

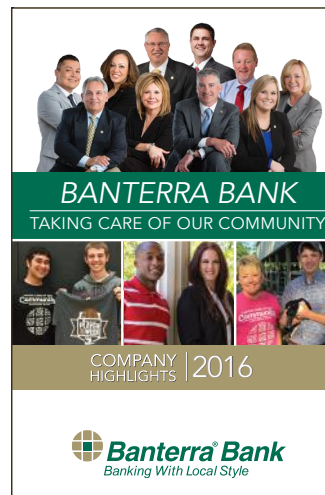
MARCH
2017

BANTERRA'S 2016 FINANCIAL RESULTS; 2016 COMPANY HIGHLIGHTS AVAILABLE

Inside This Issue:

- Indiana Advisory Board Member Wins Award
- New Consumer Mobile App
- Taking Care Of Our Community
- Welcome New Managers
- Manageable Inbox Tips
- Customer Conveniences Available

Banterra finished 2016 with our most successful year yet in the books. The year brought continued growth in assets, new products and services, the addition of a vice chairman - a new position for Banterra, a record \$1 billion+ in loans, and as always, continued dedication from our team members. Our 2016 Company Highlights begins with a business bio of our chairman & CEO, Everett Knight. With more than 50 years in the business, he has been with Banterra since the beginning in 1975, and has been the driving force leading Banterra to become the region's largest, locally-owned bank.



Specialty lending is offered nationwide through Aircraft Finance, Corporate Banking, Machine Tool Finance, RV and Marine Lending and Transportation Lending. Banterra prides itself on providing products and services that customers expect from a mega bank, but with the personal service that only comes with a strong, regional community bank. Our mortgage offerings provide the best and most convenient services, and we have strong experience with agricultural lending, and a lending capacity in excess of \$35 million.

Through taking care of our communities, we were able to give

Our 2016 Company Highlights prominently displays Banterra's milestones throughout the piece as well as emphasizes our community involvement. Included is communication from Banterra President Jeff May, accomplishments, growth, our leadership teams, future plans, and a look at our 40+ year history. The piece displays our support to the communities we serve through not only added-value products and services, but through taking care of our communities with sponsorships, donations and volunteerism.

back to the local areas where our team members serve. In 2016, Banterra gave more than \$337,000 to charities and participated in numerous events and fundraisers that raise awareness and provide support for a variety of causes.

Our growth continued throughout 2016 as apparent through the financial highlights section. Banterra experienced an increase in assets, loans and deposits, and continued to rank in the top 10% of U.S chartered banks and the top 5% of Illinois chartered banks.*

The 2016 year in review and plans for 2017 indicate a focus in technology including digital banking and digital wallet among others, security and cybersecurity, efficiencies that will help to provide superior customer service, and a dedication to serving our customers with enhancements to our products and services.

The Company Highlights closes with a top level overview of our personal and business product and service offerings and a look at Banterra Insurance** Services. Location information provided includes an address listing and location map for customer convenience.

To view the 2016 Company Highlights, stop by your local Banterra branch to pick up your copy or visit our Resource Center on Banterra.com.

*Source FDIC; Ranking based on total assets.

**Not a deposit, not guaranteed by the bank, not FDIC insured, not insured by any federal government agency.



ABOUT US

- Founded in 1975, headquartered in Eldorado, Illinois.
- Largest, locally-owned bank in the region with \$1.5 billion in assets.
- Regional presence - Illinois, Indiana, Kentucky, and Missouri.
- Specialty lending offered nationwide through Aircraft Finance, Corporate Banking, Machine Tool Finance, RV and Marine Lending and Transportation Lending.
- Products and services that customers expect from a mega bank, but with the personal service that only comes with a strong, regional community bank.
- More than 410 team members who go above and beyond customer expectations in order for their experience to be exceptional.
- Mortgage offerings that provide the best and most convenient mortgage services to our customers as well as support real estate efforts in our communities.
- Lending capacity in excess of \$32 million, focusing on middle market, mostly privately-owned companies.

