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TABLE TALK



BANTERRA REACHES SOUTHERN ILLINOIS THROUGH KEY DIGITAL PARTNERSHIPS

Almost 50 years ago, Banterra got its start in Ridgway, a small town in Southern Illinois. Today, with 25 locations in Southern Illinois and several more across six states, Banterra continues to strongly support the region where it is based. We also know that much of the world is going digital, with social media channels and podcasts becoming a major source of news and engagement for businesses. Banterra continues to grow in this space, building strong partnerships with influencers, and building an internal "Brand Ambassador" team to support the brand's growing content needs.



SMALL TOWN BIG BUSINESS PODCAST

Based in Marion, Illinois, 'Small Town Big Business' is a podcast produced by Union Street Arts and EThOs At The Citadel. The podcast features small business owners and entrepreneurs throughout the region who share their story of creating and growing their business, offering inspiration to other dreamers as well as building stronger support from the community. Banterra recently got the opportunity to share our story of starting as a small business in Southern Illinois, growing that business to one of the top community banks in the country, and supporting businesses and communities throughout that journey. Special shout-out to Banterra team members Jennifer Spence and Ben Craft for sharing their expertise and perspective on Banterra's behalf. Make sure to check out Banterra's episode of 'Small Town Big Business' available on YouTube, Apple Podcasts and Spotify.



INSTAGRAM INFLUENCER DO SO/ILL

With a presence on Facebook, Instagram and LinkedIn, Banterra strives to reach customers across all regions in an engaging way. To help this effort, we have partnered with Southern Illinois influencer Lindsay Stockhecke, who runs the page 'Do So/ILL'. Her initiative is highlighting family-friendly activities and beautiful outdoor spaces throughout Southern Illinois. With her help, as well as co-ops with local tourism organization 'VisitSI', we've been able to better showcase Banterra's brand and community involvement. Make sure to check out her page as well as Banterra's social media pages.



TRAINING ACROSS OUR REGIONS

With branches across six states, Banterra strives to provide the same service experience and culture for both our customers and team members. While we stay connected virtually, it is important to provide opportunities for relative team members to visit our locations in person, get to know each other better, and experience the communities where we serve. Although thousands of miles can separate us with some of our branches, we are proud to stay connected as a team.



TRAININGS AND ROLLOUTS

While wrapping up a branch audit and teller rollout project, Banterra's Chief Banking Officer Kristina Scott, along with project leaders, traveled to our branch in Salt Lake City, Utah to celebrate the success of this bank-wide initiative.

Team members from Banterra's Treasury Management, Operations and Card/Fraud departments traveled to our Scottsdale, Arizona branch to provide additional training and engagement with the Scottsdale team.



TREASURY MANAGEMENT OLYMPICS

Banterra team members Lindsay Lamp and Kristen Lewis hosted an internal Treasury Management Olympics as a way to further training and do a knowledge check on our Treasury Management products. Sessions



were held in branches over the course of four weeks, and 'olympic medals' were presented based on attendance and final quiz scores. We enjoyed this unique and engaging way to train and recognize our team members.

TIPS FOR AVOIDING BUSINESS SCAMS

Fraud is a significant threat to small businesses, causing them to lose an estimated 5% of their annual revenue, according to a 2022 study from the Association of Certified Fraud Examiners. It's not just about the financial loss; fraud also undermines a business's stability and reputation in the market. Phishing, malware, internal fraud, check fraud and credit card scams are all common types of fraud that small businesses encounter. Protect your business's sensitive information, reputation and finances by implementing these tips and best practices:



Educate your team



Communicate about scams



Scrutinize payment methods



Verify receipt of goods and services



Limit invoice approval



Verify caller and email identity



Set email sending and behavior protocols



Investigate partners and vendors



Research charities

As scammers get smarter, their methods of attack become trickier. They may use convincing emails or messages to bait crucial details. So, it's essential for you and your team to stay alert and understand the potential risks.

PANGEA HOLDINGS LLC

WHAT WAS THE INSPIRATION OR MOTIVATION TO START THE BUSINESS?

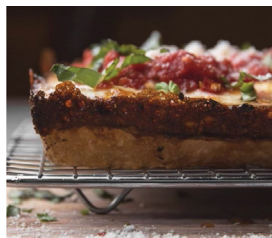
Prior to starting Pangea Holdings LLC, I recognized the need for a vibrant and authentic food scene as it supports attraction and growth to cities. Our mission was to create a better food culture in the Evansville area by bringing authentic, ethnic, made-from-scratch food to the tri-state.

HOW HAS YOUR COMPANY GROWN SINCE THE BEGINNING?

We have been successful in bringing many new food offerings to the local restaurant space ranging from authentic Italian pizzas to Thai street foods and Asian desserts. The common thread with all is the in-house, made-from-scratch ingredients that are imported from around the world or sourced from small progressive regional vendors. We continue to introduce unique offerings to the culinary space, and thrive on bringing new experiences that are done right. Our growing business has allowed us to now have three active concepts and just under 100 employees.

WHAT HAVE YOU DONE TO ACHIEVE SUCH GROWTH?

We benchmark our offerings with the best food in the world. For example, our Detroit-style pizza program was launched after training with Shawn Randazzo (World Champion Pizza Maker of the Year in 2012 provided by World Pizza Champions™), and the benchmark for our layered donuts was Dominique Ansel (inventor and trademark owner of the Cronut.) We have followed the same benchmarking path for all our key offerings because finding and investing in experts to train our team help us execute products successfully. Along with that, we have been blessed to have most of our key leadership in place since the day we opened our doors, which our success is built on.



RANDY HOBSON, FOUNDER OF PANGEA HOLDINGS LLC



WHAT IS ONE PIECE OF ADVICE YOU WOULD GIVE TO ASPIRING ENTREPRENEURS?

Find something that you're passionate about and make it your career as long as there is space in market for your offering. Additionally, hire people who are humble and empathetic to others and want to learn.

HOW HAS BANTERRA HELPED YOUR BUSINESS TO BECOME MORE SUCCESSFUL?

Banterra Commercial Officer Kevin Canterbury and his team have been a large part of the foundation for building our business. They've been willing to take risks in the challenging hospitality industry alongside us, especially during unprecedented times like the Covid-19 pandemic. Banterra's inside service team is amazing, and they have become our personal friends who have wonderful patience dealing with all of our (my) quirky and high-service needs as a small growing business in a very fast-paced industry.

If you live in or are visiting the Evansville, Indiana area, we encourage you to try one of Randy's eateries which include Pangea Kitchen, 2nd Language Ramen, Pangea Pizzeria, or coming later in 2024, Sazon y Fuego.



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WORKFORCE BANKING EMPLOYEE BENEFITS

If you want to improve your employees' participation in key programs that can save time and money, enroll your business in Banterra's workforce banking program. Your employees will also gain access to exclusive benefits when you enroll in workforce banking, including:

- ✔ Free Banterra SmartChoice checking account including IDProtect® and cellular telephone protection
- ✔ Free Banterra Health Savings Account
- ✔ Overdraft services
- ✔ Free first order of standard checks¹
- ✔ \$200 discount on mortgage closing costs
- ✔ .25% interest rate reduction on personal loans
- ✔ Banterra Visa® Credit Cards²

**CONTACT US TO LEARN MORE
ABOUT OUR SERVICES**

¹Checks not available with Banterra Restart Basic. ²The 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