



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

ATM Fees	
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.	
Check Fees	
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
Copies*	
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.	
Collection Fees	
Domestic	\$25
Foreign (plus correspondent bank charge)	\$50
ATM Card and Debit Card Fees	
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.	
Foreign Currency Orders	
Small Order Fee (for orders less than \$300 US equivalent)	\$10
For orders \$300 US equivalent or more	Free
Expedited Delivery	\$15
Notary Service	
HomeStreet Customer	Free
Non-HomeStreet Customer	As permitted by law

Online and Mobile Banking	
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
Overdraft Protection and Item Paid or Returned for Insufficient Funds Fees	
Item paid or returned for insufficient funds [±]	\$30 per item
[±] 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
Research Fees	
Research Time (excluding research due to bank error)	\$75 per hour (1 hour minimum)
Item Copies	\$3 per copy
Safe Deposit Box Fees	
Annual Rental	Varies by box size
Key Deposit	\$10
Wire Tracer Fees	
Domestic	\$10
Foreign	\$55
Wire Transfer Fees	
Incoming - Domestic & Foreign	\$15
Outgoing - Domestic	\$35
Outgoing - Foreign	\$45
Other Fees	
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.