

Relationship Pricing Client FAQ

Ameriprise Home Lending Program, provided by Rocket Mortgage®

Overview

With Relationship Pricing, you can **unlock up to a 0.75% interest rate discount** on a new Ameriprise Home Lending Program mortgage or home equity product based on your eligible assets in certain Ameriprise Financial accounts and automatic payments from an *Ameriprise*® Bank Checking Account.¹

Mortgage*	Interest Rate Discount 0.125% ≥ \$500,000 in eligible assets	Interest Rate Discount 0.250% ≥ \$1 million in eligible assets	Interest Rate Discount 0.500% ≥ \$5 million in eligible assets	Interest Rate Discount 0.750% ≥ \$10 million in eligible assets
	Interest Rate Discount 0.250% ≥ \$500,000 in eligible assets	Interest Rate Discount 0.350% ≥ \$1 million in eligible assets	Interest Rate Discount 0.500% ≥ \$5 million in eligible assets	Interest Rate Discount 0.750% ≥ \$10 million in eligible assets
Home Equity Line of Credit	Interest Rate Discount 0.250% ≥ \$500,000 in eligible assets	Interest Rate Discount 0.350% ≥ \$1 million in eligible assets	Interest Rate Discount 0.500% ≥ \$5 million in eligible assets	Interest Rate Discount 0.750% ≥ \$10 million in eligible assets

* These mortgage interest rate discounts are only available on the following Ameriprise Home Lending Program products, provided by Rocket Mortgage: 10/6 jumbo Adjustable-Rate Mortgages (“ARMs”), 7/6 jumbo ARM, 5/6 jumbo ARM, jumbo 15-year fixed mortgages. See mortgage and HELOC discounts terms and conditions below for details.

How it works:

Complete these steps to earn an interest rate discount **up to 0.750%** based on your eligible assets with Ameriprise.

1. Complete a mortgage or home equity line of credit application 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 an *Ameriprise* Bank Checking Account.

FAQ

Q. How do *Ameriprise*[®] Bank Checking Account and automatic payments factor into relationship pricing?

A. To be eligible for relationship pricing, 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. How are relationship pricing discount levels determined?

A. Relationship pricing discount levels are based on your eligible Ameriprise assets as of the most recent Ameriprise consolidated statement. Any qualifying new money deposits made from external accounts into select Ameriprise Bank deposit accounts at least 10 calendar days prior to closing will be added towards your eligible asset level.¹

Q. Can I deposit new money to increase their relationship pricing discount?

A. Yes, you may deposit additional **funds from accounts outside of Ameriprise Bank, FSB and its affiliates** into an *Ameriprise* Bank Checking Account, *Ameriprise*[®] Bank Savings Account or Ameriprise Bank Certificate of Deposits Account. New money deposits will be included in determining your relationship pricing discount level if the deposits are made after submission of a home lending application and at least 10 calendar days prior to closing.

Q. Which lending products are eligible to receive a relationship pricing discount?

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 ARM, 5/6 jumbo ARM, 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 relationship pricing 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. Are clients who receive a relationship pricing discount eligible for other home lending offers and discounts?

A. No. Clients who receive a Relationship Pricing discount are not eligible to receive any other Ameriprise Home Lending Program offers or discounts.

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

¹ 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.

To be eligible for the applicable mortgage or HELOC interest rate discount:

- A. **Automatic Payment:** Client(s) must agree to establish automatic mortgage or HELOC payments from his/her *Ameriprise*® Bank Checking Account (“Checking Account”) at closing, **AND**
- 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.
- B. **Eligible Assets:** Client must have: 1) **at least \$500,000 in Eligible Household Assets Amount** and 2) meet the applicable **Eligible Assets Amount** threshold for the corresponding interest rate discount.

