



## TERMS & CONDITIONS FOR PERSONAL CHECKING ACCOUNTS

	Interest Checking	Free Checking	Workplace Checking <sup>1</sup>	Student Checking <sup>2</sup>	Bank On Checking <sup>3</sup>
<b>Minimum Opening Deposit</b>	\$2,500	\$100	\$100	\$50	\$50
<b>Monthly Service Charge<sup>4</sup></b>	\$10	\$0	\$0	\$0	\$0
<b>Minimum Daily Balance to Waive Monthly Service Charge<sup>5</sup></b>	\$2,500	N/A	N/A	N/A	N/A
<b>Interest Rate Tiers<sup>6</sup></b>	\$2,500 - \$9,999 \$10,000 and above	Non-Interest	Non-Interest	Non-Interest	Non-Interest
<b>Paper Statement Fee<sup>7</sup></b>	\$5	\$5	\$5	\$5	\$0
<b>How to Avoid Paper Statement Fee</b>	Sign-up for Free eStatements and turn off paper statements through Online Banking				
<b>Non-Affiliated Bank ATM Fee<sup>8</sup></b>	\$0	\$1.50 per transaction	\$0	\$0	\$1.50 per transaction
<b>ATM Surcharge Fee Refunds<sup>9</sup></b>	Up to \$20 per statement cycle	None	Up to \$12 per statement cycle	None	None

### 1. Workplace Checking

The Workplace Checking account is only available to employees of companies participating in the Inside Edge Program and their immediate family members. Retirees of Kaiser Permanente and their immediate family members are also eligible to open a Workplace Checking account. The term "immediate family" refers to the parents and children who live in the same household as a Kaiser Permanente employee or retiree.

### 2. Student Checking

The primary account owner must be between the ages of 14 - 25. If the primary account owner is under the age of 18 when the account is opened: (i) the account must be co-owned by a parent or requires a legal guardian; (ii) the parent/guardian co-owner of the account will be fully liable for all account liabilities, charges, fees, and other account expenses; (iii) any unpaid account liabilities will be reported, to the extent permissible under applicable law, for both account owners; and (iv) upon the primary account owner reaching the age of 18, the primary account owner must request to have the parent/guardian co-owner of the account removed if so desired. Once the primary account owner turns 26 years old the bank will convert the account to the Free Checking account.

### 3. Bank On Checking

The Bank On Checking account is not eligible for the ATM & Everyday Debit Card Overdraft Service.

### 4. Charges and Fees

All accounts are subject to HomeStreet Bank's customary fees for stop payments, insufficient funds, returned items, automatic transfer, other miscellaneous services, and account early closure fees. Refer to the Schedule of Fees. Fees may reduce earnings. Fees are subject to change upon notice as may be required by law.

### 5. Minimum Daily Balance to Waive Monthly Service Charge

The minimum daily balance is the minimum balance you must have in your account each day during the statement cycle in order to waive the disclosed monthly service charge.

## 6. Interest

Your account balance must equal or exceed the stated minimum balance each day to obtain the annual percentage yield (APY) listed on the Bank rate sheet. Interest begins to accrue on the business day your deposit is made if your deposit consists of cash, ACH or checks drawn on HomeStreet Bank, and the next business day if your deposit consists of checks drawn on other banks. Interest will be paid up to the date of withdrawal. Interest will be compounded monthly and credited to your account on the last day of the statement cycle. We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the collected balance in the account each day. This is a variable rate account. Rates are tiered based upon account balance and may vary. At our discretion, we may change the interest rate, APY, or interest rate tiers on the account at any time.

## 7. Paper Statement Fee

If you choose to receive a monthly account statement via postal mail, a paper statement fee will be assessed each month. To avoid this fee, you can sign-up to receive free eStatements and turn off paper statements through Online Banking. Opting out of paper statements will terminate the mailing of your monthly account statement. This fee is waived if the primary account holder is under the age of 18 or 62 years of age or older. Additional fees may apply for copies of paper statements or check images.

## 8. Non-Affiliated Bank ATM Fee

Fee assessed for using another bank's ATM. Additionally, the ATM owner may apply a surcharge fee for using their ATM unless they participate in the MoneyPass® Network.

