

# WORKFORCE BANKING



***Banterra***<sup>®</sup>

Banterra's Workforce Banking Program is focused on providing exclusive benefits to business owners and their employees.

If you work for a company that has enrolled in Banterra's Workforce Banking Program, you are eligible to receive a wealth of conveniences and savings available to you.

## WORKFORCE BANKING PROGRAM BENEFITS FOR EMPLOYEES

- Checking offers:
  - **Banterra SmartChoice**  
Employees can receive a free Banterra SmartChoice checking account including IDProtect®, cell phone protection and more
  - **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<sup>1</sup>
- Free Banterra Health Savings Account
- Overdraft services
- Free first order of standard checks<sup>2</sup>
- Free financial checkup
- \$200 discount on mortgage closing costs
- .25% interest rate reduction on personal loans
- Banterra Visa® Credit Cards<sup>3</sup>



**John & Mary Moreland**  
McDonald's Franchise Owners  
Proud Workforce Banking Customer

<sup>1</sup> \$9.95 monthly fee after 90 days; save \$3 per month with direct deposit. <sup>2</sup> Checks not available with Banterra Restart Basic. <sup>3</sup> The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. Subject to credit approval. Banterra NMLS# 761878

## HEALTH SAVINGS ACCOUNT (HSA)

It's easy to take our health for granted, but unexpected issues can occur that come with large, unplanned expenses. Even if you have a health insurance plan, these plans typically come with high-deductible and out-of-pocket costs that can really add up. At Banterra, we offer a Health Savings Account (HSA) with great benefits and no annual fee that can help you prepare for future health needs.

### Benefits include:

- No annual fee
- Funds roll over year to year
- Easy payment options for medical expenses:
  - Free Banterra Visa HSA Debit Card
  - Checks for payment with no per-check fee
  - Set up payees utilizing Bill Pay
- Free Digital Banking including online and mobile
- Free ATM usage at Banterra ATM locations



## BANTERRA SMARTCHOICE CHECKING

### Minimum Requirements:

- \$100 minimum opening deposit
- No monthly balance requirement

### Benefits Include:

- **IDProtect® Identity Theft Monitoring and Resolution Service<sup>4</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>5</sup>, monitoring of over 1,000 public databases, identity theft expense reimbursement<sup>6</sup>, fully managed resolution services, and more including:
    - Credit Score Tracker<sup>5,7</sup>
    - Dark Web Monitoring (registration/activation required)
    - Financial Wellness 360<sup>9</sup>
- **Cell Phone Protection<sup>6</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>8</sup>
- 50% off the first box of checks
- Options for helpful account transfer services

## BANTERRA RESTART CHECKING

### Minimum Requirements:

- \$50 minimum opening deposit
- No monthly balance requirement
- \$9.95 monthly fee (\$6.95 with direct deposit)

### Benefits Include:

- Free Visa Debit Card (\$750 merchandise limit and \$300 cash limit per day)
- Free Digital Banking (Bill Pay, Mobile Check Deposit and P2P not available)
- Free online statements<sup>8</sup>



**Dr. Brittney McWilliams**  
McWilliams Vision Care  
Proud Workforce Banking Customer

## DIGITAL BANKING

Bank from your mobile device or computer using Banterra's Digital Banking and enjoy convenient features including:

- Move money - Bill Pay, transfer funds, Person-To-Person (P2P) pay
- Mobile Check Deposit
- Check account balances and transactions
- Manage Banterra Visa Debit Cards - setup email alerts, travel notices, switch cards on/off, report cards lost/stolen, change your PIN and request temporary debit card limit increases
- View check images and attach images like receipts to individual transactions
- Easy and secure logins - auto, PIN, Touch ID and Face ID
- Find locations, interactive teller machines (ITMs), ATMs and banking hours
- Other features - request stop payments, setup online statements, download account activity to Quicken™ or QuickBooks™

<sup>4</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>5</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>6</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>7</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>8</sup>Additional \$1 monthly fee for requested paper statements if you elect to use Digital 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 Service<sup>SM</sup>  
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

REV 5/2024

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