



Consent to Electronic Signatures and Electronic Delivery of Documents

Effective 02/04/2022

Introduction

The E-SIGN Act and the Uniform Electronic Transactions Act ("UETA") permit Washington Federal Bank ("WaFd Bank") ("we," "us," "our," or "Bank") to send you important documents electronically, which you may have a right to receive in hard copy, if we meet certain regulatory requirements and you affirmatively consent. The E-SIGN Act and UETA also permit us to obtain your signature electronically if you agree to use electronic signatures. By accepting this Consent to Electronic Signatures and Electronic Delivery of Documents ("Consent"), you agree to the use of electronic signatures and to allow us to electronically deliver all initial disclosures, notices, agreements, documents and terms and conditions that apply to your accounts with us (collectively, "Communications"). Please read this Consent carefully and download and save or print a copy for your records. As used in this Consent, "you" or "your" refers to Bank customers agreeing to this Consent.

Electronic Signatures

By consenting to use electronic signatures, you agree that any electronic signatures that you provide to us are valid and enforceable as your legal signature and acknowledge that these electronic signatures will legally bind you to the terms and conditions contained in the relevant Communication just as if you had physically signed the same documents.

Communications will be sent to you Electronically

With your agreement to this Consent, we will provide Communications to you electronically through your DocuSign Express user account or by other electronic means unless you notify us otherwise in accordance with the procedures described below. We may provide you with Communications regarding your accounts electronically: (1) by email, (2) on the customer dashboard within your online banking session when you are logged on at www.wafdbank.com, (3) within our mobile banking app, (4) by notifying you that they are available on our website at www.wafdbank.com, or (5) on your DocuSign Express user account.

Types of Information Provided Electronically

Examples of some of the Communications we may deliver electronically:

- Personal Deposit Account Agreement and Disclosures;
- Consumer Privacy Notice;
- Disclosures, agreements or notices required when opening a deposit account under applicable laws and regulations; and
- Loan documents and related disclosures.

Access to Communications Delivered Electronically

The format of the electronic documents may vary based on the device you use to access, view or retain copies of Communications for your accounts. You will need a valid email address, connection to the internet, and the following hardware and software to receive, view and retain the Communications we deliver to you electronically:

- **Browser**-an internet browser that provides 128 bit encryption and is supported by its publisher, such as the latest versions of Microsoft Internet Explorer or Edge, Google Chrome, Mozilla Firefox, and Apple Safari.
- **PDF reader**- a program that reads and displays PDF files (such as Adobe Acrobat Reader).
- **Operating System**-an operating system that supports a browser and PDF reader as described above, such as the latest versions of Microsoft Windows and Apple OS for personal computers and iOS, Android, or Windows Phone for mobile devices.
- **Personal Computer or Mobile Device**- that can connect to the internet, is able to support an operating system as described above, and has sufficient storage capacity to download and save the Communications we send you or the ability to print Communications from your Device.

How to Obtain Paper Copies

You may request a free paper copy of any of the Communications we provide you electronically by contacting our Client Care Center at 1-800-324-9375. Documents signed electronically through your DocuSign Express user account will be available for download and print for a limited period of time (usually 30 days) after such documents are first sent to you as long as you are an authorized user of the DocuSign system. If you enroll in our online banking service, you may also download and print any Communications we send you through our online banking platform. We may, at our option, deliver information or Communications to you on paper and we may also require that certain Communications or other correspondence from you be delivered to us on paper at a specified address. For additional information, please refer to the Bank agreement covering your specific service or product.

Withdrawal of Consent

If you decide you no longer wish to receive or execute Communications electronically, you may withdraw this Consent at any time by: (i) declining to sign documents within your DocuSign Express user account, and on the subsequent page, selecting the option indicating you wish to withdraw your consent; (ii) contacting us at our Client Care Center at 1-800-324-9375; or (iii) visiting one of our branches. There is no fee to process your withdrawal of this Consent. Any withdrawal of this Consent will be effective only after we have a reasonable period of time to process your withdrawal. If you elect to receive required notices and disclosures only in paper format, it may delay some transactions with you and the delivery of services to you.

Termination or Changes to Electronic Delivery

We may, in our sole discretion, discontinue providing Communications electronically, terminate or change the terms and conditions for providing Communications electronically. We will provide you with notice of any such termination or change as required by law.

Updating Your Email Address

It is your responsibility to provide us with a valid email address, and to promptly notify us of any changes to this information. You can update your account information through our Online or Mobile Banking service, by calling our Client Care Center at 1-800-324-9375 or by visiting one of our branches. At our option, we may treat an invalid email address as a withdrawal of this Consent. In addition, you must notify DocuSign to arrange for your new email address to be reflected in your DocuSign Express user account by following the process for changing email in DocuSign.

Applicable Law

All Communications we provide to you either in electronic or paper format will be considered "in writing." You acknowledge and agree that the E-SIGN Act and/or the UETA applies to (i) this Consent and (ii) our ability to conduct business with you by electronic means.

Consent

By clicking or checking "I consent and agree" you: (1) acknowledge that you have read and understand this Consent to Electronic Signatures and Electronic Delivery of Documents; (2) acknowledge that the device(s) you will use to conduct business with us satisfy the hardware and software requirements described above and that you have the ability to access Communications delivered electronically; (3) consent to the use of electronic signatures; and (4) consent to electronic delivery of Communications.