

# Hills Bank and Trust Company



Serving thousands of customers...one at a time.™

*Since 1904*



*Hills Savings Bank*  
- circa 1904 -

Front cover (left to right): A metal coin bank given out by Hills Bank from 1910s-1940s. Early deposit bag with seal certifying FDIC insurance up to \$5,000. A type of coin changer used when Hills Bank first opened. Hills Bank sign circa 1960. Gears inside Hills Bank's original safe circa 1904. Back cover: Original Hills Bank building circa 1942. A parade float featuring Penny Bear. One of several signs placed in Hills Bank's window in the 1920s. Savings passbooks used in the early years.

HILLS BANK AND TRUST COMPANY  
131 MAIN STREET  
HILLS, IOWA 52235

Dear Friends,

It is with great excitement that we present the history of Hills Bank, which spans more than a century! 1904 to the present has been filled with insightful visionaries, determined co-workers, and loyal shareholders who have helped mold the rich culture and unique history that Hills Bank enjoys today.

Hills Bank was founded in the small town of Hills, Iowa by a group of dedicated citizens. Today the bank encompasses 19 offices in three eastern Iowa counties, with approximately over 500 employees. Total bank assets exceed \$2.9 billion, and Trust and Wealth Management division assets top \$1.6 billion. While headquartered in a town of 700, Hills Bank is one of the largest independent banks in Iowa with over 100,000 customers.

Through the years, Hills Bank has remained committed to its most valued assets: its customers and co-workers. This book celebrates the journey thus far and highlights the core principles and values that continue to guide us as we look ahead to the future.

Whether we are old friends or just getting acquainted, we appreciate the opportunity to serve you and share the Hills Bank Way!

Sincerely,



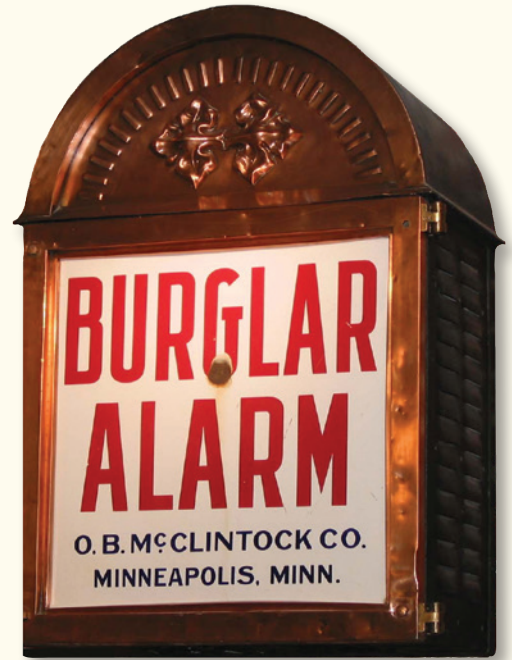
Dwight O. Seegmiller  
President and CEO

SERVING THOUSANDS OF CUSTOMERS . . . ONE AT A TIME.™

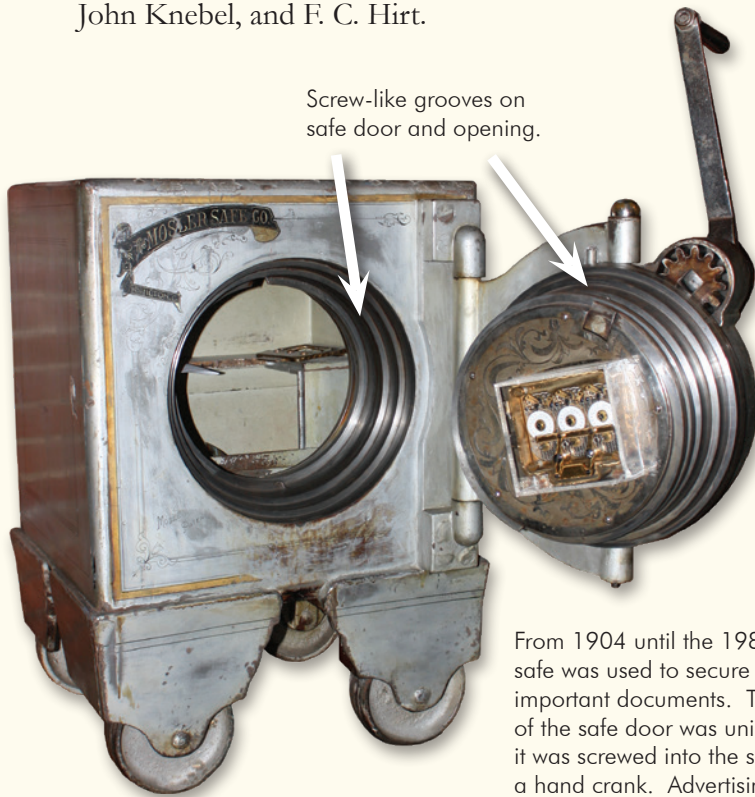
# Early Years

On February 15, 1904 Hills Savings Bank was founded by 19 local citizens with \$10,000 among them and the dream of organizing a local savings bank. Subscriptions for stock in the bank were purchased with each share valued at \$100. A board of directors was elected and plans were made to construct a building.

