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 Account” or “Account”) with Washington Federal Bank (“Wafd Bank”), you agree to be bound by all the terms of this Agreement and certify that you have read and understood all the terms and conditions of this agreement. This Agreement and all disclosures set forth in the following other: TD, ID, NM, NV, OR, TX, UT, 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,” or “our” mean Washington Federal Bank or Wafd Bank. If you are a non-resident of the United States, you are subject to all laws and regulations applicable to you and may be liable for taxes on income attributable to this Agreement. 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, or obtaining cash advances. The Purchase Balance, the Cash Advance Balance, and the Card Account Balance may be used in the following manner: (a) we will use your 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 to be used for wages or gambling (all of which are collectively referred to as “Cash Advances”) up to your Credit Limit (as defined herein) and will charge any Additional Cardholder(s) to 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 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 WISA 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 other person or entity howsoever caused, for valid or invalid use of your Card Account or any additional Cardholder(s) to your Card Account (i) to make Purchases or obtain Cash Advances for any illegal transaction, or for any internet or online gambling transactions. We may require certain information about them and they may be responsible for all amounts they charge to your Account. You will be responsible even if these amounts do not appear on your Account until later. Authorized Users may remove themselves from your Account. To remove them from your Account, we may close your existing Account and issue a new Card with a new Account number.

Agreement to Pay. When you use your Card or Card Account, or when you permit anyone to use it, you agree to pay the amount of any and all transactions (including any which may have been made in violation of this Agreement), and the INTEREST CHARGES, and fees that may become your obligation as shown on the periodic statement. You agree that we may change or cancel your Card Account at any time without affecting your obligation to pay the amounts that you owe under this Agreement. We will notify you if we change or cancel your Card Account.

PAYMENT — Periodic Statement. Each month we will send you a periodic statement for each Card Account you have opened. You are required to pay the amounts due on your Account. If you do not ultimately use your Card Account to pay the entire “New Balance” or you may pay in installments by paying at least the “Minimum Payment Due.” When your payment is properly received, we will allocate your payment in a manner we determine to be fair and equitable to each Card Account. We may, in our sole discretion, increase your Payment Due Date. We may designate that only a portion of your Credit Limit is available for Cash Advances. You shall reimburse, indemnify, and hold harmless WISA 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 other person or entity howsoever caused, for valid or invalid use of your Card Account or any additional Cardholder(s) to your Card Account (i) to make Purchases or obtain Cash Advances for any illegal transaction, or for any internet or online gambling transactions. We may require certain information about them and they may be responsible for all amounts they charge to your Account. You will be responsible even if these amounts do not appear on your Account until later. Authorized Users may remove themselves from your Account. To remove them from your Account, we may close your existing Account and issue a new Card with a new Account number.

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PAYMENT — Periodic Statement. Each month we will send you a periodic statement for each Card Account you have opened. You are required to pay the amounts due on your Account. If you do not ultimately use your Card Account to pay the entire “New Balance” or you may pay in installments by paying at least the “Minimum Payment Due.” When your payment is properly received, we will allocate your payment in a manner we determine to be fair and equitable to each Card Account. We may, in our sole discretion, increase your Payment Due Date. We may designate that only a portion of your Credit Limit is available for Cash Advances. You shall reimburse, indemnify, and hold harmless WISA 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 other person or entity howsoever caused, for valid or invalid use of your Card Account or any additional Cardholder(s) to your Card Account (i) to make Purchases or obtain Cash Advances for any illegal transaction, or for any internet or online gambling transactions. We may require certain information about them and they may be responsible for all amounts they charge to your Account. You will be responsible even if these amounts do not appear on your Account until later. Authorized Users may remove themselves from your Account. To remove them from your Account, we may close your existing Account and issue a new Card with a new Account number.
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 Purchases and Cash Advances and each promotional rate as described on your Account Statement.

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 ANNUAL PERCENTAGE RATE is described on your Account Statement.

**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 Account for any such fees that you incur. We reserve the right to waive a fee from time to time but a fee may be imposed on your Account for any such fees that you incur.

**Fixed Rate.** The Annual Percentage Rates applicable to purchases and cash advances are disclosed on your 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 pursuant to applicable law. The initial rate on your account for certain types of transactions may be an introductory or introductory discount rate which may be less 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.

- **Services Available at an Automated Terminal.** You may use your Card at a Bank of America or any Network ATM to:
  a) Get a Cash Advance from your Card Account.
  b) Get your Card Account balances. These balances may not include some transactions recently made in your Card Account. Of the services described in subparagraphs (a) and (b) may not be available at all Network ATMs.
  c) You may use your Card at a POS terminal to purchase merchandise or services. The amount of any charge for any transaction that you authorize will be the amount on your Card Account.
  d) Limits of Automated Terminal Services - Cash Advances. You may get a Cash Advance from a Bank of America ATM up to an aggregate amount of $500 each calendar day, provided that this amount does not exceed your Credit Limit. This amount may be less for Cash Advances from Network ATMs.
  e) Card and Secret Code (PIN) Use. You are responsible for all transactions in which you use your Card and PIN. You must protect your Card and PIN. We will not be responsible for any unauthorized transactions that you authorize or use your Card and PIN without your permission. We are liable only for unauthorized transactions you do not authorize, provided you do not delay in notifying us of the loss or unauthorized use.
  f) You must identify for us any charges on your Statement that were not made by you or someone authorized by you.

