WAFD BANK CARDHOLDER AGREEMENT

By requesting, accepting or using any Cash Back Rewards Visa Signature® Card or Cash Back Rewards Visa® Card (individually or collectively called "Card") or Account ("Account") with Washington Federal Bank ("WAFD Bank"), you agree to be bound by all the terms of this Agreement and certify that you are of legal age, have the authority to enter into this Agreement and that you are not an individual associated with any of the following: AX, ID, NM, NY, OR, TX, UT, or WA and any other jurisdiction we agree to in our sole discretion. In this Agreement, the words "you" or "your" mean everyone who has requested or accepted a Card Account with us. The words "we", "us", "our", "Washington Federal" or "Bank" mean Washington Federal Bank or WAFD Bank. If you use the Card to make a purchase or to access or use the Account, we may consider you to have given us permission to use your Card or access the Account as allowed under this Agreement. If you authorize anyone else to use your Card or access your Card Account, you are liable for the actions of that person once you activate the Card Account or any feature and you fail to notify us in writing that you wish to cancel the Card Account.

ACCOUNT USE - Your Cash Back Rewards Visa Signature® Card or Cash Back Rewards Visa® Card (individually or collectively called "Card") may be used as a credit card for purchases of goods or services and acquisitions of other forms of credit. The "Purchases" for which your Card or Card Account may be used may include transactions through any Automated Teller Machines ("ATMs") or POS terminals, which may be owned or operated by us, an affiliated entity, a third party or a financial institution displaying the "Visa" logo, or to purchase certain items such as traveler's cheques, foreign currency, money orders, wire transfers, lottery tickets, and (except as noted below) funds that may be used for wagers or gambling (all of which are collectively referred to as "Cash Advances") up to your Credit Limit. You will not be able to use your Card Account or any Additional Cardholder(s) to use your Card Account (i) to make Purchases or obtain Cash Advances for any illegal transaction, or (ii) for any internet or online gambling transactions. Transactions for online or internet gambling will not be approved. If you use your Card for any illegal or prohibited transaction, this Agreement also applies to such transaction and you agree to pay any and all amounts related to such transaction pursuant to the terms of this Agreement. We may, in our sole discretion, restrict the use of or terminate your Card if we notice suspicious activities or if we reasonably believe the Card is or has been used for one or more illegal or prohibited transactions. We may designate that only a portion of your Credit Limit is available for Cash Advances. You shall reimburse, indemnify, and hold harmless WAFD Visa and Washington Federal for any and all amounts, expenses or damages resulting from your alleged illegal use of the Account. Your Card may also be used in certain automated terminals to gain access to your Card Accounts. We have no responsibility for the failure of any machine, merchant, financial institution, or any other party to honor your Card. Your Card Account may have any Additional Cardholder(s) of your choosing. You may add or remove an Additional Cardholder from your Account any time you wish.

Transaction Limits. We may establish limits on the amount you may borrow or types of transactions we will permit, such as one or more of the following:

- Credit limit which is the maximum amount we have approved to be carried in unpaid Account balances;
- Cash Advance, or Purchase Limits which is the maximum balance for each type of transaction you may have;
- Revolve limit which is the maximum unpaid balance we will permit you to carry from one month to another;
- Daily Limits which are limits on the number or total dollar amount of certain transactions that may be made in a single day;
- Location limits which are certain geographic or merchant locations where we may not permit transactions to be made usually due to a higher risk of fraud or illegal activity.

Legal limits are limits on the use of an Account we deem necessary to comply with the law or prevent liability to us or anyone else.

Other limits which we may establish to prevent fraud or losses on the Account or to protect Washington Federal, its members, vendors, affiliates or other persons.

We will tell you about some of the limits such as your credit limit; however, for security and other reasons we will not tell you about all the limits we set. You agree not to exceed the limits we tell you about or allow the Account to exceed them.