\$1.5 BILLION
IN ASSETS

\$33+
MILLION
LENDING
CAPACITY

410+
TEAM
MEMBERS

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growth, our strength in assets in both the state of Illinois as well as the nation, our extraordinary team, and what truly set us apart from other banks.

In the About Us section, learn that Banterra began as a single bank in Ridgway, Illinois, in 1975, and today is the largest, locally-owned financial institution in the region with 35 branches spanning four states - Illinois, Indiana, Kentucky and Missouri and total assets of \$1.5

BANTERRA INDIANA ADVISORY BOARD MEMBER WINS AWARD



Gregory Folz, Banterra Advisory Board Member for our Indiana Region and Administrative Director of the Research Institute of Deaconess Clinic, leads the Research Institute of Deaconess Clinic in winning Site Tank Award from the Society for Clinical Research Sites. The Site Tank Award, modeled after the popular television show, "Shark Tank," provides an international platform through which research centers can share innovative technology ideas that would enhance, empower and improve clinical research operations.

Deaconess' innovative idea uses mobile technology to offer research sites and sponsors a viable alternative to destroying unused lab kits leftover at the completion of clinical trials. The mobile app connects research sites with a surplus of medical supplies with humanitarian aid organizations in need of medical supply donations. Using market place technology, Deaconess' new app is based on a humanitarian effort to limit unnecessary disposal of medical supplies and to improve public health.

"We're so humbled to win Site Tank and receive support for an idea that will help communities in need around the world," said Gregory Folz. "Last year's Site Solutions Summit inspired me to think beyond my own site and what we do every day, to identify opportunities to make a difference that new technologies make possible today."

Banterra congratulates Gregory Folz and the Research Institute of Deaconess Clinic on winning this award.

Has your business won an award you're proud of? We'd love to know. Email us at treasurymanagement@banterra.com.

BANTERRA OFFERS ONE CARD

Banterra is pleased to enhance our Treasury Management suite of services to include One Card. One Card consolidates spending onto a single platform, eliminating the need for personal cards, vendor invoices and cash reimbursements. One Card combines travel and entertainment cards with purchasing cards enabling increased process efficiencies, flexible authorization and cardholder spending controls.

Benefits Include:

- No annual card fees
- Rebate potential
- Liability Waiver Protection Program
- Automatic travel accident insurance and emergency travel services
- Decreased costs associated with check processing, invoices and purchase orders
- Reduced company exposure with card management limits
- Online access for automated reporting, data integration and card administration

Contact Banterra's Treasury Management Team for more information about the One Card solution at 877-541-2265 ext. 8488, ext. 4005 (Indiana) or by emailing treasurymanagement@Banterra.com.

SPOTLIGHT BUSINESS Camp Ondessonk

Please describe your business.

Since 1959, Camp Ondessonk has provided children and children-at-heart the opportunity to experience first-hand the beauty of God's creation. Located in the Shawnee National Forest of Southern Illinois, Ondessonk's summer camp programs provide an experience that encourages campers to have fun, grow spiritually, make friends, grow in self-confidence and self-esteem, and develop values. All of the camp's programs focus on providing a fun and enriching experience for participants by encouraging them to participate in a wide variety of new and exciting activities.



Camp Ondessonk's Executive Staff

Camp Ondessonk is the Premier Adventure Destination of the Midwest. Our camper fees are extremely competitive and unlike many other summer camps, Ondessonk does not charge additional fees for horseback riding or senior camper electives.

Camp Ondessonk offers programs to many different groups throughout the year. During the fall, winter, and spring we offer outdoor education programs to school and youth groups, challenge and high ropes courses, conference and retreat facilities, and a variety of special interest weekends and open houses.

A great camping experience requires more than just a facility and a program. One of Camp Ondessonk's greatest strengths is the large number of staff and volunteers that work throughout the year to facilitate and support programs. These individuals strive to be positive role models, living lives committed to the spiritual and emotional growth of participants.

