

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

\$200
Offered with
Banterra Preferred Money Market

\$200
Offered with qualifying
Banterra Treasury Management

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

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

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 30TH, 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 Checking 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 credit card account must be opened and a negative cash balance must be received by the cash bonus offer at the time of fulfillment. 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* (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* (see branch for details)
- Free Health Savings Account
- Overdraft Services
- Free first order of standard checks¹
- 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)²
- Banterra Visa® and American Express® Credit Cards³

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.

¹ \$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. ² \$9.95 monthly fee after 90 days; save \$3 per month with direct deposit. ³ Checks not available with Banterra Restart Basic. ⁴ Certificate of Deposit (CD) interest rate increase is not valid with any special rate offer or CD promotion. ⁵ 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.

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.



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 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.

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.

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.

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. J5P@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.



BANTERRA BANK • JUNE 2017 • BANTERRA.COM • 1-866-BANTERRA (226-8377)

MEMBER FDIC