

FORM CRS RELATIONSHIP SUMMARY

1. INTRODUCTION

Home Financial Services, Inc. is registered with the Securities & Exchange Commission as a broker-dealer that provides brokerage accounts and services. Home Financial Services, Inc. is also a member of the Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC). Brokerage and investment advisory services and fees differ; it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at: www.investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.

2. WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

- The brokerage services we provide include buying and selling fixed income securities and recommending investments to retail investors. The fixed income securities that we offer include Tax-Exempt Municipal Bonds, U.S. Government Securities and U.S. Government Agency Bonds.
- We do not have monetary requirements for opening an account, however some securities do have minimum investment denominations.
- We do not offer account monitoring or discretionary authority. The ultimate investment decision as to your investment strategy and the purchase or sale of investments will be yours.
- **Please call your account representative at 865-544-3890 for further information.**

Questions to ask:

- *Given my financial situation, should I choose a brokerage service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

3A. What Fees Will I Pay?

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

- The fee you pay is based on the specific transaction and not on the value of your account.
- With investments such as bonds, the fee may be part of the price you pay for the investment (called a mark-up or mark-down).
- We do not charge you additional fees such as custodian fees, account maintenance fees, or account inactivity fees.
- The more transactions in your account, the more fees you will incur. We therefore have an incentive to encourage you to engage in transactions.
- **Please call your account representative at 865-544-3890 for further information.**

Questions to ask:

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

3B. What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations we provide you. Here is an example to help you understand what this means.

- We may buy and sell your investment through our own accounts (called “acting as principal”) and we can earn a profit on these trades.
- **Please call your account representative at 865-544-3890 for further information**

Questions to ask:

How might your conflicts of interest affect me, and how will you address them?

3C. How do your financial professionals make money?

- Employees are paid a salary and compensation is not contingent on production.

4. DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals. For additional information about our brokers and services, visit <https://brokercheck.finra.org/>, or refer to your account agreement.

Questions to ask:

As a financial professional, do you have any disciplinary history? For what type of conduct?

5. ADDITIONAL INFORMATION

- If you would like additional information about our services, up-to-date information, or a copy of the Form CRS Relationship Summary, please call 865-544-3890 or contact your account representative.

Questions to ask:

Who is the primary contact person for my account? Is he or she a registered representative of a broker-dealer? If I have concerns about how this person is treating me, who can I talk to?