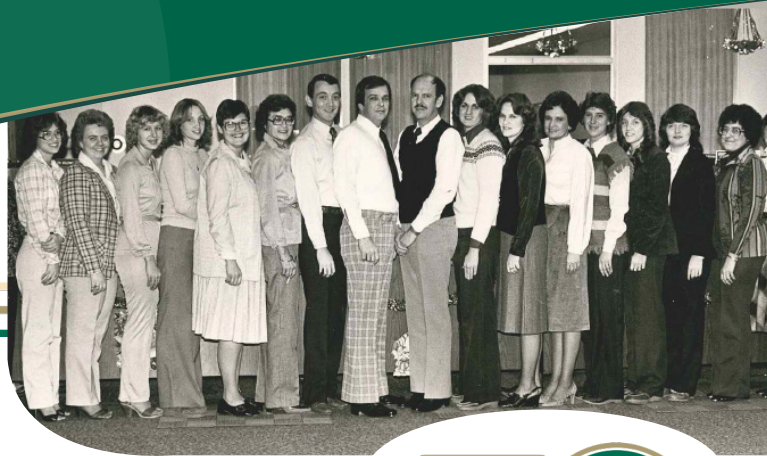


- | Helping You Thrive Since 1975 - Celebrating Banterra's 50 years
- | Cash Management Upgrade
- | Thank You For Thriving With Us
- | Spotlight: Heartland Mechanical Contractors
- | Tools And Resources

# TABLE TALK



## HELPING YOU THRIVE SINCE 1975 - CELEBRATING BANTERRA'S 50 YEARS

Banterra Bank is beyond excited to celebrate our 50th anniversary in 2025. We got our groovy start in Ridgway, Illinois, and have now grown to cover a six-state footprint with over 500 dedicated team members. Those team members, as well as our customers, are the ones who helped get us here, so this year is dedicated to them and the far-out era of the 1970's where it all began.



This year will be full of customer appreciation events, retro concert ticket giveaways, '70's music, trivia, throwback and so much more. We plan to utilize our branches as well as social media (something that we only wish would have been available to reach customers 50 years ago) to get customers and our team engaged to the max. Make sure to keep up with us on Facebook, Instagram and LinkedIn to be a part of it.



## HELPING YOU THRIVE - A BANTERRA BANK PODCAST

As part of this celebration, we are excited to share the launch of Banterra's podcast, "Helping You Thrive" produced with Union Street Arts and recorded at EThOs At The Citadel in Marion, Illinois.

Our goal is to provide financial information and inspiration in general for helping individuals, businesses and communities thrive. Enjoy conversations with Banterra banking experts, local business owners, charity organizations and community leaders to connect with our audience and our customers.

Listen and subscribe on YouTube, Spotify and Apple Podcasts.



## CASH MANAGEMENT UPGRADE

Banterra's Treasury Management team is excited to announce the launch of our enhanced Cash Management system. Upgraded features, like Mobile Deposit, External Transfers and Recurring ACH, are built to save time and increase efficiency for your business.

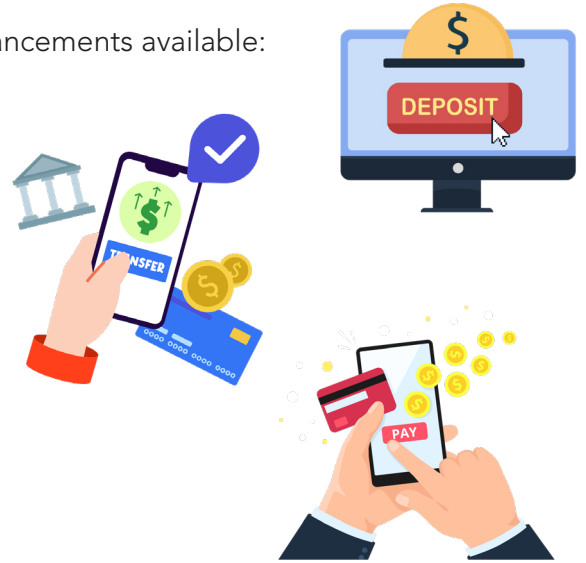
With these new features, modern design and more robust functionality, Banterra's Cash Management provides an optimized digital banking solution to keep your business ahead of the competition.

The below features are only the beginning of the advanced enhancements available:

**Mobile Deposit** allows your business to easily deposit checks from your smartphone anywhere, anytime. Gone are the days of needing to visit the branch in person to deposit checks.