## 9. ATM Surcharge Fee Refunds

### Interest Checking

ATM surcharge fees assessed by ATM owners for transactions made in the United States will be refunded up to \$20 per statement cycle. Fees in excess of \$20 will not be refunded. The ATM surcharge fees to be refunded will be credited to your Interest Checking account on the last business day of the statement cycle. To receive refunds, your checking account must be open at the time fees are refunded.

### Workplace Checking

ATM surcharge fees assessed by ATM owners for transactions made in the United States will be refunded up to \$12 per statement cycle when you make at least \$500 in monthly deposits to your Workplace Checking account. Fees in excess of \$12 will not be refunded. The ATM surcharge fees to be refunded will be credited to your Workplace Checking account on the last business day of the statement cycle. To receive refunds, your checking account must be open at the time fees are refunded.



**SCHEDULE OF FEES FOR PERSONAL DEPOSIT ACCOUNTS  
EFFECTIVE AS OF JUNE 5, 2021**

<b>ATM Fees</b>	
HomeStreet Bank ATMs	Free
MoneyPass® Network ATMs	Free
Non-Affiliated Bank ATMs†	\$1.50 per transaction
† Non-affiliated ATM owner may apply a surcharge fee for using their ATM unless they participate in the MoneyPass® Network.	
<b>Check Fees</b>	
Cashier's Check	\$5 per check
Personal Check Orders	Varies by style
Temporary Checks (limited to a maximum of 4 sheets per year)	
Printed In-Branch	\$1 per sheet
Mailed to Customer	\$3 per sheet
<b>Copies*</b>	
Copy of Check or Deposit	\$3 per item
Statement Copy	\$5 per account per statement
* You can avoid this fee by viewing and downloading your available check images and statements in Online Banking, instead of ordering a copy from us.	
<b>Collection Fees</b>	
Domestic	\$25
Foreign (plus correspondent bank charge)	\$50
<b>ATM Card and Debit Card Fees</b>	
Replacement ATM or Debit Card	\$10 per card
Rush Delivery - new or replacement card	\$40 per card
Foreign Transactions‡	1% of transaction amount
‡ Foreign Transactions include ATM or Debit Card transactions made outside of the United States, even those in US dollars.	
<b>Foreign Currency Orders</b>	
Small Order Fee (for orders less than \$300 US equivalent)	\$10
For orders \$300 US equivalent or more	Free
Expedited Delivery	\$15
<b>Notary Service</b>	
HomeStreet Customer	Free
Non-HomeStreet Customer	As permitted by law

<b>Online and Mobile Banking</b>	
Online and Mobile Banking	Free
Online and Mobile Bill Pay	Free
eStatements	Free
Mobile Check Deposit	Free
Zelle Transactions (for incoming and outgoing Zelle payments)	Free
<b>Overdraft Protection and Item Paid or Returned for Insufficient Funds Fees</b>	
Item paid or returned for insufficient funds <sup>±</sup>	\$30 per item
<sup>±</sup> Fees for paid overdrafts are assessed only if account is overdrawn more than \$10.00. Fees are limited to a daily maximum of four (4) paid overdraft and/or returned item fees per day.	
Automatic Overdraft Protection Transfer	\$8 each day a transfer is made
<b>Research Fees</b>	
Research Time (excluding research due to bank error)	\$75 per hour (1 hour minimum)
Item Copies	\$3 per copy
<b>Safe Deposit Box Fees</b>	
Annual Rental	Varies by box size
Key Deposit	\$10
<b>Wire Tracer Fees</b>	
Domestic	\$10
Foreign	\$55
<b>Wire Transfer Fees</b>	
Incoming - Domestic & Foreign	\$15
Outgoing - Domestic	\$35
Outgoing - Foreign	\$45
<b>Other Fees</b>	
Account Early Closure (within 90 days of opening)	\$15
Check Reject (due to poor check quality)	\$5 per item
Deposited Item Returned	\$10 per item
Garnishment or Levy	\$100 for each item
Returned Mail	\$5 per item
Stop Payment Request	\$30 per item
Verification of Deposit	\$10

HomeStreet Bank reserves the right to change this Schedule of Fees at any time, subject to applicable law. Please see Account Terms & Conditions for account-specific fees.