Camp Ondessonk is owned and operated by the Catholic Diocese of Belleville, Ill. Christian traditions and teachings guide the work of this ministry. People of all faiths are encouraged and welcome to enjoy Ondessonk.

What is the history of Camp Ondessonk?

The incredible history behind Camp Ondessonk is the result of the vision and efforts of many people.

With blessings from His Excellency, The Most Reverend Albert R. Zuroweste, Monsignor John T. Fournie led St. Philip Parish of East St. Louis in creating a summer program for its children by renting the facilities of Camp Piasa and Camp Vandeventer. After successful summers in 1957 and 1958, great interest from other Diocese of Belleville parishes stimulated expansion beyond St. Philip Parish. In 1959, Camp St. Philip evolved into Camp Ondessonk.

After much consideration, a 300-acre tract of land was purchased adjacent to the Shawnee National Forest of Southern Illinois. The scenic beauty of the region lent itself to picturesque exploration in an area now considered by many to be among the most beautiful and diverse ecosystems in the United States. Over the years several land acquisitions have been made. Camp Ondessonk now covers 983 acres, much of which is undisturbed and managed as wilderness. Further, its proximity to the Shawnee National Forest allows visitors even more land to explore.

What are the goals for your business?

Our mission is to provide exceptional outdoor and spiritual adventures empowering kids of all ages.

Our vision-Inspired by our Catholic tradition and commitment to the growth of people and faith, we will:

- Operate a world-class camp in a spectacular natural environment
- Inspire leadership, self-confidence and lifelong learning
- Promote stewardship and appreciation of God's gifts

How has your company grown since the beginning?

With over 57 years of dedicated service within the camping industry, Camp Ondessonk has sustained continued growth and remains an industry leader serving over 250,000 campers with our summer and outdoor education programs since its inception.

What successes or awards has your company had?

We are proud to be accredited by the American Camp Association. This accreditation means that Camp Ondessonk thoroughly reviews operational practices, seeks the wisdom of other summer camp professionals, and continually makes improvements within our summer camp program to comply with more than 300 written standards. Only one-fourth of the summer camps in the United States have earned this mark of distinction. In addition, the Certified Horsemanship Association accredits Camp Ondessonk's Equestrian Program.

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

"Teaching what matters most."

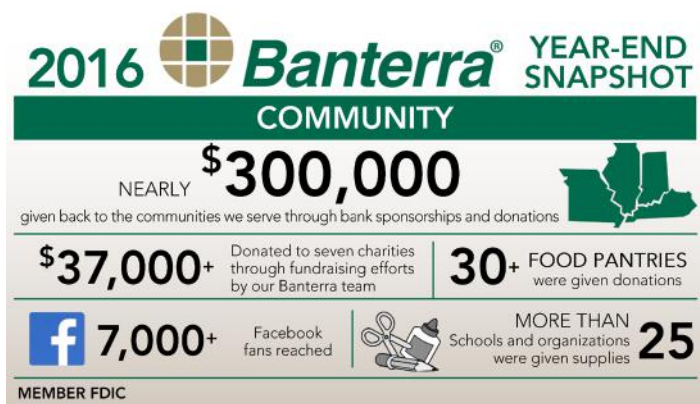
How has Banterra helped your business to become more successful?

Banterra has provided flexible banking solutions and a talented staff to help meet our growing needs. They have been our financial partner for ten years and we also utilize Banterra's Treasury Management Services including Cash Management, ACH and Remote Deposit and Merchant Services with Omega.

To learn more about Treasury Management Services at Banterra and how this convenience has helped businesses like Camp Ondessonk call 866-226-8377 ext. 8488, ext. 4005 (Indiana) or email treasurymanagement@banterra.com.

