

AGRIBUSINESS SERVICES



Banterra[®] Bank
Banking With Local Style



Agriculture is the cornerstone of Banterra's business, and has been throughout our more than 40-year history. Our experience in agribusiness is unmatched in the region, and our local experts are here to provide you with the products and services that will fit your business needs. Products and services include:

- Business Lending
- Agriculture Lending
- Agribusiness Insurance*

BUSINESS AND AGRICULTURE LENDING

Banterra offers several credit products to meet your financing needs. We are the largest, locally-owned bank in the region. Large enough to offer a variety of innovative services and products, but locally owned and managed, so we can be flexible and responsive to your business needs.

Benefits of Banterra Include:

- Privately owned with assets of \$1.5 billion
- Lending capacity in excess of \$33 million
- Superior service with experience in business, agriculture and specialty lending

Business Lending

We offer a variety of financing solutions to best fit your needs:

- Short-Term Operating & Workplace Capital Loans
- Vehicles, Machinery, & Equipment Purchase Loans
- Commercial Real Estate Acquisition & Development Loans
- Inventory Financing Loans
- Business Acquisition Loans
- Construction Loans
- Refinance & Consolidation Loans

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

Agriculture Lending

We offer an assortment of Agriculture Lending options to match the needs of your agribusiness including:

Operating & Production Loans

Operating loans assist with your farming operation expenses, each tailored to your individual needs. Operating loans allow advantages such as early pay discounts, manage income tax obligations and assistance with your cash flow needs. Access your loan by phone, mail, online or at any Banterra location. We have the expertise to help analyze the financial aspects of your operation to ensure its viability into the future.

Equipment Loans

The agriculture of today requires a large capital investment and Banterra understands this need. With competitive interest rates and repayment terms tailored to your operation, we are ready to help you purchase that combine, tractor or other piece of equipment you need.

Real Estate Loans

Purchase or refinance real estate loans are available with terms up to 20 years (longer under some government programs).



Contact us for all your agribusiness needs today.

For all your lending needs:

866-BANTERRA (226-8377)

Banterra.com

Or see a representative at any Banterra location.

AGRIBUSINESS INSURANCE*

At Banterra, we're not just here for your lending needs, but for all your agribusiness needs from help with small to major purchases to insuring your dwelling, farm equipment, livestock and more. Banterra Insurance Services offers the right insurance to fit the needs of any agribusiness.

Tailor Policy For Your Needs

No matter what type of farm you need coverage for, we can handle it. We offer insurance for:

- Grain
- Dairy
- Equine
- Row Crops
- Tree Farms
- Livestock including Cattle, Poultry and Hogs
- Orchards
- Additional types

Coverages Available

Property and Liability

- Dwelling Coverage – Primary resident options for replacement and actual cash value
- Other Non-Farm Structure – Structures not used in farm operation
- Household Personal Property – Personal belonging not related to farm operation
- Additional Living Expense – Coverage to provide a place to stay while repairs are done from a covered perils
- Farm Buildings – Barns, grain bins, grain complex, silos, equipment storage building, etc.
- Farm Personal Property – Livestock, hay, grain inventory, irrigation systems, farm equipment such as combines, tillers, tractors, etc., portable fencing, feeders, supplies such as medicines, etc.
- Equipment Breakdown – Mechanical or electrical breakdown of equipment
- Earthquake – Earth movement
- Mine Subsidence – Movement caused by underground mining
- Farm Personal Liability – Coverage for liability caused by farm operations
- Medical Payments – Payments for injuries that occur on farm property whether liability or not
- Pollution Liability – Pollution damage caused by farming operation



Incidental Business Liability

- Custom Farming
- Roadside Stands
- Farmers Markets
- Agri-tourism – Farm/Orchard Tours, Hunt/Trap Clubs, Corn Maze, Bed and Breakfast as well as other exposures
- Incidental Hunting

Farm Commercial Auto

- Bodily Injury Liability
- Property Damage Liability
- Medical Payments
- Underinsured/Uninsured Liability
- Comprehensive
- Collision
- Towing
- Cargo

Workers Compensation

Take care of your workers with coverage for team members.

Farm Umbrella

An additional layer of liability protection that will help protect your assets.

Commercial Business in Agriculture Field

- Feed Dealers
- Seed Dealers

Farm Perpetuation

Keeping the family farm in the family has become a real problem farm owners face today. Many factors must be taken into consideration. See a Banterra Insurance Representative to learn more about Farm Perpetuation planning, and how we can help you ensure the future of your farm.

Banterra Insurance Services writes policies through major agriculture carriers with a long tradition of serving the needs of their customers.



800-455-3391 | insurance.info@banterra.com | BanterraInsurance.com

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BANTERRA BANK SERVICES

PERSONAL BANKING

Personal Checking
Personal Savings
CDs & IRAs
Mortgage & Equity
Online & Mobile Banking
Personal Loans

BUSINESS BANKING

Business Checking
Business Savings
Business & Agricultural Lending
Specialized Lending
- Aircraft, Corporate Banking, Machine Tool,
RV & Marine, Transportation
Treasury Management
Banterra Business Mobile App
Merchant Processing
checXchange™ Check Recovery Service
Private Banking
Workforce Banking

OTHER SERVICES

Credit Cards – Consumer & Business
Foreign Currency
Security & Fraud Protection
Wire Transfers

Cover Photo: Banterra strives to feature actual customers when possible. Photo features Darrell Walters, proud Banterra customer.



ILLINOIS | INDIANA | KENTUCKY | MISSOURI

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Banterra.com

MEMBER FDIC  

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