- **ATM TRANSACTIONS - Automated Terminals.** You may use your Card in the following automated terminals:
  a) Any Washington Federal automated teller machines.
  b) Any other automated teller machine that is participating in a network and accepts our Card.

**PAYMENT OF YOUR TRANSACTIONS.** The person accepting your Card must obtain authorization for any transaction made with your Card. If the request does not comply with the terms of this Agreement, the person accepting your Card must deny the transaction.

**Security.** We may terminate your Card Account, make no more additional loans, and (if permitted by applicable law and subject to any notice of default and opportunity to cure requirements under applicable law) require you to immediately repay the entire unpaid balance of all amounts due on your Card Account, including but not limited to all loan amounts, late charges and other charges assessed (including, without limitation, over-limit fees and all late fees) and all other fees, in full, whether due or not due and whether or not earned. If any fees are due on your Card Account, your obligation to repay the amounts you owe us will continue. Any settlement of your Account balance for less than what is owed requires our written agreement.

At our option, we may also take action short of terminating your Card Account. If we take such lesser action initially, we reserve the right to terminate your Card Account and accelerate all amounts due under this Agreement regardless of whether any other notices or rates that are due under this Agreement have been accelerated.

**Other Conditions.** We may terminate your Card Account if any of the following conditions are met:

- We have any reason to believe that your Account is in danger of, or is being used for fraud;
- You are a married resident of a community property state and you or we receive a written notice of separation from your spouse;
- This is a joint Account and one of you notifies us that he or she wants the Account closed or will no longer be liable on the Account;
- You make transactions that go over your Credit Limit.

**VISA ACCOUNT UPDATER SERVICE DISCLOSURE.** From time to time, we will replace your Card as it expires. When we replace a card due to expiration, the card number will remain the same, but the expiration date, and card verification value (CVV) security code will change. If you provide your Card information to merchants, subscription services, e-commerce merchants or others for the purpose of making future one-time or recurring payments, the information that they have on file will not match the card account details for your new card once it has been replaced. This may lead to disruption of your future one-time or recurring payment services, interruption of the products/services you receive from your merchant(s), and third-party/merchant assessed late fees.

In order to avoid these disruptions, VISA has implemented the VISA Account Updater (VAU) Service. Because your card is a VISA credit card, WaFd Bank will provide your new card details to VISA’s VAU Service, so that the information you have on file with merchants who participate in the VAU Service is automatically updated whenever your card is reissued. Cards reissued due to fraud or because of being lost or stolen are not included in the VAU Service. WAU allows a secure and convenient way to electronically update your Card information with participating merchants, done in a timely and efficient manner so that you don’t have to do it.

**Fees for Using Automated Terminal Services.** Fees may be charged for transactions made at automated teller machines not operated by us as described in the section entitled “Other Fees.”

**PENALTY OF YOUR TRANSACTIONS.** The person accepting your Card must obtain authorization from us. If they do, we may not be required to accept the transaction. We may deny the authorization for any reason. We are not liable for our refusal or failure to authorize a transaction. You may not stop the payment of any Card transaction. We will not be responsible for any delay in the delivery of your Card, or a Card Replacement Card due to delays in the mailing process. We are not responsible for any loss or damage to your Card in transit.

- **LOST OR STOLEN CARDS - Lost or Stolen Card or Other Information.** You must notify us immediately by telephone or in writing if your Card or PIN is lost or stolen or if you believe that someone may have obtained your Card Account or PIN.

**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 your notification to us of the loss. The VISA Zero Liability Policy does not apply to transactions that are not processed by VISA. If you are the victim of identity theft, we strongly encourage you to contact your bank or card issuer for assistance in stopping further fraud. If you believe your Card has been lost or stolen or that someone is using your Card or Card Account 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.
Your Billings 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:

WAFD BANK Credit Card Service Center
9929 Evergreen Way, Everett, WA 98204

You may also contact us on the Web: askwafdcards.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.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 days before an automated payment is scheduled, if you want to stop a payment already in process.

You notify us of any potential errors in writing or electronically by email to ask@wafdcards.com. You may call us, but if you do not have to investigate any potential errors, 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 tell you that we received your letter. We will explain the reason for our decision if we decline to correct the error.
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 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 do 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 applicable interest and fees. We agree to notify you of a statement of the amount you owe no later than the due date of your next payment.

