



Welcome

Free Checking

- No minimum to open
- No minimum balance
- No monthly service fee
- No annual fee debit card (subject to credit approval)
- Unlimited FREE ATM transactions at more than 60 Hills Bank® ATMs
- FREE online banking
- FREE online bill pay

Gold Checking

- No minimum to open
- \$1,000 minimum daily balance or combined relationship daily deposit balance of \$5,000 on the statement date*
(combined relationship balances are based on banking relationships of the first person listed on this account, who may be listed on other accounts as an owner, joint owner, or sole proprietor)
*If daily balance falls below minimum, a \$9 (plus tax) monthly basic fee will be assessed
- Earn interest at a variable rate
- 50 FREE personalized checks
- Free small safe deposit box for one year
(or credit towards a larger box; box contents are not FDIC insured)
- No annual fee debit card (subject to credit approval)
- Unlimited FREE ATM transactions at more than 60 Hills Bank® ATMs
- FREE online banking
- FREE online bill pay

Hills Bank and Trust Company

Old Capitol Town Center
201 S Clinton St, Iowa City
319-351-3337 • 1-888-221-0028
hillsbank.com • Member FDIC



\$10 Opening Deposit

Present this coupon when you open a checking, savings, or money market account and we'll credit \$10 toward your opening deposit! Expires 10/31/07.

\$10 may be reported as interest. Limit one per customer. Not valid with any other offer. 2007069

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