

JUNE  
2017

## Inside This Issue:

- Welcome New Management
- Banterra Business Promotion
- Banterra's Workforce Banking
- Spotlight Customer: Wyatt Bell & Company
- Cybersecurity Tip
- Digital Wallet

## BANTERRA GIVES BACK TO OUR COMMUNITIES THROUGH MULTIPLE FUNDRAISING INITIATIVES

One of **Banterra's** core objectives is to give back to the communities where team members live and work. With a footprint that spans four states and 35 banking centers, **Banterra** provides community support through donations, sponsorships, volunteer hours, fundraising, and also looks for ways to partner with businesses for fundraising promotions. With several recent promotions, **Banterra** has been able to do just that.

**Banterra** partnered with Black Diamond Harley-Davidson® to sell Toby Keith concert tickets to the June 17<sup>th</sup> show



Shad Zimbardo and Rodney Cabaness,  
Black Diamond Harley-Davidson

held in Marion, Illinois with a portion of proceeds benefitting This Able Veteran (TAV). In addition, **Banterra** partnered with TAV to sell their t-shirts at all branches throughout May and June to raise additional funds. **Banterra** is also offering eclipse glasses for the August 21<sup>st</sup> Total American Solar Eclipse with proceeds to provide weathernet systems to area schools through a partnership with WSIL News Channel 3. A school supply drive is also planned for July where each branch will team up with a school(s) or organization in their region to provide much needed supplies.



Country music superstar Toby Keith headlined Black Diamond Harley-Davidson's 2017 Concert Series. Keith, the writer and performer for hits such as "American Soldier" and "Courtesy of the Red, White and Blue", often supports the needs of veterans and military. He is co-founder of the Pros 4 Vets, a non-profit group that works with lawyers, doctors and other professionals to provide free professional services to veterans in need. Keith has also visited with American soldiers at forward operating bases in international war zones and entertained troops at military bases. Joining Toby Keith were special guests David Lee Murphy, a Herrin native and now prominent Nashville country artist, as well as Kendell Marvel and Waterloo Revival.

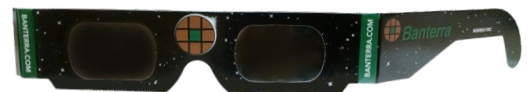
"We always look for ways to partner with local businesses and to give back to the communities where we live and work," said Jeff May, President and CEO for **Banterra Bank**. "This promotion allowed us to partner with Black

Diamond Harley-Davidson®, to raise funds for an incredible organization like This Able Veteran and to offer a big convenience to our communities."

In addition to raising funds for TAV through Toby Keith ticket sales, **Banterra** branches also sold TAV t-shirts for \$15 each. All proceeds from t-shirt sales support TAV. **Banterra** began their partnership with TAV in 2015, and has raised more than \$25,000 through similar fundraisers since then. This was the third year for **Banterra** to sell TAV t-shirts with 100% of proceeds being provided to This Able Veteran.



Founded in 2011, This Able Veteran is dedicated to helping veterans suffering from psychological and physical injuries as a result of their service. The program teaches trauma recovery skills, and provides a specially trained service dog as a working partner. Dogs are trained to respond to signs of anxiety and nightmares, and to intervene, prompting the veteran to use the trauma recovery skills he or she has learned.



Eclipse glasses are available at all 35 **Banterra** locations while supplies last and will provide necessary eye safety and enhanced viewing experience during the eclipse. Proceeds will be used in partnership with WSIL News Channel 3 to provide Weathernet systems to area schools. Weathernet systems are a type of weather monitoring station that allows students to gather weather data. This provides students a learning experience in science and technology among other things, and the data is accessible online connecting students to weather worldwide via WeatherBug.

The highly anticipated Great American Eclipse will hit the region on August 21<sup>st</sup>, when a total solar eclipse will become visible to select major cities across the United States and reach its longest point of total eclipse, visible from no area better than Southern Illinois. This special distinction makes the region a prime location to experience the eclipse. **Banterra** is happy to support community needs with this event by offering the eclipse glasses at convenient locations throughout the region.

Join **Banterra** in July as they collect supplies and other goods at all their locations for area schools and organizations that assist school-aged children. Each branch location will select a school system or organization to provide supplies to and will have a list of acceptable items for donation.

Visit **Banterra.com** or follow **Banterra** on Facebook to stay up-to-date with all community involvement.

EARN UP TO  
**\$600**  
BONUS

WHEN YOU OPEN A NEW  
BUSINESS RELATIONSHIP  
WITH BANTERRA\*



## BANK YOUR BUSINESS WITH BANTERRA

**\$200**

Offered with qualifying  
Banterra Business Checking

Start with opening a new Banterra Business  
Checking Account to earn \$200 bonus.

