

THIRD QUARTER  
2017

## Inside This Issue:

- Protect Your Business – Technology Checklist
- Banterra Takes Care Of Our Communities
- Convenient Loan Payment Options
- Spotlight Customer
- Management Changes

## SAVE THE DATE: SIU BANTERRA BANK DAY AND TAILGATE EVENT



Banterra will host our annual SIU Banterra Bank Day and Tailgate Event on Saturday, November 11<sup>th</sup> when the Salukis take on Youngstown State at 1 p.m. Join us for our customer-exclusive tailgate beginning at 10 a.m. until the game begins at 1 p.m.

Bring your family and friends and enjoy free food, beverages, giveaways, and get ready for Saluki football at the tailgate! Just show your Banterra VISA® Debit Card or Banterra Mobile App to join our event.

## BANTERRA BANK DONATES WEATHERNET SYSTEMS TO AREA SCHOOLS THROUGH WSIL PARTNERSHIP; RAISED MORE THAN \$17,000 TO PURCHASE SYSTEMS THROUGH ECLIPSE GLASSES DONATIONS

**Banterra Bank** is pleased to announce that more than \$17,000 was raised through **Banterra** eclipse glasses donations at their branch locations. These donations will provide WeatherNet systems to three area schools through their partnership with WSIL TV3. The schools that will receive systems are Carbondale Community High School, Hardin County High School and Massac County School.

"We are pleased that offering eclipse glasses at our branches was a success," said Jeff May, President & CEO for **Banterra Bank**. "The glasses sold out much earlier than we anticipated and brought in significant donations. Taking care of the communities where we live and work is an important part of our organization and not only were we able to offer a necessity for the eclipse to community members, but also provide new technology to youth in those same communities."



*Pictured (L to R) are: Jeff Speith - Banterra Market Executive, Nick Hausen and Jim Rasor - WSIL TV3 Weather Team, Mark Albertini - CCHS Athletic Director, Daniel Booth - CCHS Principal and Shane Carsrud - Banterra Assistant Market Executive.*

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 particular stations being donated also include a one-year WeatherStem curriculum. WSIL TV3 currently has WeatherNet systems in multiple schools within our communities. These systems assist them with live weather forecasting from the data received, and the locations in which the data is pulled from are frequently promoted.

"WeatherNet brings hands-on learning to classrooms with live weather conditions from local sites. This also enables



*Pictured (L to R) are: Nick Hausen - WSIL TV3 Weather Team, Joy Suggs - Earth Science Teacher at Massac County High School, Parker Windhorst - Principal at Massac County, Shain Lloyd - Banterra Banking Center Manager, Jeff Speith - Banterra Market Executive, and Shane Carsrud - Banterra Assistant Market Executive.*

forecasters to provide more accurate information in a more timely manner," said Jim Rasor, WSIL Weather Team. "The network in Southern Illinois is one of the largest in the country. This large network provides local data offering a great advantage to WSIL during times of active or severe weather in Southern Illinois."

**Banterra** and WSIL TV3 are working with the school districts and the providers of WeatherNet to plan installations during the school year. Presentations to the schools took place on: Sept. 8<sup>th</sup> – Carbondale Community High School, Sept. 12<sup>th</sup> – Massac County School and Sept. 13<sup>th</sup> – Hardin County High School.

Visit [Banterra.com](http://Banterra.com) or follow Banterra on Facebook to stay up-to-date with all community involvement.



*Pictured (L to R) are: Brooke Patton - Physical Science Teacher at Hardin County High School, Andy Edmondson - Principal at Hardin County High School, Sherry Paskon - Banterra Banking Center Manager and Lisa Blair - Banterra Banking Center Manager.*

# PROTECT YOUR BUSINESS - TECHNOLOGY CHECKLIST

Businesses are quickly deploying all kinds of technology. Different kinds of technologies come with different risk and strategies. See below to help you identify the technology in your business that you need to protect, along with some basic security tips.

