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Privacy Notice

We know that privacy is everyone's responsibility. At Banterra, we value your confidence in us and take our obligation to protect the privacy of your financial information seriously. Our single purpose is to provide you with financial products and services to meet your financial goals. We're still small enough to deliver personalized service to our customers, yet we have all the same products and services that a big bank offers. We believe these are the reasons you do business with Banterra. We also believe you do your financial business with us because we have a strong history of protecting our customer's privacy.

Privacy Policy What Customers Can Do to Help

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	 The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number and income Account balances and payment histories Credit history and credit score When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Banterra Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal info	Does Banterra Bank share?	Can you limit this sharing?
For our everyday business purposes: such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes: to offer our products and services to you	Yes	No
For joint marketing with other financial companies:	Yes	No
For our affiliates' everyday business purposes: information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes: information about your creditworthiness	No	We don't share
For affiliates to market to you:	No	We don't share
For nonaffiliates to market to you:	No	We don't share

Questions?

Call (877) 541-2265 or visit www.banterra.com

Who we are	
Who is providing this notice?	Banterra Bank and our affiliates, Banterra Insurance Services, Inc. and Title Professionals, Inc.

What we do	
How does Banterra Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect the integrity and confidentiality of your information.
How does Banterra Bank collect my personal information?	 We collect your personal information, for example, when you: Open an account or deposit money Pay your bills of apply for a loan

	Use your credit or debit card
	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	 Federal law gives you the right to limit only: sharing for affiliates' everyday business purposes— information about your creditworthiness affiliates from using your information to market to you sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions		
Affiliates	 Companies related by common ownership or control. They can be financial and non financial companies. Our affiliates include, financial companies such as: Banterra Insurance Services, Inc. and Title Professionals, Inc. 	
nonaffiliates	 Companies not related by common ownership or control. They can be financial and non-financial companies. Banterra Bank Banterra Bank does not share with nonaffiliates so they can market to you. 	
Joint Marketing	 A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include companies such as credit card companies. 	
Other Important Information	For Illinois Customers: We will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization.	

Let us know if you have questions. For additional information, contact by mail:

Banterra Bank Privacy Department P.O. Box 291 Eldorado, IL 62930

Or by email by clicking here

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