WITHAFREE SPEAKER OR EARBUDS

WHEN YOU OPEN A NEW CHECKING ACCOUNT

Fine tune your account with...

- **Mobile Banking**
- **Contactless Debit Card**
- **Apple Pay, Samsung Pay & Google Pay**

and more!

Earbuds

Black

White

Speaker

Blue

Grey

Red

JBL Clip4 Bluetooth Speaker

> JBL Tune 215 Bluetooth Earbuds

United Bank of Iowa/

OPEN YOUR ACCOUNT TODAY! OFFER ENDS 05.27.22

Receive your free gift when you open a new UBI checking account by May 27, 2022. Annual Percentage Yield (APY) is effective as of March 4, 2022, and subject to change after account opening. Preferred checking: \$2,500 - \$9,999: .01% APY; \$10,000 or more: .05% APY. Business Analysis checking: \$10,000 - \$49,999: .01% APY; \$50,000 - \$99,999: .02% APY; \$100,000 and up: .03% APY. Fees may reduce earnings. One free gift per customer. 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. Member FDIC.