

# PERSONAL CHECKING

PERSONAL BANKING



***Banterra***<sup>®</sup>

# CHECKING ACCOUNTS THAT FIT YOUR LIFESTYLE

We know customers look for checking accounts with just the right features. That's why we provide account options with features ranging from earning interest to offering identity theft protection, as well as basic essentials to offering a fresh start.

## Accounts Built With You In Mind

Each one of Banterra's traditional checking accounts include features to fit your needs.



**Digital Banking** - Enjoy 24/7 banking with Banterra's Digital Banking for desktop and mobile devices. From checking account balances to making deposits and paying bills, you can manage your money easily.



**Bill Pay** - Set up one-time bill payments or recurring bill payments to conveniently pay your bills each month on your schedule.



**Mobile Check Deposit** - Deposit checks from anywhere using your mobile device. Just snap a photo and submit using Banterra's Digital Banking. It's that easy!



**Person-To-Person (P2P) Pay** - P2P Pay is another great benefit of Banterra's Digital Banking service and allows you to send money to anyone with just a couple clicks.



**Banterra Visa® Debit Card** - Safely pay for purchases with a card that automatically debits the funds from your account, allows you to withdraw cash from ATMs/ITMs nationwide, plus other great features.



**E-Statements** - Automatically view, print or download up to 18 months of checking or savings statements when you enroll in Banterra's Digital Banking.

## PERSONAL CHECKING

Banterra offers top-rated checking accounts that fit everyone's needs. Visit [Banterra.bank](http://Banterra.bank) or stop by a local branch to learn more.

### Banterra SmartChoice Checking

#### Minimum Requirements:

- \$100 minimum opening deposit.
- No monthly balance requirement.
- \$6 monthly fee.

#### Benefits Include:

- **IDProtect® Identity Theft Monitoring and Resolution Service<sup>1</sup>**
  - Help better protect yourself and your joint account owners with our identity theft monitoring and resolution service that includes credit file monitoring, access to credit report and scores<sup>2</sup>, monitoring of over 1,000 public databases, identity theft expense reimbursement<sup>3</sup>, fully managed resolution services, and more including:
    - Credit Score Tracker<sup>2,4</sup>
    - Dark Web Monitoring (registration/activation required)
    - Financial Wellness 360<sup>o</sup>
- **Cell Phone Protection<sup>3</sup>**
  - Receive up to \$800 of replacement or repair costs if your eligible cell phones are stolen or damaged (bill must be paid through eligible account)
- Free Banterra Digital Banking including both online and mobile.
- Free Bill Pay.
- Free online statements.<sup>5</sup>
- 50% off the first box of checks.
- Options for helpful account transfer services.

<sup>1</sup>Benefits are available to personal checking account owner(s), and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. <sup>2</sup>You will have access to your credit report and score provided your information has been verified by the CRA. Credit Score is a VantageScore 3.0 based on single bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. <sup>3</sup>Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. **Insurance products are not insured by FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate.** <sup>4</sup>Credit Score Tracker: Once credit file monitoring has been activated and you have requested your first credit score, you may request a new credit score each month to be plotted on your Credit Score Tracker graph. Monthly email notifications will be sent to let you know when your new score is available. <sup>5</sup>Additional \$1 monthly fee for requested paper statements if you elect to use Digital Banking.

## Banterra InterestPlus Checking

This account provides interest on the money in your account, perks for maintaining a larger balance and ways to avoid a monthly fee.

### Minimum Requirements:

- \$1,000 minimum opening deposit.
- \$2,500 minimum daily balance to earn interest.
- Option of no monthly fee. \$15 monthly fee can be avoided by one of the following:
  - \$5,000 daily balance is maintained in this checking account.
  - \$20,000 combined average balance in this account, identified checking, savings and money markets or minimum balance in certificate of deposit (CD). Minimum balance equals the current balance at the beginning of each statement period.

## Banterra Green Checking

This account is for customers looking to go green and be environmentally responsible through paperless practices like using your debit card for purchases and utilizing digital banking.

### Minimum Requirements:

- \$100 minimum opening deposit.
- No minimum balance requirement.
- Option of no monthly fee. \$5 monthly fee can be avoided by one of the following:
  - \$500 daily balance is maintained in your checking account.
  - A combined average balance of \$2,500 is maintained with identified checking, savings and money market or minimum daily balance in CDs and/or IRAs.
  - Two (2) direct deposits are made per statement cycle.
  - Eight (8) Banterra Visa® Debit Card purchases are made per statement cycle.
  - Account holder is military (with proof of military status).
  - Account holder is a student (age 24 or younger with proof of student status).
  - Primary or secondary account holder is age 60 or over.



Scan To Compare Our  
Checking Accounts  
Or Go Online To  
[Banterra.bank](https://Banterra.bank)

## SPECIALIZED CHECKING ACCOUNTS

Banterra offers checking accounts that go beyond what you may find in more traditional accounts. If you need a more specialized account for your checking needs, Banterra has options for you including:

### Private Banking Checking<sup>6</sup>

Success often translates to a busy schedule, and we are here to help you manage that challenge. Private Banking offers a suite of products and services including checking that is exclusive to Private Banking customers combined with a dedicated Banterra Private Banking Representative to personally help you manage your finance and banking needs.

