

Refer A Friend to Hills Bank!

Refer a Friend to Hills Bank and you'll each get \$25.

- Step 1: Download and print your **Refer a Friend form**.
- Step 2: Give it to your friends.
- Step 3: If they open their checking account, you'll BOTH get \$25!



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. Friends Club and Gold Checking: \$1,000 minimum daily balance or combined relationship daily deposit balance of \$5,000 on the statement date requirement to avoid the service charge 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. Balances \$10,000.00 and over received 0.25% Annual Percentage Yield (APY), balances between \$1,000.00 and \$9,999.99 received 0.15% APY, and balances under \$1,000.00 received 0.10% APY. 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 0.15% APY. UI Employee Advantage Checking: must be a UI employee; direct deposit of payroll required. Balances \$10,000.00 and over earned 0.25% APY, balances between \$1,000.00 and \$9,999.99 earned 0.15% APY, and balances under \$1,000.00 earned 0.10% APY. The APYs are effective 03/8/19. 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 12/31/19.