

[HomeStreet] Bank®

California Rate Schedule Effective as of 11/17/2023

Personal Checking Accounts

Account Type	Minimum Daily Balance to Obtain APY	Interest Rate	APY	Minimum Opening Deposit	Monthly Service Charge	Minimum Daily Balance to Waive Monthly Service Charge
Interest Checking	\$2,500 - \$9,999 \$10,000+	0.050% 0.100%	0.05% 0.10%	\$2,500	\$10	\$2,500
Free Checking	No Interest Paid			\$100	\$0	N/A
Workplace Checking	No Interest Paid			\$100	\$0	N/A
Student Checking	No Interest Paid			\$50	\$0	N/A
Bank On Checking	No Interest Paid			\$25	\$5	Cannot Be Waived

Personal Money Market Accounts

Account Type	Minimum Daily Balance to Obtain APY	Interest Rate	APY	Minimum Opening Deposit	Monthly Service Charge	Minimum Daily Balance to Waive Monthly Service Charge
Personal Money Market Account	up to \$9,999	0.349%	0.35%	\$1,000	\$5	\$1,000
	\$10,000 - \$49,999	0.349%	0.35%			
	\$50,000 - \$99,999	0.349%	0.35%			
	\$100,000 - \$149,999	0.349%	0.35%			
	\$150,000 - \$249,999	0.349%	0.35%			
	\$250,000 - \$499,999 \$500,000+	0.349%	0.35%			
Personal Money Market Special Account	up to \$9,999	0.349%	0.35%	\$1,000	\$5	\$1,000
	\$10,000 - \$49,999	0.349%	0.35%			
	\$50,000 - \$99,999	0.995%	1.00%			
	\$100,000 - \$149,999	1.490%	1.50%			
	\$150,000 - \$249,999	1.736%	1.75%			
	\$250,000 - \$499,999	1.982%	2.00%			
	\$500,000 - \$999,999 \$1,000,000+	2.276%	2.30%			
Personal Promotional Plus Money Market Account	up to \$9,999	0.349%	0.35%	This product has been discontinued and is no longer available to open as a new account.		
	\$10,000 - \$49,999	0.349%	0.35%			
	\$50,000 - \$99,999	0.349%	0.35%			
	\$100,000 - \$149,999	0.349%	0.35%			
	\$150,000 - \$249,999	0.349%	0.35%			
	\$250,000 - \$499,999 \$500,000+	0.349%	0.35%			

Personal Savings Accounts

Account Type	Minimum Daily Balance to Obtain APY	Interest Rate	APY	Minimum Opening Deposit	Monthly Service Charge	Minimum Daily Balance to Waive Monthly Service Charge
Personal Savings Account	No Minimum Required	0.050%	0.05%	\$200	\$1	\$200
Retirement Savings Account	No Minimum Required	0.050%	0.05%	\$200	\$1	\$200
Minor Savings Account	No Minimum Required	0.050%	0.05%	\$25	\$0	N/A
Health Savings Account	No Minimum Required	0.100%	0.10%	\$100	\$0	N/A
Holiday Club Account	No Minimum Required	0.100%	0.10%	\$200	\$0	N/A

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.

At our discretion, we may change the interest rate, APY, or interest rate tiers on account at any time.

Fees may reduce earnings. Refer to account Terms & Conditions and Schedule of Fees Personal Deposit Accounts.

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Certificates of Deposit

Custom and IRA Certificates ^{1 2}		Up to \$499	\$500 to \$2,499	\$2,500 to \$4,999	\$5,000 to \$9,999	\$10,000 to 24,999	\$25,000+	Renewal Term
31 Day CD	Interest Rate	0.000%	0.100%	0.100%	0.100%	0.100%	0.100%	31 Day
	APY	0.00%	0.10%	0.10%	0.10%	0.10%	0.10%	Custom CD
3 Month CD	Interest Rate	0.000%	0.150%	0.150%	0.150%	0.150%	0.150%	3 Month
	APY	0.00%	0.15%	0.15%	0.15%	0.15%	0.15%	Custom CD
6 Month CD	Interest Rate	0.000%	0.200%	0.200%	0.200%	0.200%	0.200%	6 Month
	APY	0.00%	0.20%	0.20%	0.20%	0.20%	0.20%	Custom CD
9 Month CD	Interest Rate	0.000%	0.200%	0.200%	0.200%	0.200%	0.200%	9 Month
	APY	0.00%	0.20%	0.20%	0.20%	0.20%	0.20%	Custom CD
1 Year CD	Interest Rate	0.000%	0.200%	0.200%	0.200%	0.200%	0.200%	1 Year
	APY	0.00%	0.20%	0.20%	0.20%	0.20%	0.20%	Custom CD
18 Month CD	Interest Rate	0.000%	0.200%	0.200%	0.200%	0.200%	0.200%	18 Month
	APY	0.00%	0.20%	0.20%	0.20%	0.20%	0.20%	Custom CD
2 Year CD	Interest Rate	0.000%	0.200%	0.200%	0.200%	0.200%	0.200%	2 Year
	APY	0.00%	0.20%	0.20%	0.20%	0.20%	0.20%	Custom CD
3 Year CD	Interest Rate	0.000%	0.200%	0.200%	0.200%	0.200%	0.200%	3 Year
	APY	0.00%	0.20%	0.20%	0.20%	0.20%	0.20%	Custom CD
5 Year CD	Interest Rate	0.000%	0.200%	0.200%	0.200%	0.200%	0.200%	5 Year
	APY	0.00%	0.20%	0.20%	0.20%	0.20%	0.20%	Custom CD

