

PRIVATE BANKING



Banterra[®]



Banterra Private Banking Visa® Debit Card

Enjoy the conveniences of using the Banterra Private Banking Visa Debit Card. Use it at ATMs across the country with no fees¹ plus you can load into Digital Wallet for easy payments.

Banterra Visa® Credit Cards

Banterra offers a variety of Visa Credit Cards² that include a range of benefits:

- Low introductory rates available for qualified applicants
- Reward points that can be used on brand-name merchandise, gift cards and travel
- Cash back options
- Concierge service for premier cards

Ask your Banterra Private Banking representative for the current credit card offering best suited for you, as well as terms and conditions.



Scan To Compare Our
Credit Cards Or Go
Online To Banterra.bank

¹Banterra does not charge ATM fees for Banterra ATMs or those within Allpoint network. Banterra waives Banterra ATM fees when using a non-Banterra or non-Allpoint ATM. Banterra will reimburse customers for fees that will be charged by the owners of the non-Banterra or non-Allpoint ATMs for 25 items, up to \$95, per statement cycle. ATM includes both automated teller machines and interactive teller machines.

²The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated. See branch for terms and conditions of this card.



As a busy professional - we know your time is both valuable and limited. You need convenient, hassle-free services that include digital, 24/7 banking, a dedicated banking representative, and financial solutions for both business and personal. We also know that you expect exclusive benefits considering your banking relationship, with no fees for everyday banking¹.

At Banterra Bank, we offer Private Banking, a product suite with exclusive benefits and priority service for an elite, qualified customer base.

As a Banterra Private Banking customer, you will enjoy exclusive benefits including:

- No fees on everyday banking¹:
 - No monthly checking fees
 - No ATM fees²
 - Free Digital Banking
- \$100 minimum deposit to open personal or business checking account
- Dedicated, personal service with a Private Banker
- Specialty products
- Premium rates for Money Markets
- Increased limits from our product suite:
 - ATM daily limit of \$2,500
 - Debit card daily purchase limit of \$10,000
 - External transfer limit up to \$100,000 daily
 - Mobile Check Deposit limit of \$250,000; increased limits available with approval³
 - Person-to-Person Payment (P2P) limit of \$1,500; up to \$5,000 may also be available with our quick approval process
- Free items such as cashier's checks, online and paper statements

¹Everyday banking includes Private Banking personal and business checking, digital banking, money market and CD accounts, debit card and ATM use.

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³Normal hold processes may apply, refer to Banterra's Funds Availability Policy for more details.

PRIVATE BANKING CHECKING

Key features of both personal and business checking:

- No monthly fee
- Banterra Private Banking Visa® Debit Card with increased daily purchase limit of \$10,000
- No Banterra ATM fees¹
- Increased ATM limit of \$2,500
- Increased external transfer limit of \$100,000 daily
- Free Digital Banking including Mobile Check Deposit, Bill Pay, Person-To-Person (P2P), transfers, budget tools and more
 - Mobile Check Deposit limit of \$250,000; increased limits available with approval²
 - P2P - \$1,500 limit; up to \$5,000 may be available with our quick approval process
- Free basic checks³
- Free cashier's checks
- Free online and paper statements

Additional features with Private Banking Personal Checking:

IDProtect® - Identity Theft Monitoring and Resolution Service⁴

- 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 scores⁵, monitoring of over 1,000 public databases, identity theft expense reimbursement⁶, fully managed resolution services, and more including:
 - Credit Score Tracker^{5,7}
 - Dark Web Monitoring (registration/activation required)
 - Financial Wellness 360°

Cell Phone Protection⁶

- 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)

BANTERRA SAVINGS

Private Banking Money Market

Utilize Banterra's Private Banking Money Market account to earn higher interest rates than traditional money market accounts and also have easy access to your funds.

- Premium rates available for Private Banking customers
- Minimum to open and earn interest is \$2,500
- Interest will be compounded & credited monthly based on statement cycle⁸

Certificate of Deposit (CDs)

Banterra offers CDs with a range of terms and rates that allow customers to earn more interest than traditional savings. See your Banterra Private Banking representative for rate offers.



BANTERRA LENDING SERVICES

Banterra offers a variety of lending options, including specialized products for Private Banking customers.⁹

- Personal Loans
- Home Equity Line of Credit
- Home Equity Loans
- Physician's Relocation Loans
- Doctor Line of Credit
- Specialty Aircraft Finance

Personal Loans

Utilize a personal loan for life moments, such as vehicle purchase, debt consolidation, vacation and more.

- Competitive rates and quick decisions
- Flexible terms
- Automatic payments available through Digital Banking or Automatic Debit

Home Equity Line Of Credit

- Competitive interest rates and quick decisions
- Convenient access to funds with a Banterra Visa® HELOC Credit Card
- Automatic payments available through Digital Banking or Automatic Debit

Home Equity Loans

- Competitive fixed rates and quick decisions
- Fixed monthly payment
- Flexible terms
- Automatic payments available through Digital Banking or Automatic Debit

Physician's Relocation Loan

Relocating can be expensive for physicians. That's why we offer a personal loan for moving expenses.

- Funding up to \$10,000
- Option to avoid payment for up to 120 days

Doctor Line of Credit

A revolving line of credit is the perfect way for physicians to bridge cash-flow gaps. If you own your own practice, you may face waiting periods for insurance claim reimbursements or other circumstances that deplete cash flow. Even if you never use it, starting a line of credit with Banterra allows for easy, low-cost access to funds without jumping through hoops.

- Funding up to \$200,000
- Flexible terms up to 24-months
- No required collateral
- Interest-only payments¹⁰ each month

Specialty Lending

Banterra offers a variety of specialty lending options including Banterra Aircraft Finance. Speak to your Banterra Private Banking representative to learn more.



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⁵You 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.

⁶Special 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 Benefits and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefits 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.**

⁷Credit 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. ⁸Interest rate and annual percentage yield (APY) may change; frequency of rate changes on your account may change at our discretion. Interest will be compounded & credited monthly based on statement cycle. If you close your account before interest is credited, you will not receive the accrued interest. ⁹Credit products are offered by Banterra Bank and subject to normal credit approval. Property insurance is required for all loans secured by real estate. Rates are subject to change daily. Contact your Banterra Private Banking representative for current loan rates. NMLS# 761878.

¹⁰Full principal amount as well as any unpaid, accrued interest is due at maturity date stated in credit agreement. All loans are subject to approval. ¹¹Limitations apply.

MORTGAGE SERVICES

Mortgage

Whether you are building or purchasing a home, Banterra offers quality mortgage options to serve your needs.

- Competitive rates
- Flexible loan offerings
- Low closing costs
- Experienced lenders
- Online applications, pre-qualifications and other tools

Doctor Mortgage Loan

- Specifically geared to doctors due to high education expenses
- 100% loan-to-value available for mortgages up to \$650,000
 - No down payment options¹¹
 - Fixed and adjustable-rate options
 - Employment start date up to 90 days after closing allowed
 - Financing for attached or detached single-family residences



To learn more about Banterra Private Banking, go to Banterra.bank where you can make an appointment with your local branch or stop by a Banterra branch at your convenience during operating hours. You can also contact us by calling 866-226-8377 or through online chat at Banterra.bank.

We look forward to providing you with concierge service through Banterra Private Banking.

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® Cash ServiceSM
Private Banking
Workforce Banking

OTHER SERVICES

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



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866-BANTERRA (226-8377)

Banterra.bank

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