Later that summer, the Hills Savings Bank opened for business with a handful of employees. John Goetz was appointed president and the board of directors was elected including Chairman John Goetz, Silas Glaspy, Joseph Walker, John McCollister, Flavian Degenhart, John Knebel, and F. C. Hirt.



Beginning in the 1920s, this burglar alarm was located outside the bank until a new building was built in 1952. Since there was no direct line to area police, the alarm allowed bank employees to create noise in case of a robbery. Fortunately it was never needed.



Screw-like grooves on safe door and opening.

From 1904 until the 1980s, this safe was used to secure money and important documents. The design of the safe door was unique in that it was screwed into the safe with a hand crank. Advertising by the Mosler Safe Company claimed the safe was dynamite proof.



Counter checks were used from 1904 through the late 1970s. Much different than present day checks, counter checks did not include the customer's name or account number. Bank staff sorted and processed counter checks based only on the customer's signature. It was not unusual to see pads of counter checks in businesses—even on the dashboards of cars and trucks.

## History of Hills Bank

1904

A group of 19 local citizens gather to organize a local savings bank, Hills Savings Bank.

1904-1913

John A. Goetz serves as president.

Hills Iowa Febr 15 1904  
 Meeting called by the citizens of  
 Hills for the purpose of organizing  
 a Savings Bank  
 on Motion duly made and carried  
 Mr Jno A Goetz act as chairman  
 on Motion duly made and carried  
 Mr Joe Walker act as Secretary  
 It was agreed that the capital stock  
 is to be ten thousand Dollars  
 Subscription list was brought forth  
 and read as thus

We the undersigned hereby subscribe  
 for and bind ourselves to take and pay  
 for the number of Shares in the  
 Savings Bank of Hills Iowa set  
 Opposite our Names and we agree to  
 pay for said Shares \$100.00 to the  
 Proper officers upon the organization  
 of said Bank as they Demand

J. J. Gulchensetter	2 shares	L. S. Hirt	2
V. G. Burger	5	J. A. Goetz	10
W. M. Droll	5	Ray Waddy	2
Chas Mentzer	2	F. Duginhost	5
S. Glaspy	10	Joe Dracher	2
Joe Walker	20	Linus Kruble	2
Jno McCollister	10	Jno Kneble	2
J. C. Hirt	5	J. E. McCollister	2
Jno Hunzinger	2		
Richard Glaspy	10		
Jno Shrader	2		

on Motion duly made and carried  
 this meeting be adjourned  
 and meeting of Stockholders  
 called

On February 15, 1904 a meeting was held to organize the Hills Savings Bank with 19 local citizens purchasing shares of stock. Shown at left are the original minutes of the meeting.



1913-1929  
 John McCollister  
 serves as president.

1929-1930  
 Flavian Degenhart  
 serves as president.

*“Business is done with a handshake and a smile.”*

- Albert F. Droll, *President 1965-1975*  
*Employed at Hills Bank 1921-1975*

Albert Droll was hired as a teller in 1921 and officially became president in 1965. Albert believed banking was a people business and was known for saying, *“Business is done with a handshake and a smile.”*

Approximately 25 years after the bank’s doors opened, the Great Depression struck causing 600 banks in Iowa to fail. Among those to close were all five banks in Iowa City. This was a defining time and turning point for the small Hills Savings Bank in Hills, whose doors remained open through the Great Depression.



**The Cyril Rohret family**

“Cyril and Sara Rohret of rural Oxford began banking with Hills Bank in 1933. Times were tough then. Hogs sold for 2-1/2 cents per pound and corn was 10 cents a bushel. Cyril’s property tax was due and he rounded up all of his hogs and sent them to the Chicago Livestock Yard. When he received the check there was only enough to pay half of the property taxes. Cyril went to Hills Bank. At that time, Hills was the only bank that would lend to farmers. On a handshake, Albert Droll loaned Cyril the money he needed.

“The vision to believe in people is still alive at Hills Bank. At last count that one handshake has led to over 50 descendants of Cyril Rohret doing business with Hills Bank—helping Hills Bank to grow and prosper. The Rohret family would like to thank Hills Bank for believing in their potential.”

-Earlis and Lucy Rohret,  
son and daughter-in law of Cyril and Sara Rohret

In the 1930s Albert made many character loans to individuals and small businesses whose money was tied up or lost in area banks. Albert would give customers blank notes, telling them when they needed money they could fill in the amount, send it to him and he would deposit the funds into their account. This service built a core base of extremely loyal customers.

