

# New Name. Same Faces.

HomeStreet Bank will  
become Mechanics Bank  
beginning September 2, 2025.



Mechanics Bank<sup>®</sup>

+

[HomeStreet]

**Better. Together.**

# Here's what you need to know, effective Tuesday, September 2, 2025

## What's Changing

- **Our Name** – HomeStreet Bank will become Mechanics Bank.
- **Our Logo** – The HomeStreet Bank logo will be replaced with the Mechanics Bank logo on almost everything you see. It won't all happen at once or overnight, but gradually you'll see the Mechanics Bank name more and more — on everything from your account statements to our buildings, and beyond.
- **Branch Signage** – Our branches will begin receiving new, temporary signs featuring the Mechanics Bank name and logo right away.
- **Our Website** – The website address you're familiar with (homestreet.com) won't change right now, but it will feature Mechanics Bank's colors. You can still log on at homestreet.com for all your online banking needs, just like you do today. You can also read about product and service updates, and additional merger details and proceedings on our website.

## What's NOT Changing

- Your account number(s)
- The routing/transit number you use today
- Your ability to use your HomeStreet Bank checks, credit or debit/ATM cards (as you do today)
- Your FDIC insurance on qualified deposits<sup>1</sup> (see the footnote below for important additional details)
- Your loan interest rates or loan terms (including payment due dates, and any pre-scheduled automatic loan payments)
- Your access to online banking through homestreet.com (although the site will look a little different)
- Your access to mobile banking through your mobile device and the HomeStreet Mobile Banking apps
- Our deposit and loan products
- Our fees and charges
- Our account agreement(s)
- Our commitment to serve you and our communities

## What's New

- For now, you'll be able to make basic deposit, withdrawal and other limited in-person banking transactions at any of our additional 111 Mechanics Bank locations in California. After system integrations in 2026, you'll enjoy full service at all 166 locations throughout Washington, Oregon, California and Hawaii.
- You can make withdrawals from any Mechanics Bank operated ATM without a fee.
- Highly personalized and sophisticated financial solutions from our full-service Wealth Management group, including expanded private banking options, trust and estate services, investment management, and specialty asset management services.<sup>2</sup>

## What's Next

In the first quarter of 2026, we expect to begin integrating our two banking systems, which may result in changes to your account(s) and our current products and service offerings. We're confident that any changes will provide access to even more banking and financial solutions to help you achieve your goals, as well as enhance your online and mobile banking experience. As our plans for system integration become clear in the coming months we will update you with key dates and additional information. In the meantime, please reach out with any questions at **800.719.8080** or visit us online at **homestreet.com/together**.

1) Important Notice about FDIC Insurance: As of September 2, 2025 HomeStreet Bank and Mechanics Bank are considered insured by the same depository institution (Mechanics Bank). Basic FDIC insurance coverage for deposit accounts (checking, savings, money market, and certificates of deposit (CDs)) is \$250,000. If you have deposits at both banks at this time, your deposits will remain insured separately for at least six months from this date and possibly longer for CDs. This grace period gives you the opportunity to restructure your accounts, if necessary. You may also qualify for more than \$250,000 in FDIC insurance coverage if you own deposit accounts in different ownership categories. Your local branch staff will be able to discuss account options and additional solutions with you to help optimize your FDIC insurance. If you have questions about FDIC insurance or would like to calculate coverage for your individual situation, please visit [www.fdic.gov/deposit/deposits](http://www.fdic.gov/deposit/deposits)

2) Investment management and trust services are offered by Mechanics Bank Wealth Management. Mechanics Bank investment products are:

# Questions?

Give us a call at **800.719.8080** or visit us online at **[homestreet.com/together](https://homestreet.com/together)**



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