

Banking Benefits for **City of Kent Employees**



[HomeStreet] *Inside Edge*

Banking Benefits for City of Kent Employees

As a City of Kent employee, you are eligible for exclusive banking and home loan benefits with the HomeStreet Inside Edge Program offered through HomeStreet Bank. With this benefits package, you have access to banking products unlike any other.



Free Checking

Take advantage of an exclusive free checking account that includes ATM refunds¹ and a \$100 bonus² with a monthly direct deposit of \$1,000



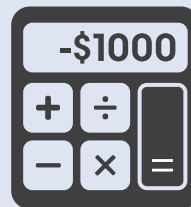
Significant Savings on Closing Costs

Save \$1,000s³ on home purchases & refinances



Free financial fitness seminars

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



Access to down payment assistance

Take advantage of our experts who will help you navigate the down-payment programs in your area



Rate reductions on personal loans

0.25%⁴ interest rate discount on any new personal loan



Savings Benefits

0.25%⁵ rate bonus on a new Certificate of Deposit, excluding promotional CDs

MORTGAGE BENEFITS:

Seattle/Tacoma: 206-628-0207
Toll Free: 888-425-6990

BANKING BENEFITS:

Toll Free: 800-719-8080

[HomeStreet] *Inside Edge*

Learn more at www.HomeStreet.com/CityofKent

12039 02/15/2017

1. 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. 2. 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. Actual savings may vary depending on loan amount and services selected. All loans subject to approval. 4. APR (Annual Percentage Rate) discount excludes Holiday Loan Program and Home Equity Loans and Home Equity Lines of Credit. 5. 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

