



REFER A FRIEND



**EARN UP TO \$575<sup>1</sup>**  
**CASH THIS YEAR!**



**HomeTrust Bank**

Roanoke Division  
[htb.com](http://htb.com)

1. Complete this coupon and give it to a friend.
2. Your friend should sign and present this coupon when opening a personal checking account with a debit card.
3. Both parties will receive a \$25 deposit within 70 days of account opening if all requirements are met.

## FRIEND #5 EARNS YOU \$100!

REFERRING CUSTOMER

STREET

CITY

STATE

ZIP

PHONE

EMAIL

By signing below, I authorize HomeTrust Bank to disclose to the referred friend that my account is in good standing and has met the Refer A Friend program requirements so that we both may receive credit.

REFERRING CUSTOMER'S SIGNATURE

By signing below, I authorize HomeTrust Bank to disclose to the referrer the fact that I have opened an account and have met the Refer A Friend program requirements so that we both may receive credit.

FRIEND'S SIGNATURE

- 1 Program available to HomeTrust Bank consumer customers only. Referral must be a new personal checking customer to the bank and a referral coupon must be presented at account opening. A \$25 deposit will be credited to referrer's primary checking account within 70 days from qualified account opening. The fifth referral earns the referrer \$100. Referring customer can receive up to \$575 for up to 20 referrals per calendar year.

Referred customer must open a new HomeTrust Bank personal checking account and order a debit card at the time of account opening. Referred customer must open the account with money not currently on deposit with HomeTrust Bank. Referred customer will receive a \$25 deposit within 70 days of qualified account opening. All accounts are subject to normal approval process and account opening requirements.

Referrer and referred customer accounts will be reviewed for eligibility criteria for up to 60 days. Bonuses will be provided once both the referrer and the referred customer have a positive balance and a monthly average balance of at least \$50. Both parties must meet the requirements stated above in order to receive their respective bonus.

Signers on HomeTrust Bank checking accounts closed within prior three months are ineligible. HomeTrust Bank employees are not eligible to participate as referrer or referee. Payments subject to IRS tax reporting requirements. Offer subject to change or termination at any time.

	Minimum to Open	Balance Tiers			
		\$0-\$999 APY	\$1,000-\$2,499 APY	\$2,500-\$9,999 APY	\$10,000 + APY
Personal Checking Accounts					
Premier Checking	\$50	0.00%	0.01%	0.01%	0.02%
Primetime Checking	\$50	0.00%	0.01%	0.01%	0.01%
Loyalty Checking	\$50	0.00%	0.01%	0.01%	0.01%
HomeTrust At Work	\$0	0.00%	0.05%	0.05%	0.05%
Everywhere Connect	\$50	0.00%	0.00%	0.00%	0.00%

Fees may reduce earnings. Annual Percentage Yields (APY) are effective as of November 15, 2018 and are subject to change at any time.