

BUSINESS BANKING

# TREASURY MANAGEMENT



**Banterra<sup>®</sup> Bank**  
*Banking With Local Style*

# WE UNDERSTAND THE NEEDS OF RUNNING A BUSINESS AND ARE HERE TO PARTNER WITH YOU.

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 representative 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 Cash Management

Banterra's very convenient and cost-effective Online Cash Management Service is designed for companies that need a broad range of electronic banking services. It provides accurate, up-to-date financial information in a secure environment.

### Benefits to your company:

- Access your accounts
- Transfer funds between accounts
- Set up multiple end users within your business
- Free Online Statements
- Define functionality for end users and control the accounts and services they may access
- Originate ACH transactions including payroll, vendor payments and accounts receivable
- Reconcile your accounts
- Positive Pay for check fraud detection
- View check images
- Initiate wire transfers
- Request stop payments
- Automatic balance alerts via email

## Image Retrieval

Eliminate the need to store canceled checks and have quick and easy access to information. Banterra's Check Images via CD-ROM is a simple, organized check storage and retrieval system. Check images are captured and stored until month-end when a CD-ROM is produced and shipped to you containing your statement and check images.

### Benefits to your company:

- Improve efficiency because of rapid access to disbursement information and check images
- Reduced space required for storage of cancelled checks and bank statements
- Advanced search capabilities
- Store extra CDs off site for disaster recovery purposes or provide them to your accountant

## Account Reconciliation

With Banterra's Account Reconciliation Service you'll automate and streamline account reconciliation. You provide (upload or input) a list of issued checks which are then compared against daily paid check information. Reconciled items are then listed in an online register where you can search, sort, filter and download items.

Add Positive Pay to Account Reconciliation and help prevent check fraud.



Marty Johnson  
Johnson Plaster and Vinyl, Inc.  
Proud Banterra customer

## Payments

### Direct Deposit of Payroll (ACH)

Take the pressure off payday for both your office staff and employees. With direct deposit, your employees' pay is electronically transferred to their bank account on payday. There are no checks to print and reconciliation of your payroll account is simplified. Save money by offering direct deposit while providing a benefit to your employees. You can originate direct deposits of payroll directly from your computer by using our Online Cash Management Service.

### Accounts Payables (ACH)

By using the Automated Clearing House (ACH) to create electronic transfers of funds, you reduce the time and expense of writing, processing and reconciling checks and maintain control of available funds until the moment you need them to cover disbursements. Your company provides us with an electronic ACH disbursement file and items are distributed to receivers automatically and are funded by a single debit to your Banterra account.

#### Benefits to your company:

- Increase control by accurately forecasting cash flow - you'll know in advance when disbursements are made
- Elimination of costs associated with paper-based systems
- Control fraud

#### Types of Disbursements

- Vendor payments
- Direct deposit
- Expense reimbursement
- Federal Tax Payments

You can originate ACH payable transactions directly from your computer by using our Cash Management service.



## Wire Transfers

Initiate fund transfers in a quick and secure manner. When you need to transfer funds fast, wire transfers offer the speed of same day settlement for domestic funds transfers and the security of direct, paperless transactions. Banterra's Online Cash Management Service enables you to initiate wire transfers directly from any PC, saving you time and money.



*Brian & Kim Kelp  
Missouri Running Company  
Proud Banterra customers*

## Receivables

### Accounts Receivables (ACH)

Convert your receivables to cash faster by creating electronic transfers from your customers' accounts and have them directly deposited into your account via the Automated Clearing House (ACH).

#### Benefits to your company:

- Accelerated collection of receivables - ACH transactions settle faster than checks
- Save on processing costs - less expensive than checks
- Reduce errors associated with paper-based transactions
- Greater security
- ACH Debits are a low-cost alternative for the collection of recurring payments such as utility bills, membership dues, rent and donations.
- You can originate ACH receivable transactions directly from your computer by using our Cash Management service.

