG O FARM & GARDEN

Leon McClerren truly knows the meaning of a family-owned business. Started in 1955 by his dad, Leon has led Indian Trail Farm and Big O Farm & Garden since 1980, when his dad became too ill to continue the business. His mom, brother and son all work together, and since her retirement, his wife pitches in too. They all consider their employees just another part of their family. We spoke with Leon about his outlook on the business, their successes, growth, and how Banterra has played a role.



Please describe your business.

We are a family-owned farm and also have a store-front in Thompsonville, Illinois.

When and where did your business start?

The business was started by my dad in 1955 right across the street from where we are today. I took over the business in 1980 after my dad suffered a heart attack at age 48 that made him unable to continue. I went from a farm-hand one day to the owner the next day and by the grace of God, we're still in operation today.

We've gone through several phases; we were a grain and livestock farm previously, but we're now solely grain that is primarily produced for export markets. We also operate our store in town now – seed, plants, flowers, pumpkin season and so-forth.



Leon McClerren, Myette – his mom, Cindy – his wife

What was the inspiration or motivation to start the business?

My inspiration was to continue what my dad had started. We were very close, and I wanted to make certain he could still see the farm in operation from the house, where he lived 30 more years following his heart attack. I also wanted to see that the farm continued to maintain the family atmosphere that my dad had started.

How has your company grown since the beginning?

We started out with 1,500 acres and livestock and we now have 7,000 acres that are grain-only. We farm in four different counties. Our land-holdings have also grown substantially, and seed sales became an important part of our business.

To learn more about Treasury Management services at Banterra and how this convenience has helped businesses like Indian Trail Farm and Big O Farm & Garden call 866-226-8377 ext. 8488, ext. 4005 (Indiana) or email treasurymanagement@banterra.com.

We were able to build our store-front, a feed and seed store, which also has a warehouse and drying facility. With the store, we're able to do great things for our community including our Christmas party for the kids. Santa arrives on a horse-drawn carriage, the kids can visit with him, enjoy food and just have a great party.

What are the goals for your business?

To see our store-front become profitable, to continue to grow, and to take care of family. We're a family-oriented business – my mom, Myette, still works with us (at 80 years of age) and so do my brother and my son, and my wife helps out now that she's retired.

What successes or awards has your company had?

While Leon's office is full of different awards, he says he is no different than any other person, and doesn't like to brag.

He said that the biggest success is with people and that he has become like family with all of his staff.

Do you have a favorite quote or motto that you live by?

Show up for work and stay late; treat people the way they deserve to be treated – treat honest and fairly; and we've never met a job we wouldn't do.

How has Banterra helped your business to become more successful?

Most obviously through their lending capability, but Banterra is full of great, quality people that we've worked with. They give us advice and opinions and really care about the success of our business. Dennis Andrews, Market Executive of the East Region of Southern



Leon McClerren and employees

Illinois, has been instrumental in our success. He is honest with us, fair, and really cares about what is good for us. We also utilize Banterra's Treasury Management Services including Cash Management, Remote Deposit, and Loan Sweep.





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Our Treasury Management Team

From Left to Right: Tina Spears (IN), Debbie Hughes (Manager), Meghan Densch (IL, KY, MO)



LET BANTERRA BE YOUR FULL-SERVICE BANKING PARTNER

Whether you have a small business or a large corporation, we know how important it is to manage your cash flow and account balances, and to have up-to-date technology for your business needs.

With Banterra, you'll have a trusted Treasury Management Specialist who will partner with your business team, someone that is dedicated to understanding your business and ready to assist you with innovative cash management solutions to meet your needs.

- Online Banking & Account Management
- Business Mobile App
- Payments
 - Direct Deposit
 - Accounts Payables
 - Wire Transfers
- Receivables
 - Remote Deposit
 - Cash Concentration
- Fraud Detection
- Sweep Accounts, including Insured Cash Sweep Services
- Workforce Banking
- Merchant Services
- CDARS
- Night Deposit
- Currency Services