



# Non-profit Banking



Designed for doing good.



BUSINESS CHECKING



COLLECTING FUNDS



FRAUD PROTECTION



DISBURSING FUNDS



MANAGING FUNDS



STAYING INFORMED

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 <sup>3</sup>
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.
<ul style="list-style-type: none"> <li>▪ \$100 minimum opening balance</li> <li>▪ No monthly service charge<sup>1</sup></li> <li>▪ No minimum balance required to earn interest<sup>2</sup></li> <li>▪ After 100 free checks, a per check charge of \$0.12 each statement cycle</li> </ul>	<ul style="list-style-type: none"> <li>▪ \$500 minimum opening balance</li> <li>▪ No monthly service charge<sup>1</sup></li> <li>▪ No minimum balance required to earn interest<sup>2</sup></li> </ul>	<ul style="list-style-type: none"> <li>▪ Minimum opening balance requirement of \$100</li> <li>▪ No monthly service charge<sup>1</sup></li> <li>▪ Per check charge of \$0.12 each statement cycle</li> </ul>


<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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	
<b>ACH Origination</b>	Use the Automated Clearing House (ACH) network to quickly and easily collect payments or donations. (Credit approval required.)
<b>Cash Vault/ Armored Car</b>	Armored car service is available on a regular schedule ranging from once a month to seven days a week, based on your needs. NOTE: this service is available in select areas. Please contact us for more information.
<b>Lockbox</b>	Customizable payment processing is available to help speed the collection of payments and streamline reporting. We provide electronic delivery of detailed processing reports and posting files that are configured to integrate with your accounting software. NOTE: this service is available in select areas. Please contact us for more information.
<b>Merchant Bankcard Services</b>	Accept and process credit card payments in person, over the phone, or on your website. (Provided by a third party vendor.)
<b>Remote Deposit Capture</b>	Deposit checks directly from your computer or desktop. Scan images of checks and send them electronically to your HomeStreet account for processing.
<b>Mobile Remote Deposit</b>	Ideal for lower volume deposits – just download our Business Mobile Banking app and deposit checks using your smart device (Android phone, iPhone, and/or iPad).
<b>Check2ACH</b>	Converts paper Bill Pay checks to ACH transactions. We provide daily transaction reports that allow you to view and decision incoming payments. We provide a daily posting file that integrates with your accounting software.

 Fraud Protection Services	
<b>Positive Pay</b>	A daily check reconciliation service that notifies you of potentially fraudulent checks. You are presented with online reports and images of any exception items and can make the decision to either pay or return any suspect items.
<b>ACH Positive Pay</b>	Prevent unauthorized ACH debit activity on your account by establishing payment rules for incoming ACH debits. You are presented with online reports and can make the decision to either pay or return any suspect items.
<b>IBM Trusteer Rapport</b>	IBM Trusteer Rapport services are offered free of charge. This software protects online banking users from malicious software and phishing attacks.

Additional Cash Management Services			
Disbursing Funds	Managing Funds	Staying Informed	
<ul style="list-style-type: none"> <li>▪ ACH Origination</li> <li>▪ Business Credit Cards</li> <li>▪ Corporate Purchase Cards</li> <li>▪ Online Bill Pay</li> <li>▪ Outgoing Wire Transfers</li> </ul>	<ul style="list-style-type: none"> <li>▪ Cash Sweep Account</li> <li>▪ Automated Loan Sweep</li> <li>▪ Zero Balance Accounts</li> </ul>	<ul style="list-style-type: none"> <li>▪ Account Analysis</li> <li>▪ Account Reconciliation Services</li> <li>▪ Business Online Banking</li> <li>▪ Check Images on CD ROM</li> </ul>	<ul style="list-style-type: none"> <li>▪ Data Exchange/BAI Reporting</li> <li>▪ E-Statements</li> <li>▪ E-Notices</li> <li>▪ EDI Reporting (Electronic Data Interchange)</li> </ul>

# 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](https://homestreet.com/community).



## For more information:

Call 855.839.6998

Or visit us at [homestreet.com/nonprofitbanking](https://homestreet.com/nonprofitbanking)

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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.