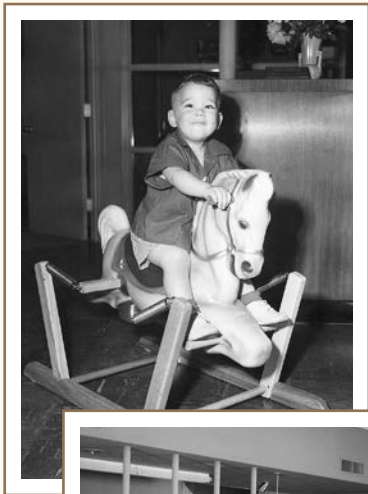
Many of these families remain customers of Hills Bank today.



1930-1949  
 J. E. Pechman  
 serves as president.

1934  
 Hills Savings Bank reorganizes and becomes  
 Hills Bank and Trust Company.

In 1934 Hills Savings Bank reorganized under the new name of Hills Bank and Trust Company. The name change more accurately reflected the services that the bank offered. At that time the total capital of the bank was \$30,000. The success of the bank, which grew after the Great Depression, is generally credited to Albert Droll. The bank was truly the “bank of the people.” Albert initiated the culture and many of the traditions still practiced today, such as placing rocking horses in the lobbies and sending birthday, get-well, and sympathy cards to customers.



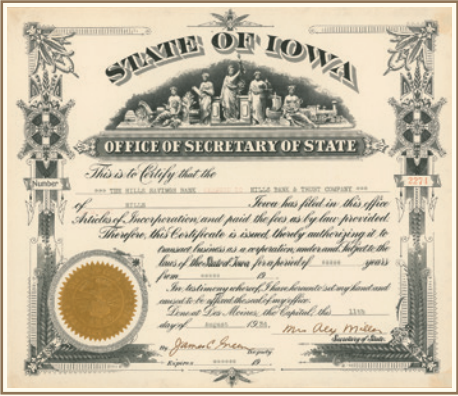
Craig Michel rides a rocking horse that sat in the bank lobby. A rocking horse was added in the 1950s to encourage the whole family to be part of the bank visit.



The new 1952 bank lobby was affectionately referred to as “the linoleum and formica look,” with a more open and friendly feel. (Left to right: Janet Falls, Charlene Draker, Nancy Falls, Margaret Stock, Helen Debrie, Eileen Yotty.)



The original Hills Savings Bank charter, dated June 21, 1904.



A new charter was drawn on August 11, 1934 certifying the bank to change its name to Hills Bank and Trust Company.

The bank expanded in 1952, when a new one-story building was built east of the existing building. The new building’s construction was touted as being “modernistic”; the lobby foyer and offices were “cocoa-brown and empire green” in color, according to a news report of the day. The goal in doing this was to help take the intimidation out of banking so that customers would feel at ease when they walked through the front doors.

During that time, the town of Hills boasted a population of 211 and the total resources of the bank were \$3,132,200—“the largest per capita resources of any bank in an Iowa community” as stated in an *Iowa City Press-Citizen* article, June 1952.

1942  
The bank is remodeled to create a more friendly atmosphere.

1949-1965  
Leroy S. Mercer serves as president.

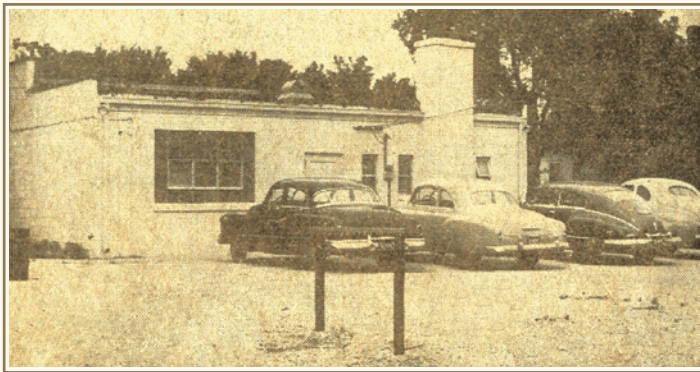
1949-1967  
J. E. Pechman serves as chairman of the board.

1952  
A new, one-story bank building is constructed to the east of the original building.



When Albert Droll became president in 1965, the entire staff consisted of three men and seven women. Along with Albert were Cashier Tom James, Assistant Cashier Margaret Stock, and Bookkeepers Marge Heitzman, Barbara Rummelhart, Rose Meer, Vivian Knebel, Carolyn Hardy, Elmer Draker, and Delores O'Neill. Under Albert's leadership and with the help of his co-workers, the bank grew to \$30 million in assets by 1975. Albert was very proud that Hills Bank was a locally owned community bank. This community banking spirit is still alive today, with over 2,500 shareholders.

Elmer Draker joined the bank in 1959 and was executive vice president from 1971-1980. Elmer worked closely with Albert and others in building the bank's reputation for quality, hometown, personal service.



Behind the bank was a large, crushed-stone parking area for customers and employees. There was also a hitching post for "Old Dobbin," since several bank customers drove horse and buggy.

