



# \$20 Opening Deposit

Present this coupon when you open a checking or savings account and we'll credit \$20 towards your opening deposit!

**Hills Bank  
and Trust Company**

Cedar Rapids • Coralville • Hills • Iowa City • Kalona  
Lisbon • Marion • Mount Vernon • North Liberty • Wellman  
1-800-HILLSBK • hillsbank.com • Member FDIC

Open Now

Coupon #20

Offer expires 12/31/09. Limit one bonus per customer. Coupon must be presented at account opening. No minimum balance required to obtain bonus. Excludes GO!, Penny Savers, Money Market Accounts, Employee Advantage Checking, and business accounts. Bonus may be paid at account opening and will be reported as interest. Rates may change after account opening. Fees could reduce earnings. Annual Percentage Yield (APY). **Free Checking:** No monthly fee with check safekeeping or eStatement; \$3 monthly fee with returned check images. **Welcome Checking:** \$100 minimum to open and \$100 minimum daily balance are waived for 30 days for this promotion. **Homeowners' Checking:** No minimum balance if your home loan payment or home equity loan payment is automatically deducted from this account, or if you have a Hills Bank secondary market home loan. **Gold Checking:** \$1,000 minimum daily balance or combined relationship daily deposit balance of \$5,000 on the statement date requirement are waived for 30 days for this promotion. As of 8/28/09, balances over \$10,000.00 received 0.50% APY, balances between \$1,000.00 and \$9,999.99 received 0.40% APY, and balances under \$1,000.00 received 0.28% APY. **Regular Savings:** \$100 minimum daily balance are waived for 30 days for this promotion. As of 8/28/09, balances earned 0.50% APY. **Gold Savings:** \$10,000 minimum to open is waived for this promotion. As of 8/28/09, balances over \$500,000.00 received 1.40% APY, balances between \$250,000.00 and \$499,999.99 received 1.15% APY, balances between \$100,000.00 and \$249,999.99 received 1.00% APY, balances between \$50,000.00 and \$99,999.99 received 0.90% APY, balances between \$49,999.99 and \$10,000.00 received 0.75% APY.