

IN THIS ISSUE

Banterra's NIL Athletic Partnership
With Southern Illinois University

2025 Holiday Schedule

Spotlight: Cape Girardeau County
Transit Authority (CGCTA)

2025 New Year's Resolutions

TABLE TALK



CELEBRATING THE SEASON OF GIVING AND A YEAR OF COMMUNITY IMPACT

At Banterra our commitment to giving back is at the heart of everything we do. In 2024, we proudly gave over one million dollars to charities and organizations across our footprint to make a difference in the communities we serve, including strengthening our partnerships and sponsoring impactful events.

For over a decade, Banterra has promoted an annual charity plan to spotlight different national and local organizations in our branches each month. This year, Banterra proudly raised more than \$37,000 solely to support charities like the American Heart Association, Juvenile Diabetes Research Foundation, Alzheimer's Association and the National Breast Cancer Foundation (just to name a few). Furthermore, we provided for our communities by hosting collection drives to gather school supplies, food, toys and pet items that were donated to local shelters across our footprint.



Our team members went above and beyond, logging more than 3,000 volunteer hours at charity organizations, schools, veteran programs and community events. From sponsoring youth sports leagues to hosting financial literacy workshops, we aimed to empower individuals and families to thrive.

One shining moment was our solar eclipse fundraiser for Granted and Make-A-Wish, where we raised more than \$25,000 to illuminate hope for critically ill children by selling branded eclipse glasses in all of our branches. Additionally, Banterra provided a \$50,000 donation to Granted, a community-based nonprofit located in Indiana, for its "House of Hope" construction project scheduled to open in June 2025.

As we prepare to celebrate Banterra's 50th anniversary in 2025, we are more committed than ever to making a positive impact. We look forward to expanding our community programs, fostering new partnerships, and continuing to invest in the places we serve and call home.

BANTERRA'S NIL ATHLETIC PARTNERSHIP WITH SOUTHERN ILLINOIS UNIVERSITY

In partnership with Southern Illinois University (SIU) in Carbondale, Illinois, we are proud to support a NIL (name, image and likeness) partnership with four Saluki athletes to further promote the Banterra brand (specifically an exclusive Banterra-SIU Saluki Visa® Debit Card), Southern Illinois University and the region. Each of the four athletes have hometowns within Banterra's six-state footprint. Athletes (pictured below from left-to-right) include Jackie Lis (Women's Softball), Damien Mayo, Jr. (Men's Basketball), Jeniah Thompson (Women's Basketball) and Kennard Davis (Men's Basketball).

"We were able to sit down with these athletes for a dinner and conversation and really get to know them, plus share Banterra's story," said Jeff May, President & CEO of Banterra Bank. "They have a passion for performing at their best, for supporting the community and for SIU, and that perfectly lines up with Banterra's values also. In addition to the overall promotion of our brand, we believe we can improve financial management awareness with this younger demographic through this partnership."

The NIL partnership is part of Banterra's overall commitment to SIU through their naming rights agreement for Banterra Center. The agreement includes an exclusive Banterra-SIU Saluki Visa® Debit Card, with a portion of debit card transaction revenue going to SIU Scholarships and NIL efforts for Saluki athletes.

"Banterra continues to be a valued and supportive partner for Saluki Athletics," said Tim Leonard, Director of Intercollegiate Athletics for SIU. "When we discussed our needed support for NIL, they immediately collaborated with us to determine the best way to move forward and they became a key NIL corporate partner."

We have been utilizing the athletes in social media (including the athletes' personal platforms and the bank), TV and radio spots, print materials as well as outdoor and events.



2025 FEDERAL RESERVE AND BANTERRA BANK HOLIDAYS

- New Year's Day - Jan. 1st
- Martin Luther King Jr. Day - Jan. 20th
- President's Day - Feb. 17th
- Memorial Day - May 26th
- Juneteenth - June 19th
- Independence Day - July 4th
- Pioneer Day (Salt Lake City only) - July 24th
- Labor Day - Sept. 1st
- Columbus Day - Oct. 13th
- Veteran's Day - Nov. 11th
- Thanksgiving - Nov. 27th
- Christmas - Dec. 25th

CAPE GIRARDEAU COUNTY TRANSIT AUTHORITY

PLEASE DESCRIBE YOUR BUSINESS?

Cape Girardeau County Transit Authority (CGCTA) is a public transportation service for Cape Girardeau County that's available seven days a week. We got our start June 15, 2000 when the Cape Girardeau County Commission unanimously voted to create a transit authority to serve its residents.

WHAT ARE THE GOALS OF YOUR BUSINESS?

Our goals include increasing the awareness of the importance of public transportation, adding additional drivers to decrease wait times, and expanding our fixed-route service.

WHAT WAS THE INSPIRATION OR MOTIVATION TO START THE BUSINESS?

CGCTA is committed to providing all residents of Cape Girardeau County with transportation that's reliable and affordable. My personal inspiration for joining the team was similar in knowing that I would be able to help others and make a difference.

HOW HAS YOUR COMPANY GROWN SINCE THE BEGINNING?

Since the start, our fleet of vehicles, hours of service and the number of rides given have all grown. In the last year alone, we have seen a 25% increase in ridership, expanded with a new location, and we've added several new customer contracts.



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

"Every adversity, every failure, every heartache, carries with it the seed of an equal or greater benefit."

-- Napoleon Hill

HOW HAS BANTERRA HELPED YOUR BUSINESS TO BECOME MORE SUCCESSFUL?

Banterra Bank has amazing customer service that allows CGCTA to conduct business with confidence. Their easy-to-use online services provide great options for all of our banking needs.

WHAT SUCCESSES HAS YOUR COMPANY HAD?

Two of our drivers were awarded the Operator Of The Year award this September by the Missouri Public Transit Association (MPTA).

ANY OTHER INFORMATION THAT WOULD BE HELPFUL?

In 2025, CGCTA is excited to celebrate 25 years of providing service to Cape Girardeau County.



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2025 NEW YEAR'S RESOLUTIONS

How will your business achieve its goals in 2025?

It's hard to believe that it's time to make resolutions for the new year, and it can be even harder to follow through with them. Follow these tips and be set up for success:

- Get specific on how your goals will be measured
- Dream big, but keep goals realistic and manageable
 - Set milestones for your team to reach
 - Make your company culture a priority
- Look for resource and automation opportunities
 - Let Banterra know how we can help in 2025

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

HAPPY NEW YEAR!