**\$200**

Offered with  
Banterra Preferred Money Market

Then to get up to \$600 bonus, add a qualifying  
Banterra Preferred Money Market account  
and/or Treasury Management product.

**\$200**

Offered with qualifying  
Banterra Treasury Management

PLUS, as a Banterra Business Customer, you can  
choose from an array of Treasury Management  
services, including Banterra Business Mobile App,  
Merchant Services, Banterra Visa® Business Credit  
Cards and Banterra Fraud Detection products.

See a Banterra representative to bank your business with Banterra today.  
**DON'T WAIT - OFFER EXPIRES SEPTEMBER 30<sup>TH</sup>, 2017.**

\*Promotional offer available June 1, 2017 – Sept. 30, 2017. Your business must not currently have, nor have had, any business checking account with Banterra Bank in the last 12 months. Must be opened with new money not currently deposited in any business deposit account at Banterra Bank. Open a new Banterra Business Checking Account before the expiration date, and keep it open for at least 90 days to receive promotional offer. Business Free Checking and Pledge Checking is not eligible. A new Banterra Business Checking Account must be opened in order to be eligible for the \$200 Treasury Management Offer or \$200 Banterra Preferred Money Market Offer. To qualify for the bonus, within the first 90 days of Banterra Business Account opening, an average daily ledger balance of \$1,000 or more must be maintained and a minimum of 25 transactions (excluding transfers) must occur. Business checking account must be open and not have a negative balance to receive the cash bonuses at the time of fulfillment. Bonuses will be credited to your account within 60 days of meeting promotion requirements. Bonuses must be reported to the IRS as interest for the year in which it is received. Limit of one checking cash bonus, one treasury management cash bonus and one money market cash bonus per business entity as identified by Taxpayer Identification Number (TIN). Offer cannot be combined with any other cash offers outside of the \$600 bonus promotional offer. All account applications are subject to normal approval process. Monthly fees apply to Banterra Business Checking Accounts, but can be avoided if minimum daily balance or average monthly balances are met. See branch for details. Cash Management or Remote Deposit service must be set up with Banterra Bank and actively deployed within 90 days of Banterra Business Checking Account opening; it must also be linked to your Banterra Business Checking Account. Fees apply to treasury management products; see your Banterra branch for details.

## BANTERRA HAS EXCEPTIONAL OFFERINGS FOR BUSINESSES

### BANTERRA WORKFORCE BANKING PROGRAM

Banterra can pass on conveniences and savings to your employees when you sign up for Workforce Banking.

#### Benefits for Employees

- Checking Offers:
  - **Banterra SmartChoice Checking or Banterra Green Checking**
    - Employees can receive a Banterra SmartChoice Checking or Banterra Green Checking free for 90 days<sup>1</sup> (see branch for details)
  - **Banterra Restart Checking or Banterra Restart Basic**
    - Employees who have not qualified for a checking account based on their financial past may be eligible for a Banterra Restart Checking or Banterra Restart Basic account free for 90 days<sup>2</sup> (see branch for details)
- Free Health Savings Account
- Overdraft Services
- Free first order of standard checks<sup>3</sup>
- Free financial checkup
- Receive \$200 discount on mortgage closing costs
- .25% interest rate reduction on personal loans
- .25% interest rate increase on new Certificate of Deposit (CD)<sup>4</sup>
- Banterra Visa® and American Express® Credit Cards<sup>5</sup>

#### Benefits for Employers

- Increase employee direct deposit participation
- Save time and money by reducing the paper check writing process
- Provide your employees a wealth of benefits at no additional cost to you
- Educate and secure a good financial path for all your employees

For more information, contact your local branch or Banterra's Treasury Management Team at 877-541-2265 ext. 8488, ext. 4005 (Indiana) or by emailing [treasurymanagement@banterra.com](mailto:treasurymanagement@banterra.com).



#### What Banterra will do for you

- Conduct lunch and learns - inform your employees with a brief 20-minute presentation during lunch
- Present during your regular staff meeting
- Provide prizes and refreshments during presentation
- Distribute materials to your employees

<sup>1</sup> \$5 monthly fee after 90 days. With Banterra Green Checking, \$5 fee can be avoided if certain requirements are met each statement cycle, see branch for details. <sup>2</sup> \$9.95 monthly fee after 90 days; save \$3 per month with direct deposit. <sup>3</sup> Checks not available with Banterra Restart Basic. <sup>4</sup> Certificate of Deposit (CD) interest rate increase is not valid with any special rate offer or CD promotion. <sup>5</sup> The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc. and American Express. American Express is a federally registered service mark of American Express. Subject to credit approval.

