

PERSONAL SAVINGS

PERSONAL BANKING



Banterra[®]

Opening a savings account is an easy way to save for future expenses while earning interest on your funds. Instead of stashing extra cash at home or placing it into your checking account, consider one of these Banterra savings solutions:

- Preferred Savings
- SmartKid Savings
- Money Market
- Preferred Money Market
- Health Savings Account (HSA)
- CDs and IRAs

Benefits include:

- Ability to earn interest.
- Funds are easily accessible.
- Automatic deposit options.
- Deposits secured by the FDIC.

Preferred Savings

This account offers a low minimum balance to open and features tiered interest; the more you save, the more you earn.

SmartKid Savings

Begin teaching the importance of saving at a young age with this kid-friendly account.

Money Markets

A great account option for maintaining the liquidity of your funds while earning a higher interest rate. Banterra offers two options for customers - Money Market Account or Preferred Money Market Account.

CDs and IRAs

Our Certificates of Deposits (CDs) or Individual Retirement Accounts (IRAs) are a smart choice if you are striving to save.

CDs are a safe and secure investment insured by the FDIC up to \$250,000 per depositor, and allow you to lock in an interest rate for higher returns on your money. Banterra offers a variety of CD options to best suit your needs.

IRAs allow you to build a retirement fund or save for other future investments. Individuals may be allowed a tax deduction for their contributions as well (please consult your tax advisor). Fixed Rate and Roth IRAs are available.

HEALTH SAVINGS ACCOUNT (HSA)

Save for medical expenses that high-deductible health plans don't cover with this tax-advantaged personal savings account. With great benefits and no annual fee, you can easily save, pay and track costs associated with you and your family's health.

Benefits include:

- No annual fee.
- Competitive interest rate.
- Easy payment options for medical expenses:
 - Free Banterra Visa® HSA Debit Card.
 - Checks for payment with no per-check fee.
 - Set up payees utilizing free Bill Pay.
- Free Digital Banking.
- Free ITM/ATM usage at Banterra locations.

Requirements include:

- Must have coverage under an HSA-qualified, high-deductible health plan (HDHP).
- Have no other first-dollar medical coverage (insurance such as specific injury insurance or accident, disability, dental care, vision care or long-term care are permitted).
- Cannot be enrolled in Medicare.
- Cannot be claimed as a dependent on someone else's tax return.
- \$100 minimum to open the account.
- To generate interest, a balance minimum of \$100 is required.



Amy Graves
Proud Banterra Customer

PERSONAL SAVINGS COMPARISON

	Preferred Savings	SmartKid Savings (age 21 and under)	Money Market	Preferred Money Market	CDs and IRAs	Health Savings Account (HSA)
Who Would Benefit From This Account	Great for earning interest on higher balance accounts that also might occasionally have a lower balance	Great account to get started saving at an early age	The right account if balances are between \$2,500 and \$10,000	Perfect for a \$10,000 minimum balance account while earning more as the balance grows	Great way to have options for rates and terms on your money	The right account to pair with a high-deductible health plan in order to save and conveniently pay medical expenses
Interest Bearing	Tiered	Yes	Yes	Tiered	Yes	Yes
Minimum Opening Balance And Balance Required To Earn Interest	\$100	\$10	\$2,500	\$10,000	Varies based on product selected	\$100
Service Charge	\$2 per statement cycle if balance falls below \$100	None	None if a minimum daily balance of \$1,500 is maintained or a minimum average balance of \$2,500; otherwise \$8.50 per statement cycle	None if a \$10,000 minimum daily balance is maintained in combination of identified Preferred Money Market, Savings, Money Market Deposit Account, Certificate of Deposit or Home Equity Line of Credit accounts; otherwise, \$10 fee per statement cycle	Penalties assessed for early withdrawal	None
Per Item Charge	\$2 per item for withdrawals in excess of four per cycle	\$1 per item for withdrawals in excess of three per cycle	None	None	None	None
Additional Information		Converts to Preferred Savings at age 22			A variety of terms are available	Contact any branch for additional information and qualifications

BANTERRA BANK SERVICES

PERSONAL BANKING

Personal Checking
Personal Savings
CDs & IRAs
Mortgage & Equity
Digital Banking
Personal Loans

BUSINESS BANKING

Business Checking
Business Savings
Business & Agricultural Lending
Specialized Lending
- Aircraft, Healthcare, Machine Tool,
RV & Marine, Transportation
Treasury Management
Banterra Business Mobile App
Merchant Processing
checkXchange™ Check Recovery Service
IntraFi® Network DepositsSM
Private Banking
Workforce Banking

OTHER SERVICES

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



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