**External Transfers** allow businesses to move money between your Banterra account and your accounts at other financial institutions. Managing payments across different accounts has never been easier.

**Recurring ACH Payments** enables businesses to set automated payments within the system to ensure consistency and timeliness without the hassle of remembering due dates. Never miss a payment deadline again.



Resource guides have been sent to all Cash Management Administrators prior to the launch of the new system. For more information on accessing these new features, please visit Banterra's Treasury Management page on our website or call 1-866-BANTERRA, Option 4, if you have additional questions.

## THANK YOU FOR THRIVING WITH US

To celebrate Banterra's 50th anniversary, we want to give back and showcase those who helped us get here. Since Banterra's start in Ridgway in 1975, ag lending has been the cornerstone of the bank, and we're happy to spotlight retired farmer and Banterra customer of 49 years, Bill Bradley.

Bill's father, Curtis Bradley, was on Gallatin County State Bank's Board Of Directors when it changed to Banterra Bank. Being the main bank in town, Bill had his first account there growing up. Later in 1976 when he moved back to Ridgway, Bill opened an account with what is now Banterra and he's been a loyal customer ever since.

Mr. Bradley financed his land and ran an operating account with Banterra every year while farming his corn and soybean farm in Ridgway. Bill has seen our bank grow into other regions, all the while maintaining a hometown feel. At our Ridgway branch, all of the team members know Bill and his wife Phyllis and treat them like friends.

Thank you for trusting Banterra for 49 years, Bill!

### Bill Bradley

RIDGWAY, IL - RETIRED FARMER

"Banterra has met all my expectations as a bank. 10/10 recommend. They are professional and able to assist with anything I need, now and throughout the years."





# HEARTLAND MECHANICAL CONTRACTORS

## PLEASE DESCRIBE YOUR BUSINESS?

Heartland Mechanical Contractors was originally established September 2, 1999 in Murphysboro, Illinois. There are two divisions that make up our business. Heartland Mechanical Contractors is the commercial division that does HVAC and plumbing installation. Heartland Heating, Air & Plumbing is the residential division that handles the same duties, in addition to commercial service and maintenance.

## WHAT ARE THE GOALS OF YOUR BUSINESS?

We want to be a company you can trust and rely on, and one that provides quality work. Our goal is to continue to build relationships in and around our community to help our customers make the best decisions for their HVAC and plumbing needs.

## WHAT WAS THE INSPIRATION OR MOTIVATION TO START THE BUSINESS?

JW Huppert was a pipefitter by trade, and Jaclyn Huppert worked at a local, private Christian school. They started a side business called Huppert Plumbing in March 2020. JW knew the previous owner of Heartland and the opportunity presented itself to purchase the business in 2021, fulfilling their dream of becoming full-time business owners.



## HOW HAS YOUR COMPANY GROWN SINCE THE BEGINNING?

Our growth over the last few years has been incredible to see. We owe it all to our amazing team, whose skill level is top-notch.

## DO YOU HAVE A FAVORITE QUOTE/MOTTO THAT YOU LIVE BY?

What you plant is what you harvest.

## WHAT SUCCESSES HAS YOUR COMPANY HAD?

We have received a President's Award every year since becoming owners in 2021, and were also honored to receive Dealer Of The Year in 2024.

## HOW HAS BANTERRA HELPED YOUR BUSINESS TO BECOME MORE SUCCESSFUL?

We love our bank! I cannot say enough about the support and guidance that Banterra's team members Michael Lewallen and Fern Martin have given. They are willing to help in any way they can, hear our needs and bring ideas to the table. Banterra wants to see our growth and success just as much as we do. They have helped us achieve accomplishments through loans and accounts they offer, and surround us with great people.



**Banterra**<sup>®</sup>

Helping You Thrive Since 1975



P.O. Box 291  
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**CONTACT US TO LEARN MORE  
ABOUT OUR SERVICES**

## TOOLS AND RESOURCES

At Banterra, we believe that all customers should be able to manage their money on their own time. That's why we offer tools and resources that have your back, like financial calculators, digital banking efficiencies, blogs, various marketing materials, and so much more.

We also offer a live-chat feature on our website so you can get answers from our experienced team in real time. Check out all of these options and take control of your accounts at <https://www.banterra.bank/tools-resources>.

