



Fill in your info.
Give this to
a friend.
They open their
checking account
and qualify.
You'll both get \$25.

Your Name _____

Address _____

City _____

State _____ ZIP _____

Email _____

To qualify, refer a friend to open a personal checking account and when they meet the qualifying criteria, you will both receive \$25: To qualify they must deposit \$200 or greater AND complete 5 payments/withdrawals within one of the first two full statement cycles. The qualifying deposits cannot be transferred from another Hills Bank account. Rewards will be paid to the customers after the end of the first qualification cycle in which requirements are met. The Refer A Friend promotion excludes: GO! and Essential Checking.

The Refer A Friend promotion excludes: GO! and Essential Checking. Free Checking: no monthly fee. High Interest Checking: No minimum balance to open. To qualify for the High Interest Rate and have the \$10 monthly basic service fee (plus tax) refunded, you must: Deposit \$1,000 or more into your account and make at least 25 transactions, (debit card or ATM withdrawals, ACH activities, automatic bill and/or loan payments) during each monthly statement cycle. Transfers do not count. Qualifying accounts will earn an APY of 2.00% on balances up to \$10,000. If you do not meet qualifications and/or if you have funds in excess of \$10,000, you will earn the current interest rate and APY (as of 08/23/21) of 0.05%. Interest will be paid when the statement cycle ends. The variable rate terms may change after the account is opened. Friends Club and Gold Checking: Balances \$10,000.00 and over received 0.10% Annual Percentage Yield (APY), balances between \$1,000.00 and \$9,999.99 received 0.05% APY, and balances under \$1,000.00 received 0.05% APY. To avoid Gold Checking monthly fee, \$1,000 minimum daily balance or combined relationship daily deposit balance of \$5,000 on the statement date requirement and is waived for 30 days for this promotion. To qualify for Friends Club accounts you must maintain \$10,000 or more in deposit account balances. UI Student Checking: For University of Iowa students, no monthly fee. Employee Advantage (EA) Checking: employer must be an EA participant. Balances \$1,000.00 and over earned 0.05% APY. UI Employee Advantage Checking: must be a UI employee; direct deposit of payroll required. Balances \$10,000.00 and over earned 0.10% APY, balances between \$1,000.00 and \$9,999.99 earned 0.05% APY, and balances under \$1,000.00 earned 0.05% APY. The APYs are effective 08/23/21. The rate may change after account opening. Fees may reduce earnings. The reward may be reported as interest. This offer is not valid with any other offer and expires 4/30/22.