We can increase, reduce, cancel or suspend any of the limits or add new limits at any time.
a) Average Daily Balance. To obtain the daily balance for each Balance Category we take the beginning balance each day and add new transactions applicable to each category, and subtract any payments, credits, and refunds applied to the category. To figure your Average Daily Balance for each Balance Category, we add up all your daily balances and divide by the number of days in the billing period. We calculate interest in this manner separately for Purchased Advances and each promotional rate balance.
b) Monthly Periodic Rate. We compute the INTEREST CHARGE for each Balance Category by multiplying these Average Daily Balances by the applicable Monthly Periodic Rate. To determine the Monthly Periodic Rate for each Balance Category, we divide the applicable ANNUAL PERCENTAGE RATE in effect for the billing period by 12 months. The way we get the applicable ANNUAL PERCENTAGE RATE is explained above (under "Fixed Rate").

Transaction Fees. You also agree to pay us the appropriate fees listed below (as permitted by applicable law) which may be amended from time to time by us. You authorize us to charge your Card Account for the following fees due to us: a) Cash Advance fee equal to the greater of $10 or 3.00% of each Cash Advance; b) Annual Account Statement fee of $15.00 annually, and c) any point-of-sale terminal that accepts our Card ("POS terminal").

Fixed Rate. The Annual Percentage Rates applicable to purchases and cash advances are disclosed on the Pricing Information table accompanying this agreement. Only one Annual Percentage Rate and Monthly Periodic Rate will be in effect for each Balance Category during the billing period. The Annual Percentage Rate will not exceed the maximum rate permitted by law. Any rate change will be made pursuant to applicable law. The initial rate on your account for certain types of transactions may be an introductory discounted rate (Introductory Rate) that is lower than the rate that would ordinarily apply for that type of transaction. If an Introductory Rate applies to your account, the rate and the period of time it will be effective is shown on the Pricing Information. After the Introductory Rate expires, if applicable, the Fixed Rate will automatically increase to the rates that would ordinarily apply for that type of transaction based on the terms of this agreement. The effect of any increase in the Annual Percentage Rate and the Monthly Periodic Rate would be to increase the amount of INTEREST CHARGE, or interest you must pay, and thus increase your monthly payments.

Foreign Transactions. When you make a transaction in foreign currency, it will be converted into U.S. Dollars by either: a) Visa, or b) the merchant or its agent. We do not convert your transactions into U.S. Dollars, or recognize or pay for transactions processed by the person who does. You also agree to pay us the appropriate fees listed below (as permitted by applicable law) which may be amended from time to time by us. You authorize us to charge your Card Account for the following fees due to us: a) Cash Advance fee equal to the greater of $10 or 3.00% of each Cash Advance; b) Annual Account Statement fee of $15.00 annually, and c) any point-of-sale terminal that accepts our Card ("POS terminal").

If you use your Card at a merchant or an ATM that bears the Visa logo (and no PLUS System logo), the transaction will be processed through the Visa system and will be converted to U.S. Dollars, and we are not responsible for the conversion rates or processes used by the person who does. You also agree to pay us the appropriate fees listed below (as permitted by applicable law) which may be amended from time to time by us. You authorize us to charge your Card Account for the following fees due to us: a) Cash Advance fee equal to the greater of $10 or 3.00% of each Cash Advance; b) Annual Account Statement fee of $15.00 annually, and c) any point-of-sale terminal that accepts our Card ("POS terminal").

If you believe your Card has been lost or stolen or that someone is using your Card Account, you may be liable for unauthorized use of your Card Account, but not for more than $50. You won’t be liable for any unauthorized use of your Account that occurs after you notify us of the loss, theft or possible unauthorized use of your Card or Card Account number. We will not be responsible for: (a) the merchandise or service that you did not purchase or the service for which you did not authorize; (b) unauthorized use in which you were not grossly negligent; (c) loss of or damage to the Visa credit card; or (d) the VISA Zero Liability Policy or it otherwise does not apply, you may be liable for unauthorized use of your Card Account; or (e) an ATM that does not properly accept your Card, disperse cash, or otherwise perform the service as instructed at all times. Please notify us of any unauthorized use as soon as possible. If you are in Oregon or Washington and you notify us immediately, call: 1-800-324-9375 (within the U.S.), 206-624-7930 (outside the U.S.), or write to: WAFD BANK, Credit Card Service Center, 9929 Evergreen Way, Everett, WA 98204.