**Eldon C. Stutsman** "In 1940 when I was in the beginning stages of my wholesale agri-business, I needed to buy a large supply of Plymouth binder twine. President Albert Droll loaned me \$11,000, which at that time was the lending limit of Hills Bank. Albert then drove me to another bank to get an extra loan. He personally pledged his Hills Bank stock to collateralize the loan. Because of Albert's help my business was on its way. That's why I'm loyal to Hills Bank."

- Eldon C. Stutsman

1965-1975  
Albert F. Droll  
serves as president.

1967-1979  
Ivan H. Maas serves as  
chairman of the board.

The Hills Bank Customer Appreciation Barbecue began after Albert Droll purchased the 1972 Johnson County Fair Champion Steer from Gary Stock. 250 customers were invited to the first event, which was held behind the bank with the staff preparing the food.

The meat was cooked in pits with seasoned hardwood to provide a hot bed of coals. This all-night process assured tender, juicy beef for the sandwiches that were served. The barbecue was such a success that it became an annual tradition.

By the late 1990s an average of 8,000 customers and friends were attending the barbecue in Hills—quite a sight to behold. To feed the massive crowd it took:

- 3,300 pounds of beef
- 288 gallons of potato salad
- 236 gallons of baked beans
- 6,720 cartons of ice cream
- 488 gallons of iced tea
- 2,832 cartons of milk
- 300 volunteers



Albert Droll and Gary Stock with the 1972 Johnson County Champion Steer.

The barbecue was a great way to show the bank's appreciation to its customers. Over the years the barbecue became a family event for Hills Bank customers and friends. However, due to heavy traffic and safety concerns, the annual event was discontinued after 2001.



Aerial view of the 1997 barbecue at the Hills Ballpark.

1972

The first bank barbecue is held, beginning a 29-year tradition of hosting the customer appreciation event.

1975

The bank reaches a milestone, marking \$30 million in assets. There are 15 employees.

# *"Take care of the customer and the rest will take care of itself."*

- John R. Hughes, *President and CEO 1975-1985*  
*Employed at Hills Bank 1969-1985*

John Hughes joined the bank in 1969. Following Albert's death in 1975, John was named president. John's philosophy was, "Take care of the customer and the rest will take care of itself." His focus on the customer, "can do" attitude, and leadership continued the Hills Bank traditions creating the vision for future growth. John's enthusiasm for growing the bank and his relationships with customers led to a heightened interest in the bank and its annual meetings. This increased attendance at the meetings from a few people to over 200.



The old Rock Island Railroad became the link to connect Hills to Iowa City and enabled the bank to build a second location.



For many years, Iowa banking law allowed banks to establish a bank branch only in towns where the boundaries were contiguous. In 1979, the city of Hills annexed their small town to Iowa City by way of the old Rock Island Railroad track, which connected Hills to Iowa City. This annexation, coupled with John's leadership, provided an opportunity for the first Hills Bank location to be opened outside of Hills, in the city of Iowa City. Hills Bank could then better serve its customers in the Iowa City area.

1975-1985

John R. Hughes serves as president.

1977

The bank's first drive-up window is installed at the newly-remodeled Hills office.

1979

The old Rock Island Railroad is annexed by the city of Hills to Iowa City.

1979-1995

Charles W. Gay serves as chairman of the board.

1981

The bank's first automatic teller machine (ATM) is installed in the Hills lobby.

The first Iowa City office was completed in November 1982 at the former site of the Gatens' Livestock Auction Barn on South Gilbert Street. The branch opened for business with 10 employees. At that time the total assets of Hills Bank exceeded \$100 million, making it the third largest bank in Iowa City.



The Gatens' Livestock Auction Barn property would later become the site of the first Iowa City branch.

In 1984 Hills Bank purchased uniBank & Trust. This acquisition added two more branches, one on Highway 6 in Coralville and another in downtown North Liberty. A few months later the bank purchased the land where the old Purple Cow Restaurant was located in North Liberty. In March of 1985 John Hughes publicly announced plans to relocate the downtown North Liberty office to the new site.



In 1982, the second Hills Bank location was built on South Gilbert Street in Iowa City.



The original uniBank & Trust building in Coralville was purchased in 1984.

John Hughes died in December of 1985. His untimely death presented many challenges to the bank. With the strong support of customers, guidance from the board of directors, and the commitment and teamwork of the employees, the bank moved forward.



Iowa City South Gilbert



Coralville



North Liberty

1982  
With over \$100 million in assets, the bank adds a second location on South Gilbert Street in Iowa City. There are 37 employees.

1984  
With the purchase of uniBank & Trust, branches are opened in Coralville and North Liberty.

1985  
The downtown North Liberty office is relocated to the site of the old Purple Cow restaurant.

# Looking to the future, continuing the vision.

- Dwight O. Seegmiller, *President 1986-present*  
*Employed at Hills Bank 1975-present*

In 1986 Dwight Seegmiller, an employee of the bank since 1975, was named the new Hills Bank president. Dwight has continued in the footsteps of those who served before him. During his leadership, Dwight has fostered Albert Droll's care for the customer while continuing the vision of John Hughes in pursuing new markets.



