

Better Banking. Better Beats.

GET A **FREE** SPEAKER OR EARBUDS

when you open a new checking account

Turn up your account with...

Mobile Banking, Contactless Debit Card, Instant Issue
Debit Cards, Digital Wallet and more!

Earbuds



Black



White

Speaker



Black



White



Blue

Colors may change subject to availability.

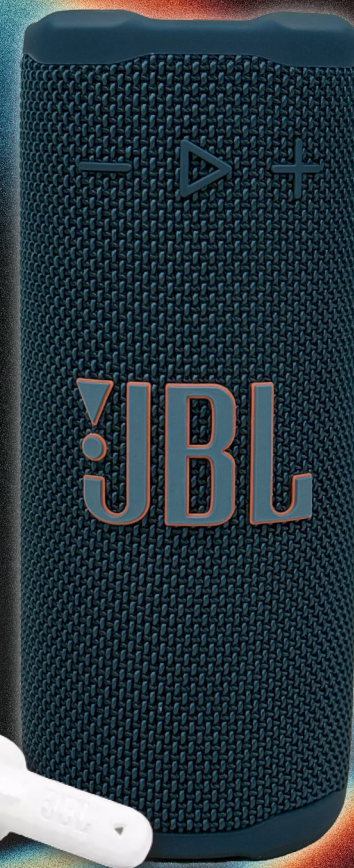


United Bank of Iowa

Member FDIC



JBL TUNE FLEX 2 EARBUDS



JBL GRIP SPEAKER

OPEN YOUR ACCOUNT TODAY! OFFER ENDS 11.06.26

Receive your gift when you open a new UBI checking account by November 6, 2026. Annual Percentage Yield (APY) is effective as of August 5, 2026, and subject to change after account opening. Preferred checking: \$2,500 - \$9,999.99: .05% APY; \$10,000 or more: .10% APY. United Select: \$1,000-\$4,999.99: .10% APY; \$5,000 - \$9,999.99: .15% APY; \$10,000 or more: .20% APY. United Investment: \$10,000-\$19,999.99: .10% APY; \$20,000 - \$39,999.99: .20% APY; \$40,000 or more: .30% APY. Fees may reduce earnings. One gift per account opened. Primary account owner must be 14 to receive the gift. Subject to account approval. Gift given at account opening with \$200 minimum balance requirement. The value of the gift may be added as interest for IRS 1099-INT reporting purposes.