### Company Employee Checking

Your company or university may have a special offering designed just for you and your co-workers. If your HR department has provided you with information promoting this Banterra offering, simply contact your local branch to learn more and to open an account.



<sup>6</sup>This service is currently available in select regions; contact your local branch for details.

## BANTERRA SIU SALUKI CHECKING

Banterra offers two SIU Saluki checking accounts packed with an array of benefits including:

- Free Banterra-SIU Saluki Visa® Debit Card with Digital Wallet compatibility.
- Banterra-SIU Saluki Visa Debit Card transactions support Southern Illinois University including a Banterra-SIU Scholarship Fund.<sup>7</sup>
- No Banterra fees at 40+ Banterra ATMs in a six-state region plus 55,000+ Allpoint ATMs worldwide.<sup>8</sup>
- Free Digital Banking including online and mobile.
- Unique Saluki fan experiences, ticket offers and discounts at Saluki events at Banterra Center.<sup>9</sup>
- Banterra-Saluki checks available to show your Saluki pride.<sup>10</sup>

### Banterra Saluki Student Checking

- For customers 25 years or younger.<sup>11</sup>
- No monthly fee.
- No overdraft fees.<sup>12</sup>
- Only \$25 to open account.

### Banterra Saluki Interest Checking

- Tiered interest.<sup>13</sup>
- \$10 monthly fee (can be waived if conditions are met).<sup>14</sup>
- Only \$100 to open account.

<sup>7</sup>Banterra-SIU Scholarship Fund is facilitated by SIU. To apply or learn more, go to [www.scholarships.siu.edu](http://www.scholarships.siu.edu). <sup>8</sup>ATM fees charged by owners/operators of non-Banterra ATMs will be reimbursed on up to eight (8) non-Banterra ATM transactions, or up to \$25 per statement cycle. <sup>9</sup>For complete details on unique Saluki fan experiences, ticket offers and discounts at SIU Athletic Events, go to [www.siusalukis.com](http://www.siusalukis.com). <sup>10</sup>Saluki checks and other check designs are available, prices vary per style. <sup>11</sup>Student account is only available to customers 25 years or younger. At age 26, this account will be converted to Saluki Interest Checking and must meet the normal criteria in order to avoid monthly fee. <sup>12</sup>Overdraft fees will be avoided by Banterra automatically declining any withdrawal or purchase that would be a result in insufficient funds to your account. Customers who prefer to not have these transactions declined can link their account to a Banterra Overdraft Protection funding account; certain restrictions apply. <sup>13</sup>\$1,000 minimum balance in the account each day to earn interest. Tiered interest: \$1,000 - \$9,999; \$10,000 - \$24,999.99; \$25,000+. <sup>14</sup>If one of the following items are maintained, a monthly fee of \$10 will not be charged: (1) \$2,500 minimum daily balance in this account; (2) \$5,000 combined average balance in this account, identified checking, savings & money markets, or minimum balance in certificate of deposit (CD) and/or IRAs. The CD minimum balance equals the current balance at the beginning of each statement period; (3) A monthly direct deposit of at least \$200 or higher is deposited to this account. Direct deposit needs to be an electronic deposit of your paycheck, pension, or government benefits (such as Social Security) from your employer or the government and must be \$200 or higher.

## BANTERRA RESTART BANKING

If you need to get your finances restarted after some financial difficulties, Banterra Restart Checking is the perfect solution. Banterra offers two Restart account options to assist in getting your financial relationship back up and running.

### Banterra Restart Checking

This account includes unlimited check writing as well as additional conveniences including:

- Minimum opening balance of \$50.
- Free Digital Banking (Bill Pay, Mobile Check Deposit and P2P not available).
- Free direct deposit.
- Free online statements.<sup>15</sup>
- Free Visa® Debit Card (\$750 merchandise limit and \$300 cash limit per day).
- Unlimited check writing.
- Unlimited ATM transactions (free at Banterra ATMs).
- Low monthly fee of \$9.95.<sup>16</sup>

### Banterra Restart Basic

Checks are not available with this account, but you can enjoy all of the other conveniences associated with a Banterra Restart Checking account.

## PERSONAL CARD SERVICES

We offer the convenience of Visa Credit Cards<sup>17</sup> with great features to make purchasing easier than ever. Apply for a card today at any Banterra branch location or online at [Banterra.bank](https://Banterra.bank).



Scan To Compare  
Our Credit Cards  
Or Go Online To  
[Banterra.bank](https://Banterra.bank)

<sup>15</sup>Additional \$1 fee for requested paper statements if you elect to use Digital Banking.

<sup>16</sup>\$6.95 per month with direct deposit. <sup>17</sup>The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. ©2021 Elan Financial Services.

# 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  
Treasury Management  
Banterra Business Mobile App  
Merchant Processing  
checkXchange™ Check Recovery Service  
IntraFi® Network Deposits<sup>SM</sup>  
Private Banking  
Workforce Banking

## OTHER SERVICES

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



ARIZONA | ILLINOIS | INDIANA | KENTUCKY | MISSOURI | UTAH

866-BANTERRA (226-8377)

Banterra.bank

REV 04/2024

MEMBER FDIC