Many years ago, Albert Droll began the tradition of sending congratulatory, birthday, anniversary, and sympathy cards to bank customers. This tradition continues today along with sending long-stem red roses to honor special life events and extend sympathy for the passing of loved ones, a custom started by Dwight.

Realizing the importance of building relationships with customers, the Friends Club was established in 1987. Through the years both the size and the activities of the club have grown and broadened. Today, there are over 13,250 members, age 50 or better, who enjoy special travel opportunities, merchant discounts, potlucks, birthday parties and other special events.

1986-present  
Dwight O. Seegmiller  
serves as president.

1988  
The John R. Hughes  
Memorial Lecture Series  
is established.

1991  
The Penny Savers Club is created to teach  
children about the value of saving money.

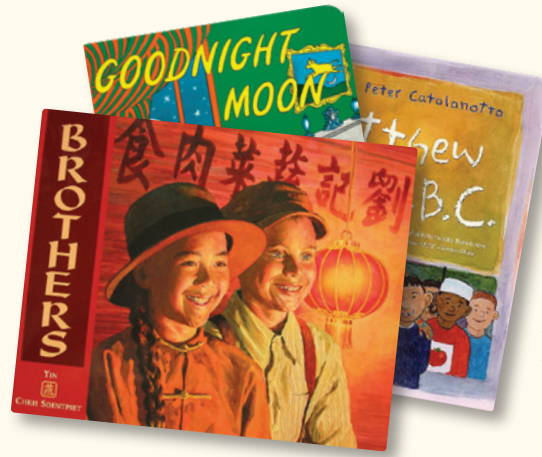
1987  
The Hills Bank Friends Club  
is established.

Community Reading  
Month begins.

1990  
Iowa City Downtown  
branch opens.

Trust and Wealth Management reaches  
\$100 million in assets, and has 8 employees.

Friends Club paved the way for additional programs intended to strengthen relationships between customers and co-workers. In 1988, Community Reading Month was established to become an annual fall event celebrating reading. Activities included a visit from a well-known author or illustrator to area elementary schools and events where community leaders could recommend their favorite book. In 1989, a summer reading program was started in cooperation with the Coralville Public Library and through the years has expanded to include similar programs in over 15 communities. The bank's goal is to emphasize the importance of literacy and encourage young and old to pick up a good book.



Books are brought to life when an author or illustrator visits during Community Reading Month.

As the bank expanded its programs it also grew into new markets and broadened its customer base, creating the need for an additional location. In 1990, Hills Bank opened its fifth location on Washington Street in downtown Iowa City.

Reading and literacy programs for kids gave birth to the idea that the bank could help children with other life skills. In 1991, the bank launched the Penny Savers Club to teach children about the value of saving money. The GO! Program followed in 1998, tailored to teens and bridging the gap from childhood to adulthood.

The bank has a long tradition of giving calendars as gifts to customers.



Since 1994, the annual Shop Locally campaign has encouraged the community to support its local businesses.



Kalona



Lisbon

1994 Promoting local businesses and development, the annual Shop Locally campaign begins.

The bank starts originating ACH transactions for business customers allowing them to send and receive payments electronically.

1995 Annual emphasis on agriculture begins.

1995-1997 Dr. William H. Olin serves as chairman of the board.

1996 Branches established in Kalona and Lisbon.

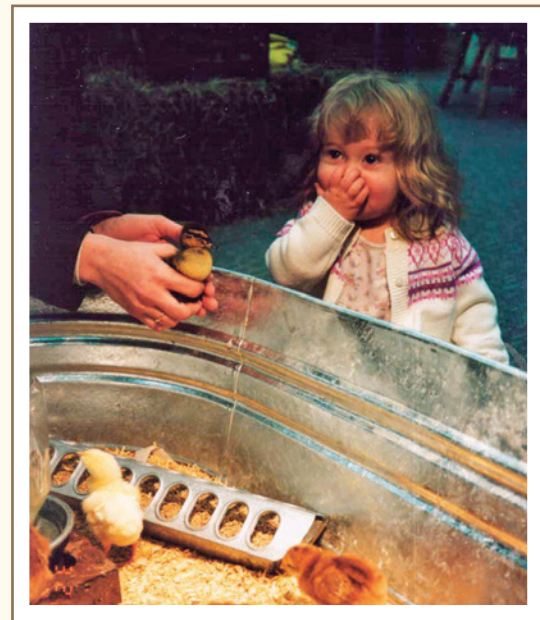
The first chicks are hatched in offices as part of Ag Month activities.

1997 The bank launches its first website, [www.hillsbank.com](http://www.hillsbank.com).

1997-2005 Willis M. Bywater serves as chairman of the board.

