

GET STARTED

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 between 90 and 120 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

REFER A FRIEND

Earn up to \$575¹ Cash this Year



HomeTrust Bank

htb.com

BRING YOUR FRIENDS AND EARN REWARDS

Refer Your Friends and Earn up to \$575¹!

It's easy. You have great friends. You have a great bank. Refer a friend to open a checking account at your bank and you both earn cash.

When you refer a friend and they open an account:

- Both parties will receive a \$25 deposit between 90 and 120 days of account opening if all requirements are met.
- Your fifth friend earns you \$100!



All accounts are subject to normal approval process and account opening requirements. Referrer and referred customer accounts will be reviewed for eligibility criteria after 90 days. Bonuses will be provided if 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 to receive their respective bonus.

The referrer and the referred customer will each receive a \$25 deposit between 90 and 120 days after qualified account opening. If the referrer has multiple accounts, the deposit will be made to the referrer's primary checking account. The fifth referral earns the referrer \$100. The referring customer can receive up to \$575 (20 referrals) per calendar year.

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.

2. Minimum deposit of \$100 required to open account. Initial deposit requirement waived with enrollment in direct deposit at account opening.

Personal Checking Accounts	Minimum to Open	Balance Tiers			
		\$0-\$999	\$1,000-\$2,499	\$2,500-\$9,999	\$10,000 +
Premier Checking	\$50	APY	APY	APY	APY
Primetime Checking	\$50	0.00%	0.01%	0.01%	0.02%
Loyalty Checking	\$50	0.00%	0.01%	0.01%	0.01%
HomeTrust At Work ²	\$100	0.00%	0.05%	0.05%	0.05%
Everywhere Connect	\$50	N/A	N/A	N/A	N/A

Fees may reduce earnings. Annual Percentage Yields (APY) are effective as of December 10, 2019 and are subject to change at any time.

1. Program is available to HomeTrust Bank consumer customers only. Referrer's checking account must be open for at least 90 days to participate.

Referral must be a new personal checking customer to the bank and a referral coupon must be presented at account opening. 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.