TAKING CARE OF OUR COMMUNITY

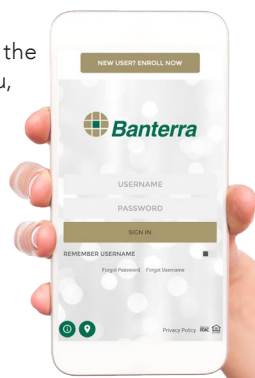
Banterra finished 2016 with \$337,000 given to charities and organizations through bank sponsorships and donations in addition to fundraising efforts by our Banterra team. We started 2017 strong with a January fundraiser for the American Diabetes Association that raised \$1,800 and a February fundraiser for United Way that raised \$1,600. Throughout the month of March, all Banterra locations are selling shamrocks to raise funds for the Muscular Dystrophy Association, and in April, our team will raise funds to assist organizations providing autism support. Follow us on Facebook to learn more about how Banterra continues to give back.



NEW CONSUMER MOBILE APP

As part of our continued plans to offer convenient digital banking services to our customers, we recently launched a new consumer mobile app. The new app offers several enhanced and innovative features and best of all, it is easy to use. These new features include:

- Move Money menu that streamlines transfers and Bill Pay
- Bill Pay that now allows you to add photos of payees or provide easy-to-remember nicknames
- Ability to keep track of receipts by attaching photos of your receipts to posted transactions
- Mobile Deposit enhancements including the app actually taking the check photo for you, plus more communication of when the deposit is accepted or rejected
- Expanded account transaction history to 24 months
- New graphics and menu options



To download our mobile app, search Banterra in your App Store or Google Play Store or visit Banterra.com for convenient links.

WELCOME NEW MANAGERS

Banterra welcomes a new management team to our Paducah, Kentucky locations in addition to a new Banking Center Manager for our Mt. Vernon, Illinois location. New hire Chris Ewing joins as Banking Center Manager for both Paducah locations, and current Banterra team members Audrey Bachuss and Jeremy Spaulding were promoted to Assistant Banking Center Managers in Paducah. Jeremy Kensler joins the Banterra team as Banking Center Manager for our Mt. Vernon location.



Chris Ewing Audrey Bachuss Jeremy Spaulding Jeremy Kensler





P.O. Box 291
Eldorado, IL 62930

BANTERRA TREASURY MANAGEMENT

MANAGER

Debbie Hughes
Ext. 8485

SALES

Meghan Densch
Ext. 8488

Tina Spears (Indiana)
Ext. 4005

Toll Free 877-541-2265
Fax 618-273-4239

SUPPORT

Sarah Garrett
Ext. 8481

Lindsay McGuire
Ext. 8484

Heather Kapler-Kanik
Ext. 8489

Lindsay Lamp
Ext. 8482

Debbie Mathews
Ext. 8483



Our Treasury Management Team

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



TIPS FOR A MORE MANAGEABLE INBOX

Spring has arrived so why not take some time to clean out your Inbox? Most of us wouldn't leave our valuables just lying around the house; leaving emails containing personal data or any other valuable information in your Inbox isn't much different. The less information you have in your email, the less a hacker has access to if and when they break in! Review these steps below to make your Inbox safer AND more manageable.

- Clear out your Inbox: If it's over 30 days old and doesn't contain critical information, delete it!
- Make folders and rules: Create folders in your inbox and rules to funnel emails automatically.
- Color code what is left: Creating a flagging system for emails that are "high priority" or "awaiting more information" will allow you to sift through remaining emails with ease.

Following these simple steps will prevent emails from piling up in your Inbox, which will help you be more efficient while keeping your information safe!

PARTNER WITH BANTERRA FOR ADDED CUSTOMER CONVENIENCES

At Banterra, we strive to offer convenient products and services to our customers including partnering with our business customers to pass on conveniences to their customers. We've recently partnered with several of our business customers to assist them in offering a variety of financing solutions for their customers. No matter what your business may be, we can help you assist your customers in completing their purchase. Banterra offers a variety of products and services including personal loans, Medical Advantage Personal Loans, construction loans, mortgages and home equity lines of credit and even credit cards available through our partnership with Elan Financial Services. We would love the opportunity to work with you and assist you in offering financing solutions to help your customers complete their purchase.

For more information on any of these services offered, contact a Banterra Representative at 866-BANTERRA (226-8377) today. Banterra NMLS: 761878.