



STEVE MORGENSEN
Affinity Loan Officer

steve.morgensen@homestreet.com
www.HomeStreet.com/smorgensen
office: 509 252 6030 818 W. RIVERSIDE AVE
cell: 509 723 8030 Suite 120
fax: 206 416 8819 Spokane, WA 99201

NMLS ID# 506335



A Special Banking and Homeownership Benefit From Your Organization

City of Spokane

[HomeStreet] Inside Edge

More Info

GO ONLINE

www.homestreet.com/CityofSpokane

CALL US

YOUR HOUSING BENEFITS:

**ONLY available at your local Hometown
Affinity Lending Center**

Spokane: 509-209-2547

Monday-Friday 8:00 a.m. – 9:00 p.m.

Saturday 9:00 a.m. – 5:00 p.m.

YOUR BANKING BENEFITS:

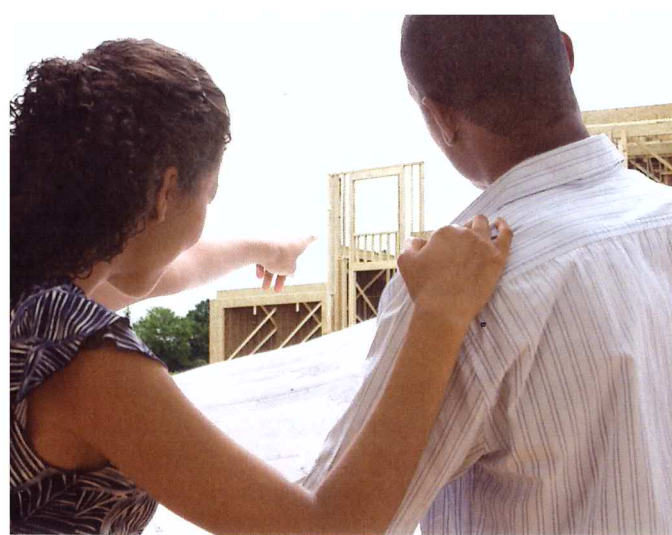
Toll Free: 800-719-8080

Spokane: 509-252-8159

For branch hours visit HomeStreet.com

[HomeStreet] Bank®

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What does HomeStreet Inside Edge mean to us?

HomeStreet Bank is a community focused bank that combines financial prowess and personable bankers. As part of our effort to support our community, we've partnered with your organization to offer our exclusive award-winning benefits program to you:

- Save up to thousands of dollars on home financing
- Access HomeStreet Bank's premium banking services offered exclusively through your benefits program
- Take advantage of free financial fitness education & resources
- All banking services offered by HomeStreet Bank are available to you in addition to these benefits

YOUR INSIDE-EDGE HOME LOAN BENEFITS

This program gives you easy access to non-commissioned, experienced mortgage professionals and dedicated real estate agents who provide education, advice, and if you choose to use them, discounted services and fees.

HOMEOWNERSHIP RESOURCES AND SAVINGS ON MORTGAGES

- Average savings of up to \$1,500 or more depending on loan amount¹
- Real estate agent contributions² can double your savings!
- Down payment assistance is also available³
- Free homebuying seminars and budget & credit resources

EXAMPLE HOME LOAN SAVINGS ON A 5% DOWN CONVENTIONAL FIXED RATE LOAN

Purchase Price	\$300,000
Hometown Credit	\$1,425
Real Estate Agent Contribution	\$3,000 (up to 1% of purchase price)
Total Savings	\$4,425

IMPORTANT

Housing benefits are ONLY available through HomeStreet Bank's Hometown Affinity Lending Center. These benefits are not offered through other HomeStreet home loan centers.

1. Actual savings may vary depending on loan amount and services selected. Any loan interest rates, fees and terms presented here are for illustrative purposes only and may not be currently available. All loans subject to underwriting approval.
2. Real estate agent contributions subject to state law and acceptance of participating Realtor Agreements.
3. To be eligible for closing cost savings and down payment assistance options, you must plan to occupy the home.

YOUR INSIDE EDGE BANKING BENEFITS

Banking services can have an impact on your everyday life. With these Inside Edge benefits, we'd like to make sure that impact is a pleasant and convenient one paired with personalized customer service when you need it.

FREE CHECKING

- \$100 Cash Bonus⁴
- No monthly service charge and no minimum account balance⁵
- Unlimited refunds of other banks' domestic ATM fees⁶
- Free check orders
- Online and mobile banking, including free online bill pay and mobile deposits

HOW MUCH CAN YOU SAVE ON MONTHLY SERVICE CHARGES?

Average Bank's Checking -\$167.16
Per Year

Your HomeStreet Bank Checking Account Free

4. Bonus will be deposited into account within 100 calendar days of account opening after the receipt of Direct Deposits of \$1,000 or more to this account. Individual or multiple direct deposits must total at least \$1,000 and must be made to this account within 60 calendar days of account opening to be eligible for the \$100 cash bonus. A qualifying direct deposit is an electronic deposit from your employer, pension, or government benefits (such as social security). However, federal income tax refunds, or any state income tax refunds, are not considered qualifying direct deposits. Person-to-Person and bank transfers between your HomeStreet Bank accounts or accounts you have at other financial institutions or brokerages also do not qualify. Bonus is considered interest and will be reported on IRS Form 1099-INT. Offer is subject to change without notice, can be withdrawn at any time and cannot be combined with any other offer. Minimum opening balance \$100.

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

6. The monthly ATM surcharges for use of out-of-network ATMs will be assessed to your account each statement cycle when customer has an individual Direct Deposit of at least \$500 per month. The domestic ATM surcharges to be refunded will be calculated on the last business day of the month and will be refunded on your next monthly account statement.

ADDITIONAL BANKING BENEFITS

Through your Inside Edge Benefits Program, you are eligible for special rates and discounts

- **0.25% rate bonus** on new Certificates of Deposit (CDs)⁷
- **0.25% rate discount** on interest rates for new Personal Loans excluding home equity loans and lines of credit⁸
- **Additional 0.25% rate discount** on interest rates for new Personal Loans with automatic payments from a HomeStreet bank account⁸
- **Credit Partner Loan** that offers a unique opportunity to save *and* build positive credit⁹

CONSULTATION WITH A FINANCIAL ADVISER

HomeStreet provides a complimentary financial review as part of your Inside Edge Benefits¹⁰. An advisor can help with a variety of financial goals including:

- Develop a sound financial plan to compliment your specific wants and needs
- Explanation of current employer retirement plan & review previous employer retirement plan
- Review of current investment portfolio

7. CD bonus available on any term CD, excluding promotional CDs. Minimum balance to open and earn interest \$500. Bonus will be added to APY (Annual Percentage Yield) for duration of term; interest is compounded monthly. Subject to change at any time. Early withdrawal could reduce earnings. Refer to schedule of fees for early withdrawal penalties.

8. Discount does not apply to pre-approved loan offers. Applications subject to credit approval.

9. Applications subject to credit approval.

10. Securities and insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFGIS Insurance Agency), member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers LLC. Neither firm is affiliated with the financial institution where investment services are offered. Investments are: *Not FDIC insured *May lose value *Not financial institution guaranteed *Not a deposit *Not insured by any federal government agency. HomeStreet Investment Services 601 Union Street, Suite 2000, Seattle, WA 98101.