

Banking and Mortgage Benefits for **Affinity Program** **Seattle Housing Authority Employees**



Banking and Mortgage Benefits for Affinity Program Seattle Housing Authority Employees

As part of the Mechanics Bank Affinity Program, you are eligible to take advantage of banking and home loan benefits.



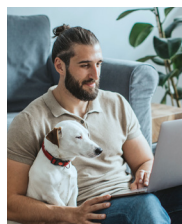
Workplace Checking.¹

Take advantage of a select checking account with no monthly service charge when you sign up for eStatements². Ask us how to get ATM surcharge fee refunds.³



Savings on closing costs.

Save money⁵ on home purchases & refinances.



Free financial fitness webinars.

Attend both live and virtual workshops ranging in topics from understanding your credit to the steps to homeownership.



Access to down payment assistance.

Take advantage of our knowledgeable loan officers who will help you navigate the down-payment programs in your area.



Rate reductions on select personal loans.

Receive a 0.25% interest rate discount⁴ on a new personal loan with additional 0.25% interest rate discount with automatic payment transfers from a Mechanics Bank account. Mortgage, Home Equity and Holiday Loan financing excluded.



Savings opportunities.

Open a new Certificate of Deposit or Savings Account.

Mortgage Benefits
Seattle Lending
206.628.0207

Banking Benefits
Seattle Branch
206.621.0100



Eligible Participants of Associations are required to self-identify by providing the name of the Association or qualifying Business they are affiliated with.

Learn more: homestreet.com/benefits



Effective September 2, 2025, HomeStreet Bank is now Mechanics Bank. However, please continue to visit homestreet.com to access your former HomeStreet accounts until further notice.

1. The Workplace Checking account is available to current members and employees of organizations participating in the Mechanics Bank Affinity Program, including retired employees and immediate family members of current members and employees, and retired employees. "Immediate family members" refers to spouses, parents, and children of current members and employees, or retired employees. Unless otherwise specified, all accounts are subject to Mechanics Bank's customary fees. Refer to the Schedule of Fees for Personal Deposit Accounts for details. Fees are subject to change upon notice as may be required by law. 2. If you choose to receive a monthly account statement via postal mail, a \$5 paper statement fee will be assessed each month. To avoid this fee, you can sign up to receive free eStatements and turn off paper statements through Online Banking. Opting out of paper statements will terminate the mailing of your monthly account statement. This fee is waived if the primary account holder is under the age of 18 or 62 years of age or older. Additional fees may apply for copies of paper statements or check images. 3. ATM surcharge fees assessed by ATM owners for transactions made in the United States will be refunded up to \$12 per statement cycle when you make at least \$500 in monthly deposits to your Workplace Checking account. Fees in excess of \$12 will not be refunded. The ATM surcharge fees to be refunded will be credited to your Workplace Checking account on the last business day of the statement cycle. To receive refunds, your checking account must be open at the time fees are refunded. 4. To receive your interest rate discount, you must mention you are an Affinity member prior to loan closing. APR (Annual Percentage Rate) discount excludes Holiday Loan Program, mortgage loans, and Home Equity Loans and Lines of Credit. 5. Eligible Participants of Associations are required to self-identify by providing the name of the Association or qualifying Business they are affiliated with. Affinity Program mortgage savings are only available through a Mechanics Bank, Affinity Loan Officer. Actual savings may vary depending on loan amount and services selected.

All loans are subject to program eligibility, acceptable collateral, underwriting and credit approval. Other terms and conditions apply. Mechanics Bank NMLS# 442116. Equal Housing Lender. 051-MORT/0825