If you receive our explanation but still believe your bill is wrong, you must write to us within 60 days from the date of our first notice (the earlier date if the two dates are the same). We will provide you with a description of your rights and tell you how you may obtain additional help. If we receive a notice from you before the due date of your next statement, we must return to you the amount you still dispute, along with any interest and fees we have paid on that amount.

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 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 are necessary if your 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:

WAFD BANK Credit Card Service Center
9929 Evergreen Way, Everett, WA 98204
ask@wafdcards.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.
disclosures and your credit agreement carefully to understand your payment obligations. Federal law requires that you receive a clear description of your required payments. Please review the Minimum Payment section of this Cardmember Agreement to see how your statement covering the previous billing period.

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.

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.

WAFD BANK CASH BACK REWARDS VISA SIGNATURE® CARD PROGRAM RULES

Definitions

“Bank,” “we,” and “us” means Washington Federal Bank or WafD Bank.

“Good Standing” means the Account is not closed, canceled or terminated by either party, credit revoked, bankrupt, or charged-off.


“You” or “Your” refers to the holder(s) of an Account.

Cash Back Rewards on Purchase. You will receive Cash Back Rewards for purchases using your Account, minus returns, refunds, or other adjustments, as follows:

1. 1% Base Cash Back on all qualified purchases.
2. 2% Total Cash Back (consisting of 1% Bonus Cash Back and 1% Base Cash Back) on eligible gas purchases. Eligible merchants for gas purchases include service stations and automated fuel dispensers. Purchases made at merchants whose primary line of business is not the sale of automotive gasoline or fuel, like supermarkets, supermarkets and truck stops will not earn the 1% Bonus Cash Back.
3. 2% Total Cash Back (consisting of 1% Bonus Cash Back and 1% Base Cash Back) on eligible grocery purchases. Eligible merchant codes for grocery purchases include: grocery stores, supermarkets, freezer/meat provisioner, miscellaneous food stores, bakeries, dairy products stores, and candy/nut/confection stores. Purchases made at larger stores that sell a wide variety of goods, such as warehouse clubs, and some smaller merchants, will not earn the 1% Bonus Cash Back.
4. 2% Total Cash Back (consisting of 1% Bonus Cash Back and 1% Base Cash Back) on eligible drug store or pharmacy purchases.

Merchant Classification. Merchants accepting Visa cards self-select a merchant category code based on their primary line of business. Bank is not involved or responsible for how merchants are classified. There is a possibility that a merchant might be classified differently than what you expect. In that case, purchases with that merchant will not qualify for the cash back rate specified for that merchant category. We reserve the right to determine which purchases qualify for a given rate. For example, a gas station located within a large retail outlet may not be assigned a “gas station” code, but rather a “retailer” code. This means that even though you made a purchase at a gas station, you won’t receive the 1% Bonus Cash Back for gas purchases, but would still receive the 1% Base Cash Back.

Non-Qualified Purchases. The following types of transactions do not qualify as purchases under the rules:

- Any Account fees
- Cash advances
- Convenience checks
- Interest charges
- Items returned for credit

Returns. Returned items may result in credits being applied to your Account which will reduce or may eliminate accumulated Cash Back Rewards and may result in a negative Cash Back Rewards balance. If your Account has a negative Cash Back Rewards balance, any newly received Cash Back Rewards will be used to offset such negative Cash Back Rewards balance until such balance has been brought to zero.

 Redeeming Account Cash Back Rewards - Your Cash Back Rewards are paid out automatically on a quarterly schedule in the form of a statement credit to your Account. The quarterly payout is scheduled on March 31, June 30, September 30, and December 31 of each calendar year, but it may take up to 16 days for the statement credit to post to your Account. You will not receive a statement credit if your Cash Back Rewards is less than $0.01 at the time of the payout. Cash Back payout will only be applied to an Account in good standing at the time of payout. Cash Back payout shall be summed and issued in U.S. dollars only.

 Account Closure. If your Account is closed, canceled or terminated by either party, you will no longer be able to receive any Cash Back Rewards, and you will forfeit any accumulated Cash Back Rewards. Your Account must be in Good Standing at the time of the Cash Back payout date. The Bank reserves the right to suspend your participation in the Program.

 Value of Cash Back Rewards. Cash Back Rewards have no cash or any other value until it is paid out as a statement credit to your Account.

 Printing Errors. Despite the Program’s best efforts to ensure accuracy, printing errors occasionally occur. We reserve the right to correct such errors at any time.

 Cash Back Program Modifications. This program may be modified, suspended or canceled at any time. These Rules may be added to, deleted from or otherwise amended at any time upon such notice as is required by law. All notices pertinent to this Program or the Rules may be sent by mail addressed to the last address shown in our records for you or sent to you by email at the email address on file with us.

About These Rules. We will resolve all questions of what constitutes an eligible charge. All Program Rules as determined by the Bank are final. By using the card enrolled in this Program, you agree these Program Rules, as amended from time to time, will govern WafD Bank Cash Back Rewards Program. You may access the latest Rules for the Program at www.wafdbank.com.