## ALL TECHNOLOGY

- Keep clean machines; update security software
- Encrypt sensitive data
- Require long, strong, and unique passwords or passcodes on all accounts
- Enable two factor authentication anywhere it's available

## WIFI

- Use strong administrative and network access passwords
- Use separate WiFi for guests
- Physically secure WiFi equipment

## MOBILE DEVICES

- Delete unneeded apps
- Keep it physically safe – you're more likely to lose your mobile device than have it stolen
- Make sure "find device" and "remote wipe" are activated

## EMAIL

- When in doubt, throw it out; educate employees about remaining alert to suspicious email
- Get two steps ahead; turn on two factor authentication

## COMPANY WEBSITE

- Prevent direct access to upload files to the site
- Use scan tools to test your site's security – many are free
- Register sites with similar spellings to yours

## SOCIAL NETWORKING

- Create page manager policies and roles
- Limit administrative access
- Secure mobile devices

## POINT OF SALE

- Separate user and administrative controls
- Avoid web browsing on POS terminals
- Use antivirus protection

## COPIERS/PRINTERS/FAX MACHINES

- Understand that digital copiers/printers/fax machines are computers
- Take advantage of all security features offered
- Secure/wipe the hard drive before disposing of an old device
- Disable the web management interface or change the default password

# SPOTLIGHT BUSINESS

## Southeastern Illinois College

Southeastern Illinois College knows what it takes to achieve almost 60 years of business. From their start in the basement of Harrisburg High School in Harrisburg, Ill. to their current almost 200-acre campus, we talked with Jonah Rice, Ph.D. - President of Southeastern Illinois College in Harrisburg, Ill. about the college and their successes.

Jonah has been President for eight years and held various positions with the College since 1990. He oversaw the expansion in outdoor recreation, biofuels, coal mine training, the largest donor gifts in College history, and a top ten College in Illinois as well as a top ten percent in the nation.



Jonah Rice, Ph.D

### Please describe your business.

Southeastern Illinois College is a comprehensive community college that has served the Southern Illinois region for nearly 60 years. The College offers valuable transfer and career programs including excellent general education associate degrees in addition to degrees in nursing, welding, diesel, biofuels, outdoor recreation and business, among a number of others. Custom workforce and community training includes mine safety, gun safety, CPR, among many other services. Southeastern sponsors many national championship teams

and regionally-known extra-curricular activities. The Forensic Falcons Speech Team, Model Illinois Government team, Phi Beta Lambda (business team), athletic teams, and archery teams have had superior success on the state and national stage. Thousands of people each year enjoy our widely-known visual and performing arts programs.

### When and where did your business start?

1960 in the lower level of Harrisburg High School

### What was the inspiration or motivation to start the business?

The residents of our district became one of the first in the region to begin a community college because they saw the value it could bring to the area in terms of training and access to higher education. Southeastern is more than just accessible, however. It is also affordable, boasting one of the lowest tuition rates in the State and the region.

### What are the goals for your business?

Southeastern Illinois College enhances lifelong learning by providing quality accessible educational programs, cultural enrichment opportunities, and support for economic development. Our vision is to be the catalyst for academic excellence, community service, and economic growth in the communities we serve.

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

The College began in the basement of Harrisburg High School enrolling approximately a few hundred students. Today, Southeastern serves approximately 5,000 each year over three semesters in a variety of educational venues. The main campus is nearly 200 acres in size with nine major buildings, athletic fields, and an extensive outdoor

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

educational complex including mine safety buildings, an outdoor classroom, an archery range, a gun safety range, and other structures.

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

Southeastern has enjoyed great success since its beginning. The College currently has the top nursing program in the State and a biofuels program that has attracted graduates from Alaska to Maine as well as overseas. Our extensive online offerings make up nearly 20% of our enrollment and SIC was named one of the top 20 online colleges in the country. Our speech and debate team has multiple national championships as does our new archery team, defeating many Division I universities each year. Our career education programs are among the best in their fields earning many recognitions from industry leaders.



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

I used to tell my students when I was in the classroom, and I continue to tell my staff this as well as my children: "You can't change the past, but you can change the future." I believe too often people get hung up on blaming others for what happens to them. Those folks are tied too much to the past. We should learn from our experience, but not dwell on it. Besides, we can't change what happened even a second ago, but I can change now to affect what could happen in the next second around the corner. The trick is to change it for the better. I believe that change should be based on common ground, for the common good, using common sense.

