

Non-profit Banking

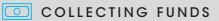


Designed for doing good.



BUSINESS CHECKING







FRAUD PROTECTION



DISBURSING FUNDS



MANAGING FUNDS



STAYING INFORMED





Celebrating 100 years on your street.

HomeStreet Bank understands the unique needs of non-profit organizations because we have special relationships with hundreds of non-profits across our footprint. Our banking solutions will save you time and money, whether through an account analysis, a high rate Money Market Account, or lower fees. Let us take care of you, so you can take care of your community.

We offer three deposit account types specifically for non-profits that are sure to meet your organization's needs. We help you with the most critical aspects of managing your business finances, such as collecting and disbursing funds, protecting your account from fraud, and keeping you informed of account activity. We also offer lending options for local community and non-profit organizations.



Business Checking Accounts

Community Partnership	Non-Profit Partnership Plus	Analyzed Community Partnership ³
An interest-bearing account ideal for smaller non-profit organizations with less than 100 deposited items and checks each month.	An interest-bearing account ideal for non-profit organizations with more than 100 deposited items and checks each month.	A non-interest-bearing account with an earnings credit allowance. Ideal for established non-profit organizations with higher balances and the need for more monthly transactions. Use your earnings credit to offset account fees.
 \$100 minimum opening balance No monthly service charge¹ No minimum balance required to earn interest² After 100 free checks, a per check charge of \$0.12 each statement cycle 	 \$500 minimum opening balance No monthly service charge¹ No minimum balance required to earn interest² 	 Minimum opening balance requirement of \$100 No monthly service charge¹ Per check charge of \$0.12 each statement cycle

1. 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.

2. 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.

3. Earnings Credit Allowance: Charges for Business Analyzed and Analyzed Community Partnership accounts may be offset by an earnings credit allowance. The earnings credit allowance is calculated by applying the Earnings Credit Rate to the net investable balance each month (average ledger balance less a 10% reserve requirement). The earnings credit rate is an independently administered rate determined by the Bank and is subject to change.

Cash Management

Collecting Funds		
ACH Origination	Use the Automated Clearing donations. (Credit approval r	
Cash Vault/ Armored Car	Armored car service is availa days a week, based on your us for more information.	
Lockbox	Customizable payment process streamline reporting. We prov files that are configured to int in select areas. Please contact	
Merchant Bankcard Services	Accept and process credit c (Provided by a third party ver	
Remote Deposit Capture	Deposit checks directly from electronically to your HomeSt	
Mobile Remote Deposit	Ideal for lower volume depos checks using your smart devi	
Check2ACH	Converts paper Bill Pay check that allow you to view and de integrates with your accounti	

Fraud Protection Services

Positive Pay	A daily check reconciliation se presented with online reports of either pay or return any suspec
ACH Positive Pay	Prevent unauthorized ACH deb incoming ACH debits. You are p pay or return any suspect item
IBM Trusteer Rapport	IBM Trusteer Rapport services a users from malicious software of

Additional Cash Management Services Disbur **Staying Informed** ACH Account Analysis Data Exchange/BAI Reporting Account Reconciliation Busine E-Statements Services Corpo Business Online Banking E-Notices Online Check Images on EDI Reporting (Electronic Outgoing Wire Iransien CD ROM Data Interchange)

rsing Funds	Managing Funds
Origination	 Cash Sweep Account
ess Credit Cards	 Automated Loan Swee
orate Purchase Cards	Zero Balance Accounts
e Bill Pay	
oina Wire Transfers	

House (ACH) network to quickly and easily collect payments or required.)

able on a regular schedule ranging from once a month to seven needs. NOTE: this service is available in select areas. Please contact

cessing is available to help speed the collection of payments and vide electronic delivery of detailed processing reports and posting ntegrate with your accounting software. NOTE: this service is available act us for more information.

card payments in person, over the phone, or on your website. ndor.)

your computer or desktop. Scan images of checks and send them treet account for processing.

sits - just download our Business Mobile Banking app and deposit vice (Android phone, iPhone, and/or iPad).

cks to ACH transactions. We provide daily transaction reports lecision incoming payments. We provide a daily posting file that ting software.

ervice that notifies you of potentially fraudulent checks. You are and images of any exception items and can make the decision to ect items.

bit activity on your account by establishing payment rules for presented with online reports and can make the decision to either

are offered free of charge. This software protects online banking and phishing attacks.

A HomeStreet banking professional is ready to provide you the best combination of banking, lending, and cash management solutions for your non-profit.

As a community bank, community involvement has always been a priority for us. We provide leadership, educational support, hands-on volunteer service, financial support, and banking expertise in the communities where we do business. We go beyond the routine to be involved in our communities—it's a foundational component of who we are, and who we'll always be.To learn more about our work in the community, visit us at homestreet.com/community.



For more information:

Call 855.839.6998

Or visit us at homestreet.com/nonprofitbanking



601 Union Street, Suite 2000 Seattle, WA 98101

Contact a HomeStreet banker to view the Terms and Conditions and Schedule of Fees for Business Checking accounts. Products and Services only offered in Washington, Oregon, California, and Hawaii.

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