

# Home lending interest rate promotion Client FAQ

Ameriprise Home Lending Program, provided by Rocket Mortgage®

## Offer overview<sup>1</sup>

Through October 31, 2026, you can earn a **0.125% interest rate discount** on a new Ameriprise Home Lending Program mortgage or home equity product by completing required activities.

Ameriprise Financial also offers **relationship pricing**, which may provide **larger interest rate discounts** based on your eligible assets and banking relationship.

## How it works:

Unlock a **0.125% interest rate discount** by completing the following steps:

1. Apply for a mortgage or home equity line of credit with Rocket Mortgage.
2. Open and fund an *Ameriprise*® Bank Checking Account at least **10 calendar days prior to closing**.
3. Agree to establish automatic payments from your *Ameriprise* Bank Checking Account at closing.

## FAQ

### Q. What is the home lending interest rate promotion?

**A.** The interest rate promotion is a **limited-time offer** that provides a **0.125% interest rate discount** on eligible home lending products when you open and fund an Ameriprise Bank Checking Account and enroll in automatic payments.

**Q. How do Ameriprise® Bank Checking Account and automatic payments factor into this promotion?**

**A.** To be eligible for this promotion, you must have an open and funded Ameriprise Bank Checking Account at least 10 calendar days prior to closing. Additionally, you must agree to establish automatic payments from an Ameriprise Bank Checking Account by signing the authorization letter at closing. New Ameriprise Bank Checking Accounts require a minimum opening deposit of \$25 in a single transaction.

Visit the [Ameriprise Bank Checking Account page](#) on Ameriprise.com for more information or to complete an account application.

**Q. Do I need a certain amount of assets to qualify for this offer?**

**A.** No. This promotional offer does not require a minimum asset level.

**Q. Which lending products are eligible for this offer?**

**A.** The interest rate discounts are only available to clients who apply for a new 10/6 jumbo Adjustable-Rate Mortgages (“ARMs”), 7/6 jumbo ARMs, 5/6 jumbo ARMs, jumbo 15-year fixed mortgages and home equity line of credit (“HELOC”) and close that loan or line of credit with Rocket Mortgage through the dedicated phone number, website or Rocket's Pro Refer Application from Ameriprise Financial.

**Q. Which Ameriprise accounts are not included as eligible assets towards rate discount offer qualification?**

**A.** External accounts and Ameriprise Trust accounts are not eligible. The list of eligible Ameriprise accounts and ownership types may change at any time without notice.

**Q. Can I combine this offer with other Ameriprise Home Lending Program discounts or offers?**

**A.** No. This promotional discount **may not be combined** with any other Ameriprise Home Lending Program discount or offers.

**Q. Will my rate change after the promotional period ends?**

**A.** No. Once required activities have been completed and the interest rate discount is applied, your interest rate discount will remain in place for the life of the loan.

## For more information, speak with your Ameriprise advisor or contact a Rocket Mortgage Home Expert at **866.697.3756**

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If you have less than \$500,000 in Eligible Household Assets Amount and agree to establish automatic payment, you will be eligible for 0.125% discount off certain mortgage and HELOC interest rates.

Client(s) must agree to establish automatic mortgage or HELOC payments from his/her *Ameriprise*® Bank Checking Account (“Checking Account”) at closing. The Checking Account provided for the automatic payment must be in the name of one or more mortgage loan or HELOC borrower(s) and be open, funded and in good standing 10 days prior to closing and at closing. Checking Account must have sufficient funds to cover the mortgage or HELOC payment amount at the time of automatic payment deduction to avoid fees. Please refer to your mortgage loan or HELOC closing document(s) and Ameriprise Bank, FSB Deposit Account Agreement and Ameriprise Bank, FSB Deposit Accounts Consumer Pricing Disclosure for applicable product fees, terms and condition.