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

Banterra has been one of our many long-standing community partners. It is one of the banks for the College, handling our fundamental day-to-day banking needs and providing quality customer service. We utilize Banterra's Treasury Management Services including Cash Management, ACH for Payroll and Accounts Payables, Wires and more.

# BANTERRA TAKES CARE OF OUR COMMUNITIES

## BANTERRA DONATES TO THIS ABLE VETERAN

Banterra is proud to partner with This Able Veteran (TAV). TAV 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.

We recently presented TAV a check for more than \$10,000 from funds raised through Toby Keith ticket and TAV t-shirt sales. We also were able to provide welcome gift baskets for the 2017 class of veterans as well as goodie baskets for their dogs. In addition, Banterra was able to visit TAV during training to serve lunch to the veterans and the TAV team.



## CHARITY INITIATIVES

Banterra strives to take care of the communities where we live and work through multiple fundraising initiatives. Check out our branch fundraisers for the remainder of 2017.

### September – Suicide Awareness

More than 44,000 Americans commit suicide annually. During September, our branch locations collected donations for organizations that assist with suicide prevention and awareness.

### October – American Cancer Society

During October, our branches will raise money for the American Cancer Society (ACS). We will be selling cupcake die-cuts for a \$1 donation with all proceeds benefitting ACS as well as going pink on Fridays throughout the month to support Breast Cancer Awareness Month.

### November and December – Annual Food Drive

Join us in stocking up our local food pantries. Visit any Banterra location during November and December to donate non-perishable food items to a local food pantry of each branch's choice.

Visit [Banterra.com](http://Banterra.com) or like us on Facebook to see how you can help Banterra give back.

# CONVENIENT LOAN PAYMENT OPTIONS

Simplify your routine and utilize one of Banterra's easy loan payment options including Banterra's Digital Banking, our online loan payment system or an automated transfer to make secure loan payments. All Banterra loans can be paid, however, loan payoffs are not currently accepted online.

**Digital Banking** - Banterra's Digital Banking offers the convenience of multiple tools to manage your account, all from your computer or mobile device. View account activity, transfer funds between accounts, receive email alerts, turn your debit card on/off, deposit checks and enroll in Bill Pay.

**Same-Day Online Payments** - This loan payment option is ideal for one-time, quick loan payments. A loan payment submitted before 2 pm CST will post to your account on the same day. Visit [Banterra.com](http://Banterra.com) and click on "Services."

**Automated Transfers** - Set-up a recurring automated transfer to be directly debited from your Banterra account or another depository financial institution. Choose a frequency for the transfer to occur.

For questions, contact a Banterra Customer Care Representative at 866-BANTERRA (226-8377) or email [customer@banterra.com](mailto:customer@banterra.com).

# INSURED CASH SWEEP

Banterra, in partnership with Promontory Interfinancial Network, LLC, recently hosted educational trainings on our Insured Cash Sweep (ICS) product. These events targeted CPAs, providing them with a CPE credit for attending. Banterra's ICS allows you to utilize one financial institution to ensure FDIC coverage on multi-million dollar balances. You can have peace of mind knowing that 100% of your funds are secure as well as staying local to support lending opportunities in our communities. 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](mailto:treasurymanagement@banterra.com).





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## BANTERRA MANAGEMENT CHANGES

Banterra is excited to announce some recent management changes. Shane Carsrud has been promoted to an Assistant Market Executive of our Central Team and Fern Martin has been promoted to Banking Center Manager at our Herrin location. Anna Baumgart has joined Banterra as Banking Center Manager at our Carmi location and Kathryn Rich joins us as Assistant Banking Center Manager at Carterville.

Carsrud has been with Banterra for two years as a Commercial Lender primarily in Carbondale and has more than 17 years of banking and financial experience. Martin has been with Banterra for more than five years and most recently served as the Assistant Banking Center Manager at the Carterville location. Baumgart brings more than five years financial experience, most recently as an Administrative Assistant for Citizens National Bank of Albion. Rich joins the Banterra team with more than six years of retail management experience.



Shane Carsrud

Fern Martin

Anna Baumgart



Our Treasury Management Team

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



## BANTERRA TREASURY MANAGEMENT

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