Eligible Assets Amount includes Eligible Household Assets Amount and New Money Amount. The Eligible Assets Amounts thresholds and applicable interest rate discounts are as follows:

Eligible Assets Amount	Mortgage Interest Rate Discount	HELOC Interest Rate Discount
\$500,000 - \$999,999.99	0.125% off interest rate	0.25% off interest rate
\$1 million - \$4,999,999.99	0.25% off interest rate	0.35% off interest rate
\$5 million - \$9,999,999.99	0.5% off interest rate	0.5% off interest rate
\$10,000,000 or more	0.75% off interest rate	0.75% off interest rate

New Money Amount is not required to be deposited into your Deposit Account to receive the interest rate discount. You can maximize the interest rate discount and unlock higher discount on certain new mortgage or HELOC by depositing New Money Amount. See Section B.ii below for details.

- Eligible Household Assets:** Client(s) must have eligible Ameriprise assets amount in client’s primary household group in the last Ameriprise consolidated statement 10 days prior to closing (“Eligible Household Assets Amount”). Eligible Household Assets Amount must meet the applicable threshold for the corresponding interest rate discount.
 - 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, Insurance and Annuities, 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, 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 accounts 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.

- For example, if a client has \$900,000 in Eligible Household Assets Amount, the corresponding interest rate discount would be 0.125% off mortgage interest rate and 0.25% off HELOC interest rate. See Section B.ii below on how you can unlock higher interest rate discount with New Money Amount deposit.
 - Eligible Household Assets Amounts will be verified 10 days prior to closing.
- ii. **New Money – Added Benefit:** If you have at least \$500,000 in Eligible Household Assets Amount, you can maximize the interest rate discount and unlock higher discount on certain new mortgage or HELOC by depositing New Money Amount.

New Money must be deposited by you into and posted to your Checking Account, Ameriprise Bank Savings Account, Ameriprise Bank Certificate of Deposit account (each, "Deposit Account") after you apply for an eligible mortgage or HELOC and 10 days before closing ("New Money Amount"). The New Money Amount deposited and posted to your Deposit Account(s) will be added to your Eligible Assets Amount.

- New Money is money that is deposited into your Ameriprise Deposit Account(s) directly from external accounts outside of Ameriprise Bank, FSB and its affiliates. Deposits made by internal transfers from any Ameriprise accounts are not considered New Money.
- The client(s) must have an existing Deposit Account or open and fund a new Deposit Account. The Deposit Account(s) must be in good standing. Please refer to Ameriprise Bank, FSB Deposit Account Agreement for Deposit Accounts terms and conditions.
- The client must be the owner or co-owner of Deposit Account(s).
- For example, if a client has \$900,000 in Eligible Household Assets Amount and \$150,000 in New Money Amount is deposited and posted to that client's Deposit Account, the corresponding interest rate discounts would be 0.25% off mortgage interest rate and 0.35% off HELOC interest rate.
- New Money Amount deposited into and posted to your Deposit Account(s) will be verified 10 days before closing.

Interest rate discount is limited to a maximum 0.75% reduction per eligible mortgage or HELOC depending on the Eligible Assets Amount.

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.

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

Ameriprise Bank, FSB provides mortgage and home equity lending products and services through a third-party relationship with Rocket Mortgage, LLC NMLS#3030. Access the Rocket Mortgage NMLS consumer access page. Mortgage and home equity lending products are offered by Rocket Mortgage, LLC. Rocket Mortgage, LLC is not an affiliate of Ameriprise Bank, FSB. Ameriprise Bank, FSB does not offer or negotiate mortgage and home equity lending products and does not take mortgage and home equity lending applications. Ameriprise Bank, FSB may purchase and service some mortgage and home equity lending products originated by Rocket Mortgage, LLC. Ameriprise Bank, FSB does not guarantee products or services offered by Rocket Mortgage, LLC.

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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.

Ameriprise Bank, FSB provides deposit, lending, and personal trust products and services to its customers, including clients of Ameriprise Financial Services, LLC (AFS). Ameriprise Bank, FSB and AFS are subsidiaries of Ameriprise Financial, Inc. Your Ameriprise advisor may earn compensation in connection with the Ameriprise Bank products that you choose to open. Ameriprise Bank, FSB. Member FDIC.

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.

Securities offered by Ameriprise Financial Services, LLC. Member FINRA and SIPC.

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