Eligible Household Assets Amount means eligible Ameriprise assets amount in client’s primary household group in the last Ameriprise consolidated statement 10 days prior to closing. The Eligible Household Assets Amount must be held in the following open and active Ameriprise accounts: Ameriprise Bank, FSB deposit accounts, Ameriprise Bank (Savings, Checking, Certificate of Deposits) accounts, *Ameriprise*® Certificates, *Ameriprise ONE*®, *Active Portfolios*®, *Ameriprise* Brokerage accounts, TRAD, RPS VL/UL, *RiverSource*® annuity products, Genworth: AMER MAYFLOWER, First Colony Policy file, GE Capital assurance file, GE Life policy file, UNUM Policy file, John Hancock LTD, Direct at Fund Level 4, Direct at Fund – Networked Level 0, each held individually, jointly or by revocable living trust within the client’s primary household group<sup>0</sup> each held individually, jointly or by revocable living trust within the client’s primary household group. The following Ameriprise accounts are not considered eligible Ameriprise accounts: external account and Ameriprise Trust accounts. The list of eligible Ameriprise accounts and ownership types may change at any time without notice, unless otherwise required by law. A primary household group consists of accounts owned by an individual, his or her spouse or domestic partner, and their unmarried children under the age of 21 who reside at the same address. Ameriprise accounts held by any corporation, partnership, irrevocable trust and other entity type will not be considered part of the primary household group for these interest rate discounts. For co-borrowers, at least one borrower must have the Eligible Household Assets Amount. The Eligible Household Assets Amount will be determined by the highest amount among the co-borrowers.

If you have more than \$500,000 in Eligible Household Assets Amount, see applicable interest rate discounts and terms and conditions at <https://www.ameriprise.com/products/ameriprise-bank/home-lending>.

One interest rate discount per loan or line of credit. Interest rate discounts do not apply to new loans or lines of credit submitted through non-retail loan originators, including brokers, non-Agency and 2nd lien loans.

The interest rate discounts cannot be retroactively applied to previously closed loans or lines of credit or previously locked loans or line of credit. Additional terms and restrictions apply. Rocket Mortgage reserves the right to cancel or modify these interest rate discounts, terms and conditions at any time. Interest rate discount is nontransferable. Interest rate discounts are not valid with any additional discounts or promotions. Contact a Rocket Mortgage Banker for more details.

Other terms and conditions apply. Offers subject to change.

*Ameriprise* Bank Checking Accounts are provided by Ameriprise Bank, FSB, Member FDIC. *Ameriprise* Bank Checking Accounts are subject to approval.

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#626; NJ: New Jersey - Rocket Mortgage, LLC, 1050 Woodward Ave., Detroit, MI 48226, (888) 474-0404, Licensed by the N.J. Department of Banking and Insurance.; NY: Rocket Mortgage, LLC, 1050 Woodward Ave., Detroit, MI 48226 Licensed Mortgage Banker-NYS Department of Financial Services; OH: MB 850076; OR: License #ML-1387; PA: Licensed by the Dept. of Banking - License #21430; RI: Licensed Lender; WA: Consumer Loan Company License CL-3030. Conditions may apply.

If Ameriprise Bank, FSB purchases your home equity lending product, the proceeds from that home equity lending product may not be used to purchase, carry or trade margin stock, or to pay down any existing margin loan balance and cannot be deposited with Ameriprise Financial Inc. or any of its subsidiaries, either directly or indirectly, under any circumstances, except into Ameriprise Bank, FSB deposit accounts.

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*Ameriprise*® Bank Checking Accounts are subject to approval. Other terms and conditions apply. The terms, conditions, fees and features of the Ameriprise Bank Checking Account may change. For terms and conditions of the Ameriprise Bank Checking Account, please see [Ameriprise Bank, FSB Deposit Account Agreement](#).



Equal Housing Lender

Ameriprise Financial, Inc., its affiliates and associated financial advisors are not mortgage originators, do not make, offer or negotiate terms of any home lending products including mortgages and home equity lines of credits.

**Investment products are not insured by the FDIC, NCUA or any federal agency, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.**

Ameriprise Financial cannot guarantee future financial results.

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