## Cash Concentration (ACH)

If your business is in more than one location, Banterra can help you manage your company's cash position by collecting funds via the Automated Clearing House (ACH), a lower-cost alternative to wire transfers. With your funds concentrated into one primary operating account at Banterra, you accelerate cash flow and maximize investment opportunities.

Cash Concentration via ACH is available through our Cash Management service.



*Rick Forth  
Knapp Oil  
Proud Banterra customer*

## Remote Deposit

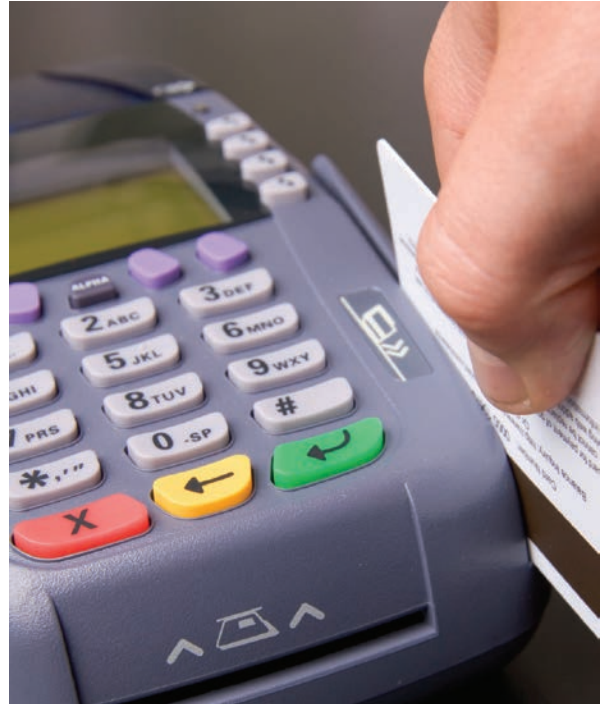
Banterra's Remote Deposit is designed for businesses that want to streamline their deposit process. Remote Deposit converts checks into image-based transactions, then transmits the check images to your account via a secure Internet connection. As part of Banterra's Remote Deposit service, we provide your business with an image scanner. Our specialists install the equipment and provide training to your staff.

## Benefits to your company:

- Reduces employee & travel expense for making deposits
- Research & report capabilities
- Improves cash flow and funds availability
- Greater security

## Merchant Processing

A Merchant Credit Card system at your business allows your customers to pay for goods or services using their Visa® or MasterCard® (other cards may also be accepted). This alternate payment option can increase sales and is a must in any business environment.



## Electronic Data Interchange (EDI)

EDI is the worldwide business standard for computer-to-computer exchange of business data. The Federal Government, as well as most large corporations, requires EDI capability from their business partners. Banterra's EDI Remittance Service translates data from ACH addenda records into easy-to-read reports. The information provided is the same as normally found in paper remittance advices.

## Fraud Detection

### Positive Pay

Combine Positive Pay with Account Reconciliation and reduce your exposure to check fraud arising from counterfeit or altered checks. If a check presented for payment does not match the information from your issued check file, you will be able to view an online report each morning giving you the opportunity to have Banterra pay or return each exception.

#### Benefits to your company:

- Increased fraud protection
- Control over whether a discrepant check should be paid
- Convenient reporting

### Token Administration

This cash management feature provides an additional layer of security when sending your ACH or wire transactions.

### ACH Monitoring

Would you like to control what ACH transactions post to your account? Banterra's ACH Monitoring Service will give you control over ACH activity posting to your account and help decrease the likelihood of fraudulent or erroneous ACH transactions.

### ACH Blocking

Specify which companies are authorized to post ACH debits and credits to your accounts.

### ACH Filtering

Review and confirm ACH debit and credit transactions that post to your accounts on a case-by-case basis.



