

HomeStreet Bank

Name of account, if any: Bank on Seattle/King County

Monthly/Maintenance fee: Free

Minimum Opening Deposit Requirement: \$50

ATM charges

- **Within network:** Free (including U.S. Bank ATMs)
- **Out-of-network charged by this institution:** \$1.50 per transaction
(There may also be an originating charge)

Acceptance of alternative ID (non-U.S. government IDs) (*In addition to Mexican Matricula Card and ITIN in lieu of Social Security Number*):

Availability of free printed checks/cost to order printed checks: Free up to 12 checks and 4 deposit slips/ \$15.00 for 200 simple safety paper checks in blue, green or yellow

Can a customer open an account online? A variety of accounts can be opened online however, Bank on Seattle/King County accounts are not included in that offering

Availability/cost of online banking: Free

Availability/cost of online bill pay: Free

Cost, if any, of savings account: A minimum of \$200 must be maintained to avoid the \$2.00 monthly service charge

Availability of direct deposit: Yes

Availability/cost of outgoing foreign wire transfers: Yes/ Domestic and Foreign Outgoing Wires Transfers \$35.00

Cost of money orders: We do not issue money orders.

Cost of cashier's checks: \$5.00 for customers and non-customers.

Foreign languages that can be accommodated by branches: Arabic, Chinese (Mandarin, Cantonese), Farsi, Filipino, French, German, Hindi, Korean, Lithuanian, Marathi, Greek,

Russian, Spanish, Turkish (Azerbaijan), Ukrainian, and Vietnamese available at various branches.

Availability of auto loans: No

Availability of “small dollar” (under \$1000) loans/alternative payday loans: No

Financial incentives for completing financial education? Yes, \$100.00

Repayment of outstanding overdrafts required before opening an account? Only if owed to HomeStreet Bank

Will consider opening an account for someone placed on ChexSystems less than 6 months ago? Yes

Innovative savings programs/incentives for savings: We offer a set your own goal certificate of deposit where you establish your own savings goal. You may make additions of \$25.00 or more at any time. The term of the certificate is 2 years, however when you reach your savings goal, the funds in the account may be withdrawn without any penalty.

In addition to waiving one set of OD/NSF fees per year, participating financial institutions have agreed to offer one additional service or feature to help customers avoid NSF/OD occurrences/fees. What are you offering? We have structured the Debit Card usage so a customer could not inadvertently or intentionally overdraw their account. This further avoids additional NSF fees. We also offer links to a savings account that can avoid overdrafts, and we will contact the customer when the first overdraft occurs to help the customer correct it.