As a complement to the bank's kids' clubs, various celebrations were created to recognize the academic, athletic, and artistic achievements of area youth. In 1995, sponsorship of the Youth Salute program began, which applauds the positive accomplishments and leadership of high school seniors.

In the same year, the bank highlighted contributions of the ag community with a special Ag Week. Enthusiasm for the event hatched, literally, in 1996 when the first baby chicks peeped in the Hills office lobby. Children and adults alike celebrated the anticipation of spring and the joy of new life. The event sparked an annual month-long tradition, complete with baby chicks at each office. Through the years, these efforts have achieved one of the bank's central objectives of building important relationships by touching the lives of its customers.



Newly hatched chicks have delighted young and old during the annual Ag Month celebration.

The bank continued to grow, expanding its markets into Linn and Washington counties in 1996 by acquiring Lisbon Bank and Trust in Lisbon and establishing a bank location in Kalona. In 1998 a branch in Mount Vernon was built to provide convenience to the growing number of customers in this area.



Then, in 1999, the third Iowa City office opened on the eastside, later moving to its present location in 2001. The bank had the opportunity to open a branch in downtown Cedar Rapids in 2000.

To accommodate the growth of the bank, property was purchased in 2001 on the west side of the main bank in Hills. A 45,000 square foot operations center was built to house the many employees who process customer loans and deposits. This allows all processing to be centralized, resulting in a much more efficient work environment in the town where Hills Bank began.



Mount Vernon

1998  
Mount Vernon branch opens.

The GO! Account is added as a special feature for youth ages 12 to 18.



Iowa City Eastside

1999  
Iowa City Eastside branch opens.

Customers can now do their banking online with Hills Bank Online™.



Cedar Rapids Downtown

2000  
Cedar Rapids Downtown branch opens.

The bank offers check imaging to customers.

The bank continues to recognize the importance of empowering the youth of our communities to be future leaders. Working toward this mission, the Leadership Grant Program was established in 2002.

Also in 2002, an office on the southwest side of Cedar Rapids was constructed. In early 2003, a branch was opened for business in Marion. The new offices and staff enhanced services and convenience for Linn County customers.

The bank's 100th anniversary was celebrated with festivities bringing together co-workers, customers and our communities. A highlight of the year, co-workers collaborated to build a home for Habitat for Humanity, making a difference in the community. After a century of business building relationships, the bank had grown from 19 founding citizens to over 450 co-workers at 12 offices, serving customers from local communities to around the world.



Co-workers pitched in at every phase to construct a Habitat for Humanity home in 2004.

In celebration of the Bank's 100th anniversary, co-workers and their families gathered at Kinnick Stadium to spell out the special occasion.

With an ever-broadening presence in the Corridor, the bank continued to grow, not only through building offices, but also through programs to give back to the communities it serves. In the summer of 2004, the Classroom Cash program was created as a way for Hills Bank to donate to area schools. The schools have the freedom to use the funds as they choose to improve the educational experience of their students. Since its inception, Classroom Cash has invested over \$1,000,000 to improve education for area youth. This one program continues to benefit students at over 50 public school districts and private schools.



Hills



Cedar Rapids Southwest



Marion

2001 / The operations center is built in Hills.

2002 Cedar Rapids Southwest branch opens.

2002 The bank reaches \$1 billion in assets on March 31, 2002.

Leadership Grant Program is established.

2003 Marion branch opens.

Electronic statements (eStatements) launched.

2004 Classroom Cash program is created.

In 2005, the bank began offering services on location to residents at Oaknoll Retirement Community in Iowa City. Then in 2006, an office was established in Wellman serving an already strong base of customers. This increased the number of Washington County offices to two.

These years were a busy time for opening physical locations, but also for branching out with new technology. Customers could now do much of their banking remotely via the Internet and remote capture services. Technology has redefined how business is transacted, transforming the ways the bank serves its customers.

The summer of 2008 left its mark on the Corridor as flood waters rose in homes and businesses, including the bank's offices in downtown Cedar Rapids and on South Gilbert Street in Iowa City. Later that year, those offices reopened and the Trust and Wealth Management Division relocated to the Grand Rail development in Coralville until a permanent location was established.

As the rebuilding wrapped up, new construction began with the groundbreaking for a new location on the northeast side of Cedar Rapids in early 2009 and the permanent building opened for business in early 2010.



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Rising flood water consumed downtown Cedar Rapids including the bank's location there.



In the summer of 2008, flood waters surrounded the South Gilbert Street location in Iowa City.



Iowa City Downtown



Wellman



Cedar Rapids Northeast

2005  
Direct Merchant remote capture is launched.

The downtown Iowa City office is relocated to Old Capitol Town Center.

2005-2009  
Richard W. Oberman serves as chairman of the board.

2006  
Wellman branch opens.

2008  
Flood waters displace the Cedar Rapids Downtown and Iowa City South Gilbert locations for several months.

2009  
Cedar Rapids Northeast branch opens.

2009-2012  
Ron Stutsman serves as chairman of the board.

