



HOME TRUST & SAVINGS BANK

Hey Super Savers!!

We have upgraded the Punch Card Incentive Program! Effective NOW! Every time you make an in-person deposit of \$5 or more you will receive a punch on your card (limit one punch per day). After 10 punches you will earn a \$5 deposit to your Super Savers account!*

Punch cards can be picked up at the bank if you don't already have one. Next time you make an in-person deposit of \$5 or more into your Super Saver account, show the teller your card, and they will punch it. Before you know it you'll be enjoying the benefits of Super Savings!

We look forward to seeing you soon!

Sincerely,
Super Saver Committee

Home Trust & Savings Bank



*The \$5 bonus deposit at account opening, \$5 Punch Card incentive payments, and \$5 bonus deposit when the account holder turns 13 years of age are all treated as interest income, not as a gift. Bonus payments will be reported as interest income in the year credited if applicable IRS reporting thresholds are met.

Once a punch card is completed, you may request another punch card. There is no limit to the number of completed punch cards prior to age 13. Deposits must be made in person to qualify. Lost, stolen, or damaged punch cards will not be replaced, and punches cannot be transferred.

To be eligible to receive the Super Saver Punch Card \$5 bonus credit, the account holder must have a minimum balance of \$20 in the Super Saver account at the time a completed punch card is presented to a bank representative.