Visa Zero Liability Policy. Under VISA U.S.A.’s "Zero Liability Policy" you may not be liable for the unauthorized use of your Card Account or Card that results in a fraudulent transaction made over the Visa Network. To be eligible, you must notify us immediately of any unauthorized use of your Card Account or Card. We will provisionally credit you for losses from the unauthorized Card use within five Business Days of the date you first provide us with the information about the unauthorized use. We do not apply the Zero Liability Policy to returns made to transactions made at an ATM or to any transactions made using your PIN that are not processed by VISA. We may impose greater liability, or withhold, delay, limit or rescind any provisional credit that we provide to you under the Zero Liability Policy, based on factors such as your gross negligence or fraud, your delay in reporting unauthorized use, our investigation and verification of your claim, your Card Account standing and history and other factors. If you are not eligible for the VISA Zero Liability Policy or it otherwise does not apply, you may be liable for unauthorized use of your Card Account, but not for more than $50. You won’t be liable for any unauthorized use of your Account that occurs after you notify us of the loss, theft or possible unauthorized use of your Card or Card Account number. We may require you to provide certain information in writing to help us find out what happened. You also must identify for us any charges on your Statement that were not made by you or someone authorized by you and from which you received no benefit.

Where to Call or Write. If you believe your Card has been lost or stolen or that someone is using your Card Account or Card without your permission, call: 1-800-324-9375 (within the U.S.), 206-624-7930 (outside the U.S.), or write to: WAFD BANK, Credit Card Service Center, 9929 Evergreen Way, Everett, WA 98204.
MOBILE DEVICES - Your Card Account and Your Mobile Phone or Other Mobile Devices. Smart phones, some tablets or other mobile devices (a “mobile device”) can download, store, and/or access account information, for instance through a mobile wallet, that may enable you to use the mobile device to purchase goods or services or make a cash advance. In certain instances, those transactions will replicate using your mobile device to make a transaction as you would with a call to any other instance the phone or mobile device will act as if it were a credit card itself. Applications that enable your mobile device will have unique terms governing those applications. Read them carefully. Transactions made through those applications are governed by this Agreement. When your credit card account information is accessed through a mobile device, we will enable you to do the same care you would your credit card. For example, you should secure your mobile device against unauthorized access. Keep in mind, if you give someone your phone, or other mobile device, that can be the same as giving that person your credit card.

ADDITIONAL INFORMATION - Our Business Days. Our business days are Monday through Friday, except for Federal Bank holidays.

Credit Investigation and Disclosure. You authorize us, both now and in the future, to check your credit and employment history and to release information about our credit experience with you in response to legitimate credit inquiries. If you believe that we have incorrect information or have reported inaccurate information about you to a credit bureau, please call us at 1-800-324-9375. As required by law, you have the right to request that negative information reflecting on your credit history may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Security Interest. We have no security for any amounts which become due under this Agreement, even though any other agreement you may have with us, such as a mortgage, may provide for such a security interest, unless you have given us a specific security interest in connection with this Agreement, which is described in the Supplement attached to this Agreement.

Collection. You promise to pay all collection costs, including, without limitation, reasonable lawyers’ fees and court costs, as permitted by law.

If There are More Than One of You. Each of you individually, or all of you together, will be liable under this Agreement. We may collect from or sue any one of you, or make any settlements or extensions with any one of you, without giving up our rights against the other. You understand that any one of you can make Purchases or get Cash Advances under this Agreement, which will be binding upon all of you.

No Waiver of Rights. If we choose to waive any of the terms or conditions of this Agreement on a case-by-case basis, such as by not declaring the entire balance due when the minimum monthly payment has not been made on time, it does not mean that we have waived, or given up, our right to exercise any of our rights or remedies under this Agreement in the future. We are not required to use any particular kind of demand or notice in order to collect amounts due to us under this Agreement.

No indulgence or acceptance by us of delinquent or partial payments constitute a waiver of our rights and the provisions of this Agreement are held invalid, illegal, void or unenforceable by any rule or law, venue shall be in a state or federal court closest to the principal office or residence of the party against whom the matter has been settled.

Other Agreements. This Agreement constitutes the entire agreement, and supersedes all prior agreements, between you and us covering the use of the Account.

