

FACTS**WHAT DOES HOMESTREET DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and credit history • Account balances and account transactions • Assets and payment history
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How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons HomeStreet chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does HomeStreet share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call 800-719-8080 — a customer service representative will assist you or • Visit us online: www.homestreet.com/optout <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 800-719-8080 or go to info@homestreet.com
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Who we are	
Who is providing this notice?	HomeStreet, Inc., HomeStreet Bank, HomeStreet Capital Corporation, HomeStreet Insurance, and Union Street Holdings LLC

What we do	
How does HomeStreet protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. HomeStreet regularly audits and tests our systems to ensure data security. We also educate employees on the importance of confidentiality and restrict as needed, employees access to your nonpublic information.
How does HomeStreet collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or apply for insurance • apply for a loan or provide account information • give us income information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness

	<ul style="list-style-type: none"> • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with a HomeStreet name; financial companies such as HomeStreet Bank; HomeStreet Capital; HomeStreet Insurance; Windermere Mortgage Services Series LLC; and Union Street Holdings LLC.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Except under joint marketing agreements, HomeStreet does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include credit card issuers, securities brokerage, annuity and insurance providers, payment processors, and other financial services companies.