Enhancing its presence in the Corridor, the bank seized new opportunities. In 2011, Hills Bank was selected to be the on-campus financial services provider for the University of Iowa. This partnership opened doors with new branches added in 2012 at the Iowa Memorial Union and the University of Iowa Hospitals and Clinics, as well as an extensive network of ATMs throughout campus. The bank was growing not only in physical locations, but in virtual locations as well with the launch of mobile banking.

Meanwhile, construction of a second branch in North Liberty was underway at the intersection of Highway 965 and Forevergreen Road. The new office would be a full-service branch as well as the primary location of the Trust and Wealth Management division. Hills Bank Trust and Wealth Management assets now exceed \$1 billion with staff in Cedar Rapids and North Liberty.



# LIVE LOCAL

in our community

In 2012, the bank launched the Live Local initiative to encourage our co-workers to rethink their everyday choices. Ideas such as shopping locally, giving back to the community, and experiencing local life are simple, small changes in everyday living that could make a big difference in the community. The program included a challenge to co-workers to get out and explore the many exciting educational events and attractions around Iowa. Live Local is part of the bank's ongoing effort to create balanced communities that meet the needs of citizens today and in the future.



Living History Farms is one of the destinations on the Live Local list.



North Liberty Forevergreen



Iowa Memorial Union



University of Iowa Hospitals and Clinics

2011  
Mobile banking is launched.

Trust and Wealth Management assets exceed \$1 billion with 30 employees.

2012-present  
Theodore Pacha serves as chairman of the board.

2012

The North Liberty Forevergreen Road branch opens including the relocation of the Trust and Wealth Management division.

Branches open in the Iowa Memorial Union on the University of Iowa campus and at University of Iowa Hospitals and Clinics.

The bank has more than \$2 billion in assets and approximately 425 employees.

The bank celebrated its 110<sup>th</sup> year of being in business in 2014, but that wasn't the only exciting thing. Online banking got revamped in the fall of 2014. The new online banking included a budgeting tool, Manage My Finances, as well as the ability for customers to transfer and deposit money from anywhere.



Hills Bank joined the social media world in 2014,

connecting on Facebook, Twitter, Instagram, LinkIn, and YouTube. These channels allowed the bank to connect with our market on the digital side of business!



In addition to being able to connect with customers, the bank was able to offer advice and helpful ideas to customers through our blog, HillsHelps.com. Along with a social online presence, Hills Bank revamped online banking—offering customers the ability to bank from a computer, tablet, or even their mobile device. Not only did this give customers the ability to bank from anywhere, it also offered a great budgeting tool called Manage My Finances. The mobile banking App gave people the ability to remotely deposit checks just by using the camera on their smartphone.



Lemon Boss kicked off in June of 2014. This program allowed young entrepreneurs, ages five to twelve, to run their own small business in the form of a lemonade stand. Each participant got started



Above: Hills Bank 110th Anniversary logo displaying all the things that make Hills Bank great.

Below: First blog post on HillsHelps.com.

## Welcome to Hills Helps

By: Dwight Seigmiller

Jan 03 2014

Share
 Tweet
 Share
 Pin
 Email

As we ring in 2014, we want to thank you for choosing Hills Bank to be your financial partner.

Hills Bank was founded on the principle that banks should care about the communities and customers they serve and provide ways to help them prosper. As we begin 2014, we would like to introduce some new and exciting ways to engage with you – our valued customer!

We've developed Hills Helps as another way to share community news, spotlight our people and services, and provide financial advice. We want the focus to be you, so we encourage you to share comments, ask questions, and provide feedback.

2014  
Hills Bank gets connected with blog and social media channels.

2014  
Online banking revamped to include check deposit, Manage My Finances, and Mobile Banking App.

2014  
Lemon Boss  
Hills Bank celebrates 110 year anniversary.

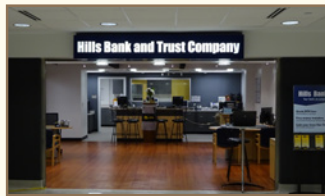


Above: A few of the first Lemon Boss stands.

Below: This is where people could vote for their favorite Washington Co. non-profit during the Non-Profit Giveaway.



Washington



Iowa Memorial Union

with a pitcher, a wooden spoon, lemonade, cups, hand sanitizer, an income statement sheet, an “I’m a Lemon Boss” button, and a money pouch with some start-up cash. Participants could get their kit at any Hills Bank location, and at the end of the summer, if they turned in their completed income statement sheet, they received a certificate of completion and we inducted into the Lemon Boss Hall of Fame! We had 425 participants in our first year of the program, and profits totaled over \$1,800!