## SPOTLIGHT BUSINESS

### Wyatt Bell & Company

Wyatt Bell & Company has been in the same industry for more than 75 years. They know what it takes to run a family-owned and operated business and have a successful reputation in their field. We spoke with Chris Bell at Wyatt Bell & Company about how they got their start and how Banterra has played a part.



Chris Bell,  
Wyatt Bell & Company

#### Please describe your business.

Wyatt Bell is a family-owned wholesale lumber business. We sell construction lumber to retail lumber companies all over Kentucky, Tennessee, and the Southeastern U.S.

#### What is the history of Wyatt Bell & Company?

Wyatt Bell, my great-grandfather, was a salesman for a paper/pulp company in the 1920's. He liked Paducah from his travels and settled here. He started his own business in 1925 in Paducah, Kentucky and it has been here ever since.

#### What are the goals for your business?

Our goals are to continue to be a leader in our region as a quality wholesale lumber company operating with efficiency, integrity, and service to our customer base.

#### How has your company grown since the beginning?

We started as a very local company with a service radius of 100 miles. Today we service the whole mid-south region and our sales volumes have grown tremendously in the last 15 years.

#### What successes or awards has your company had?

There aren't any real awards we have received, but I do know we enjoy a good reputation in our field and are recognized as a leading wholesaler of lumber all over the south.

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

I do believe you have to work hard, do things right, and enjoy the ride.

#### How has Banterra helped your business to become more successful?

Banterra has understood our needs better than any bank we have had. They have especially supported us in our growth the last few years by enabling us to increase our credit line when needed. We also utilize Banterra's Treasury Management Services including Cash Management, ACH, Remote Deposit, Loan Sweep and Wires.

To learn more about Treasury Management services at Banterra and how this convenience has helped businesses like Wyatt Bell & Company call 866-226-8377 ext. 8488, ext. 4005 (Indiana) or email [treasurymanagement@banterra.com](mailto:treasurymanagement@banterra.com).

## CYBERSECURITY TIP: WHY SECURE PASSWORDS NEED LENGTH OVER COMPLEXITY

Recent guidance shows that having complex passwords (numbers/letters/special characters) is just not enough anymore; the length of your password is even more important! This may come as a surprise to most folks, but a simple, yet long password is much harder to crack than a complex, but short password. Even more surprising is that a simple, yet long password is also easier to remember! Let's try it. Which of the following is easier for YOU to remember?

1. J5bP@9aw281!
2. I like being on the beach!

The first password, which meets most website's criteria for length and complexity, can be cracked in 13 days. However, the second one would take 34,999 CENTURIES to crack AND is far easier to remember. Utilize that spacebar in your passphrases (quite possibly the BEST special character) and remember that longer is definitely stronger when it comes to password security.

## CAPE GIRARDEAU TEAM WELCOMES NEW MANAGEMENT

Banterra is excited to announce that Phil Moore has joined our Cape Girardeau team as Assistant Market Executive and Michelle Jones has joined as Banking Center Manager. Phil, a recent graduate of the Barret Graduate School of Banking, joins us with more than 24 years of banking and finance experience, and was most recently Vice President, Commercial Lender at Bank of Missouri in Jackson, Missouri, where he served since 2010. Michelle joins us with more than 19 years of banking experience, serving as Branch Operations Officer with Bank of Missouri.





P.O. Box 291  
Eldorado, IL 62930

## BANTERRA LAUNCHES DIGITAL WALLET

Digital Wallet is launched and includes Android Pay, Apple Pay and Samsung Pay. Utilizing a digital wallet on your mobile device allows you to easily make payments and provides peace of mind. Simply load your Banterra Visa® Debit Card, Banterra Visa® Credit Card or Banterra American Express® Credit Card for easy shopping. See a Banterra Representative or visit Banterra.com for more details.

**PAY EASILY WITH DIGITAL WALLET**

Utilize Banterra's digital wallet on your mobile device to conveniently make payments.

- Get your eligible credit and debit cards
- Add your eligible credit and debit cards
- Pay with mobile device

Banterra's Digital Wallet options include:



**Our Treasury Management Team**

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



## 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

Alexia Bishop  
Ext. 8489

Sarah Garrett  
Ext. 8481

Lindsay Lamp  
Ext. 8482

Debbie Mathews  
Ext. 8483

Lindsay McGuire  
Ext. 8484