Jury Trial Waiver YOU AND WE EACH AGREE THAT NEITHER YOU NOR WE SHALL (A) SEEK A JURY TRIAL IN ANY LAWSUIT, PROCEEDING, COUNTERCLAIM, OR ANY OTHER ACTION BASED UPON, OR ARISING OUT OF, THIS ACCOUNT AGREEMENT OR ANY ACCOUNT OR THE DEALINGS OF THE RELATIONSHIP BETWEEN YOU OR US, OR (B) SEEK TO CONSOLIDATE ANY SUCH ACTION IN WHICH A JURY TRIAL CANNOT BE OR HAS BEEN WAIVED. THE PROVISIONS OF THIS SECTION SHALL BE SUBJECT TO NO EXCEPTIONS. NEITHER YOU NOR WE HAVE AGREED OR REPRESENTED TO THE OTHER THAT THE PROVISIONS OF THIS SECTION WILL NOT BE FULLY ENFORCED IN ALL INstances. YOU AND WE EACH ACKNOWLEDGE THAT THIS WAIVER HAS BEEN KNOWINGLY AND VOLUNTARILY MADE. NOTHING CONTAINED HEREIN SHALL CONSTITUTE A WAIVER OF RIGHTS UNDER THE MILITARY LENDER ACT (MLA). COVERED BORROWERS AND THEIR DEPENDENTS ARE UNDER NO DUTY TO WAIVE THEIR RIGHT TO LEGAL RECOURSE UNDER ANY APPLICABLE PROVISIONS OF FEDERAL OR STATE LAW, INCLUDING ANY PROVISIONS OF THE SCRA, AND COVERED BORROWERS AND THEIR DEPENDENTS ARE NOT REQUIRED TO SUBMIT TO ARBITRATION.

Venue. In the event of any action arising out of or relating to your Account or this Agreement, the prevailing party will be entitled to recover costs and reasonable attorneys’ fees.

Consent to Our Communications with You. You agree that we, any of our affiliates, agents, independent contractors or service providers may monitor and record telephone calls regarding your banking services to assure the quality of our service or for other reasons. You expressly consent that we, any of our affiliates, agents, independent contractors or service providers may use written, electronic, or verbal means, or any other medium, as permitted by law and including, but not limited to, mail and facsimile, to contact you. Your consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, e-mails and/or automatic telephone dialing systems. You agree that we, any of our affiliates, agents, independent contractors or service providers may contact you by using any e-mail or any telephone number you provide, including a telephone number for a cellular phone or other wireless device, regardless of whether you incur any charges as a result.

Your Billing Rights - Keep This Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at: WAFB BANK Credit Card Service Center 9929 Evergreen Way, Everett, WA 98204. You may also contact us on the Web: ask@wafbcards.com.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- Contact information: We must notify you of any potential errors in writing or electronically by email to ask@wafbcards.com. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with any applicable interest.

If we can prove you are incorrect about the bill, we will also notify you of a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these criteria are necessary if you purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing or electronically at: WAFB BANK Credit Card Service Center 9929 Evergreen Way, Everett, WA 98204 ask@wafbcards.com.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.
CREDIT INFORMATION. You have the right to dispute the accuracy of information we have reported. If you wish to do so, write us at: WAFD BANK Credit Card Service Center, 9929 Evergreen Way, Everett, WA 98204. Please include your name, address, Account number, telephone number, Social Security number and a brief description of the problem. If available, please include a copy of the credit report in question.

Military Lending Act (MLA)
Statement of Military Annual Percentage Rate (MAPR) - Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit.

In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

To listen to this statement, as well as a description of your payment obligation for this Credit Card account, call us at 800-324-9375, select option 3 for Credit Cards, then select option 2 for MLA, then option 1 for English, or option 2 for Spanish.

Credit Card-General Payment Obligations and Calculations - Each month we will send you a periodic statement covering the previous billing period. Minimum Payment Calculations. Please refer to the Minimum Payment section of this Cardmember Agreement to see how your monthly minimum payment is calculated.

Federal law requires that you receive a clear description of your required payments. Please review the disclosures and your credit agreement carefully to understand your payment obligations.