Hills Bank opened its 18<sup>th</sup> office in June of 2015 in Washington. The expansion south brought opportunity to enter a new market in which we could serve even more customers. During the first month of being open, the bank held the Non-Profit Giveaway. People could come into the Washington office and vote for their favorite Washington County non-profit organization. At the end of the month, 10 of the non-profits were given \$1,000 each. In addition to the new Washington office being built, the Iowa Memorial Union moved from the first floor of the building to the lower level. The lower level was out of commission since the flood of 2008. After the University of Iowa decided to renovate, Hills Bank was able to land in a renovated space downstairs.

**Hills Bank** and Trust Company | IT'S THAT SIMPLE.®

It's that simple. This was the new brand promise that Hills Bank made in 2015. Life is already challenging enough, banking shouldn't have to be. With this new brand promise, employees bankwide took a good look at some the processes that go on at the bank and tried to make them, well...simple. One thing that was simplified at the bank was our personal accounts, specifically Free Checking. We removed all asterisks and fine print to make our free checking...free.

2015  
Washington Office  
Opens

2015  
Iowa Memorial Union  
Office moves to lower  
level location.

2015,  
Hills Bank rebrands with  
It's That Simple.

The opening of our second Marion office in 2016 brought the total number of Hills Bank offices to 19! Instead of building a brand new building on 7th Avenue, we decided to remodel the current building, which was previously split between Ace Hardware and Goodwill, into a full-service banking location. The bank moved Goodwill into the Ace Hardware store, and then the bank opened where Goodwill was located.

Inside this office, as well as many of our others, you will notice a train theme that ties back to our history of the annexation of the old Rock Island Railroad track in Hills, Iowa. Some of the items in the office include a penny press that imprints the image of a train, along with 3 other images and a Hills Bank train ride!

The bank now has 19 offices in 3 eastern Iowa counties with over 500 employees serving over 100,000 customers.



Above: Marion 7th Avenue location's sign on opening day.

Below: This is a Hills Bank train ride for children who visit the bank. They can get a token from the teller line (for free) to ride.



2016  
Opening of the second  
Hills Bank office in Marion.

The Hills Bank Scratch Art featured in many of our offices is an original creation commissioned with local Iowa City artist, Claudia McGehee. It depicts the history, heritage, and values of Hills Bank.

The rising sun signifies our belief that in every new day there is the opportunity to make a difference.

The barns, fields and corn represent our long standing commitment to agriculture, dating back to 1904.

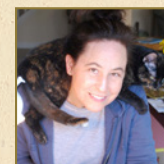
The two individuals shaking hands depict our belief that business can still be done on a handshake and is based on trust and mutual respect.



The buildings show our dedication to commercial and small business enterprises, along with our devotion to providing real estate loans. All enable our customers to achieve their dreams of owning their own home and business.

The school bus and small children symbolize our commitment to youth and youth related activities, including education and life-long learning.

Claudia McGehee is an illustrator-author living in Iowa City. Her creative inspiration comes directly from nature, especially the regional prairies and woodland around her, and the Pacific Northwest, where she grew up. Claudia pairs her main illustration medium, scratchboard, with vivid watercolor to create earthy, wood-cut like images. Some days she writes about pictures. Some days she draw about words. It's all in telling a story.





*Preserving the past,  
remembering our roots.*

(Above) Established in 2001, memorabilia in the History and Heritage Room at the Hills location include the original coin changer, 1912 general ledger, and newspaper advertisements through the years. The room even utilizes an original brick wall from the first building and a working alarm.

(Below) Hills Bank’s Cedar Rapids location on the northeast side includes artifacts such as a 1916 Burroughs adding machine, coin counter, and coin banks. The three dimensional wall display features events and people in Hills Bank history as well as customer testimonials.

Hills Bank has a rich history of determination, innovation and service. To share this lasting legacy with our co-workers, customers, and friends, several of our offices have rooms or displays which tell the Hills Bank story and the stories of the communities and people we serve. Many of the artifacts and information highlighted throughout this book can be found in these displays.

We invite you to come visit the History and Heritage Room in Hills and the many other displays throughout our locations. Follow the bank’s journey through the past century and imagine with us what the next century will hold.

(Below left) Remodeling of the Cedar Rapids Downtown office in 2008 included the addition of a History Room. Old-fashioned root beer floats are served from the soda fountain much like the Rexall Drug Store soda fountain that made its home at this location from 1937-1958.



(Below right) This is the history wall featured in the community room in our Marion 7th Avenue location.



*“How far you go in life depends on  
your being tender with the young,  
compassionate with the aged,  
sympathetic with the striving,  
and supportive of the weak and strong,  
because some day in your life,  
you will have been all of these.”*

*- George Washington Carver -*



**A**t Hills Bank, we believe in caring for our employees and customers as well as the communities in which we serve, measuring our performance by the high standards set by our founders. That belief is the basis for our success over the past century and the roadmap for our future performance, as we continue to serve thousands of customers ... one at a time.



OUR STEADY GROWTH TELLS ITS OWN  
**STORY**  
LET US SERVE YOU



*Hills Bank  
and Trust Company*  
Member FDIC