*Rodney Cabaness and Shad Zimbro  
Black Diamond Harley Davidson  
Proud Banterra customers*



*David and Melissa Braun  
Braun's Nursing Home  
Proud Banterra customers*

## Sweep Accounts

### Zero-Balance Accounts

A zero-balance account (ZBA) allows you to put your dollars to work for you by eliminating excess balances in separate accounts. Banterra's ZBA, a sub-account linked to a single master account, will help you maintain control over multiple disbursement accounts and minimize excess balances. The service automatically transfers funds to or from the master operating account at the end of each business day to offset the net activity in each ZBA sub-account.

#### Benefits to your company:

- Funds consolidation is made easier
- Provides centralized cash control
- Automates transfers to save you time and money

### Investment Sweep

Banterra's Investment Sweep\* allows your business to earn income on excess balances. You have the option of selecting a target balance that best suits your financial strategy. At the end of the business day, excess collected funds are swept into an overnight investment. Funds automatically transfer back to your checking account as needed based on the predetermined target balance.

#### Benefits to your company:

- Convenience of automatically investing excess balances
- Increased earnings potential
- Access to invested funds

*\*The Investment Sweep product is not FDIC Insured, is not a deposit, and is not bank guaranteed. It may go down in value.*

## Line of Credit Sweep

Would you like to reduce your interest expense automatically? You can minimize outstanding balances on your Line of Credit by sweeping excess collected funds from your checking account. Based on a pre-determined target balance, funds are automatically transferred from your line into your checking account as needed.

### Benefits to your company:

- Reduce interest expense
- Improve financial control



Scott Slaton & Sons  
Ohio Valley Insulation  
Proud Banterra customers

## CDARS®

CDARS\*\* is the Certificate of Deposit Account Registry Service®. And it is the easiest, most convenient way to enjoy multi-million-dollar FDIC insurance on CD deposits.

## Insured Cash Sweep (ICS®)

Access multi-million-dollar FDIC insurance on funds placed into demand deposit accounts or money market deposit accounts. When using the ICS\*\* service, deposits are divided into amounts under the standard FDIC insurance maximum and are allocated among other Network members. Thus, a customer can access FDIC insurance from many institutions while working directly with just one bank.

## Night Deposit

Night Depository is a secure, convenient way to make deposits and payments after normal banking hours. We'll be glad to make arrangements at a Banterra location convenient to your place of business.



## Vault Service

Banterra is happy to assist with frequent currency and coin needs that you may have in order to better serve your customers and demands of your business.

## Business Card Services

Banterra offers the convenience of Visa® Debit and Credit Cards, as well as the security of Verified By Visa for your online shopping needs. Plus, through Elan Financial Services, Banterra offers a variety of Visa Business Credit Cards to best serve your needs and with features that can include cash back rewards and introductory rates for qualifying customers.

Contact Banterra's Treasury Management Team for more information about our services at 877-541-2265 Ext. 8488, Ext. 4005 (Indiana) or by emailing [TreasuryManagement@Banterra.com](mailto:TreasuryManagement@Banterra.com).

*\*\*Placement of your funds through the ICS service or CDARS service is subject to the terms, conditions, and disclosures set forth in the agreements you enter into with us, including the applicable Deposit Placement Agreement. Limits apply, and customer eligibility criteria may apply. ICS program withdrawals are limited to six per month when using the ICS savings option. ICS and CDARS are registered service marks of Promontory Interfinancial Network, LLC.*

# BANTERRA BANK SERVICES

## PERSONAL BANKING

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

## BUSINESS BANKING

Business Checking  
Business Savings  
Treasury Management  
Business & Ag Loans  
Specialized Lending  
- Aircraft, Corporate Banking, Machine Tool, RV & Marine  
Workforce Banking  
Private Banking

## OTHER SERVICES

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

*Cover Photo: Our Treasury Management Team L to R:  
Tina Spears (IN), Debbie Hughes (Manager) and  
Meghan Densch (IL, KY, MO).*



**ILLINOIS | INDIANA | KENTUCKY | MISSOURI**

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