

Banking and Mortgage Benefits **City of Spokane Employees**



[HomeStreet] Bank[®] **AFFINITY**
PROGRAM

Banking and Mortgage Benefits City of Spokane Employees

As part of the HomeStreet Bank Affinity Program, you are eligible to take advantage of banking and home loan benefits.



Workplace Checking.¹

Take advantage of a select checking account that is free² and that includes ATM Surcharge fee refunds.³



Savings on closing costs.

Save money⁴ on home purchases & refinances.



Free financial fitness webinars.

Attend financial webinars ranging from budgeting best-practices to the steps in homeownership.



Access to down payment assistance.

Take advantage of our knowledgeable loan officers who will help you navigate the down-payment programs in your area.



Rate reductions on personal and vehicle loans.

Receive a 0.25% interest rate discount⁵ on any new personal or vehicle loan with additional 0.25% interest rate discount with automatic payment transfers from a HomeStreet Bank account.



Savings opportunities.

Open a new Certificate of Deposit or Savings Account.



Mortgage Benefits

Spokane Affinity Lending
509.209.2547

Banking Benefits

Customer Service Center
800.719.8080

Learn more at homestreet.com/cityofspokane



1. The Workplace Checking account is only available to members of companies participating in the Affinity Program and their immediate family members. Retirees 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 member or retiree. 2. 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. 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. 3. 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. 4. Actual savings may vary depending on loan amount and services selected. 5. To receive your interest rate discount, you must mention you are an Affinity member prior to loan closing. APR (Annual Percentage Rate) discount excludes Holiday Loan Program, mortgage loans, and Home Equity Loans and Lines of Credit. **All loans subject to approval.**