Featured and IRA Certificates ^{1 2}		Up to \$499	\$500 to \$2,499	\$2,500 to \$4,999	\$5,000 to \$9,999	\$10,000 to 24,999	\$25,000+	Renewal Term
4 Month Featured CD	Interest Rate	0.000%	3.445%	3.445%	3.445%	3.445%	3.445%	3 Month
	APY	0.00%	3.50%	3.50%	3.50%	3.50%	3.50%	Custom CD
7 Month Featured CD	Interest Rate	0.000%	4.889%	4.889%	4.889%	4.889%	4.889%	6 Month
	APY	0.00%	5.00%	5.00%	5.00%	5.00%	5.00%	Custom CD
11 Month Featured CD	Interest Rate	0.000%	4.554%	4.554%	4.554%	4.554%	4.554%	1 Year
	APY	0.00%	4.65%	4.65%	4.65%	4.65%	4.65%	Custom CD
15 Month Featured CD	Interest Rate	0.000%	0.250%	0.250%	0.250%	0.250%	0.250%	1 Year
	APY	0.00%	0.25%	0.25%	0.25%	0.25%	0.25%	Custom CD
18 Month Featured CD	Interest Rate	0.000%	4.554%	4.554%	4.554%	4.554%	4.554%	18 Month
	APY	0.00%	4.65%	4.65%	4.65%	4.65%	4.65%	Custom CD
22 Month Featured CD	Interest Rate	0.000%	0.399%	0.399%	0.399%	0.399%	0.399%	18 Month
	APY	0.00%	0.40%	0.40%	0.40%	0.40%	0.40%	Custom CD
3 Year Featured CD	Interest Rate	0.000%	0.399%	0.399%	0.399%	0.399%	0.399%	3 Year
	APY	0.00%	0.40%	0.40%	0.40%	0.40%	0.40%	Custom CD
5 Year Featured CD	Interest Rate	0.000%	0.399%	0.399%	0.399%	0.399%	0.399%	5 Year
	APY	0.00%	0.40%	0.40%	0.40%	0.40%	0.40%	Custom CD

¹ Minimum balance to open and obtain APY is \$500; if the ledger balance falls below \$500 interest will not be paid

² Maximum balance is \$240,000 per CD unless stated otherwise

Jumbo Certificates ³		\$90,000+
30 Day CD	Interest Rate	0.150%
	APY	0.15%
60 Day CD	Interest Rate	0.150%
	APY	0.15%
90 Day CD	Interest Rate	0.150%
	APY	0.15%
120 Day CD	Interest Rate	0.150%
	APY	0.15%
180 Day CD	Interest Rate	0.300%
	APY	0.30%
270 Day CD	Interest Rate	0.300%
	APY	0.30%
365 Day CD	Interest Rate	0.300%
	APY	0.30%

³ Minimum balance to open and obtain APY is \$90,000; if the ledger balance falls below \$90,000 interest will not be paid; no maximum balance

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Business Checking Accounts

Account Type	Minimum Daily Balance to Obtain APY	Interest Rate	APY	Minimum Opening Deposit	Monthly Service Charge	Minimum Daily Balance to Waive Monthly Service Charge
Business Basics	No Interest Paid			\$1,000	\$10	\$1,000
Business Advantage	up to \$999 \$1,000+	0.000% 0.100%	0.00% 0.10%	\$5,000	\$15	\$5,000
IOLTA ¹	No Minimum Required	0.100%	0.10%	\$500	\$10	Cannot Be Waived
Business Analyzed ²	No Interest Paid			\$100	\$15	Cannot Be Waived

¹An operating account with the Bank is required. Interest is paid to the State Bar Association.

²Earnings Credit Allowance may be used to offset analysis charges; for our current Earnings Credit Rate call 1-855-318-3737.

Business Money Market Accounts

Account Type	Minimum Daily Balance to Obtain APY	Interest Rate	APY	Minimum Opening Deposit	Monthly Service Charge	Minimum Daily Balance to Waive Monthly Service Charge
Business Money Market Account	up to \$49,999	0.349%	0.35%	\$1,000	\$5	\$1,000
	\$50,000 - \$99,999	0.349%	0.35%			
	\$100,000 - \$149,999	0.349%	0.35%			
	\$150,000 - \$249,999	0.349%	0.35%			
	\$250,000 - \$999,999	0.349%	0.35%			
	\$1,000,000 - \$4,999,999	0.349%	0.35%			
\$5,000,000+	0.349%	0.35%				
Business Money Market Special Account	up to \$9,999	0.349%	0.35%	\$1,000	\$5	\$1,000
	\$10,000 - \$49,999	0.349%	0.35%			
	\$50,000 - \$99,999	0.995%	1.00%			
	\$100,000 - \$149,999	1.490%	1.50%			
	\$150,000 - \$249,999	1.736%	1.75%			
	\$250,000 - \$499,999	1.982%	2.00%			
	\$500,000 - \$999,999	2.276%	2.30%			
\$1,000,000+	2.276%	2.30%				

Business Savings Accounts

Account Type	Minimum Daily Balance to Obtain APY	Interest Rate	APY	Minimum Opening Deposit	Monthly Service Charge	Minimum Daily Balance to Waive Monthly Service Charge
Business Savings Account	No Minimum Required	0.100%	0.10%	\$200	\$1	\$200

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.

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