#### Friends and Family FAQ's

## Q: How do I access my credit card account?

A: Visit <a href="www.wafdbank.com/creditcard">www.wafdbank.com/creditcard</a>. Enter your credentials to sign into your account. If you have not registered for online access, click on the "Enroll Now" button and follow the steps to create login credentials. You can then activate your card under the menu option "Account Services" by selecting "Card Activation." You can also contact our Client Care Center at 800-324-9375.

## Q: How long until I receive my credit card?

A: Those who were automatically approved should receive their credit card in 7-10 business days.

# Q: I applied for a card and you told me my application is being reviewed. When will I find out if I'm approved?

A: Generally, we will begin manually reviewing your application by the next business day and will reach out if we need additional questions answered. Usually, the review will take only a week or so, but in some cases, may take a couple weeks.

## Q: I was not approved. Why?

A: Your credit card application underwent a thorough decisioning process based on your credit history, underwriting standards, and the Bank's risk policies. Our decision may have been based on whole or in part on information obtained in a report from a consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. Those who are denied will receive a letter in the mail defining the reasons for the denial.

## Q: How do I activate my credit card?

A: Once you receive your credit card in the mail, you can activate via the portal at <a href="https://www.wafdbank.com/creditcard">www.wafdbank.com/creditcard</a> or by contacting our Client Care Center at 800-324-9375.

#### Q: I thought I already had a WaFd credit card. Is this a different card?

A: If you already have a credit card with a Washington Federal logo, then yes, it is different! The credit card you have was provided by WaFd Bank through a partnership with Elan.

We have made the decision to end our partnership with Elan and will no longer be offering their credit card products effective April 1, 2020. Your existing credit card account and terms will not change; it just will no longer be supported by WaFd Bank. You will still have full card functionality and will be able to access your account by going directly to the myaccountaccess.com portal. Also, your plastic card will not be automatically reissued, until it expires or is replaced due to being lost or stolen. At that time, you can expect a new card with the Elan logo replacing the WaFd Bank logo.

#### Q: What if I forgot my username or password?

A: Access the login screen and select "Forgot Your Username?" then follow the steps to reset your information if needed. If you need additional assistance, please call our Client Care Center at 800-324-9375 or email <a href="mailto:ask@wafdcards.com">ask@wafdcards.com</a>.

### Q: What if my card is lost, stolen, or damaged?

A: You can report your card as lost, stolen, or damaged and order a replacement by contacting our Client Care Center at 800-324-9375.

## Q: How do I enroll in paperless statements?

A: There are two statement delivery options: Electronic (You will no longer receive paper statements) or Mail (statements are mailed but will also be available online). You may indicate your statement preference at <a href="https://www.ezcardinfo.com/?b=WAFD#/">https://www.ezcardinfo.com/?b=WAFD#/</a> under the "Statements" menu option then selecting "Statement Delivery Options."

## Q: How do I make a payment?

A: You can make a payment to your credit card at any time online at [https://www.ezcardinfo.com/?b=WAFD#/], by contacting our Client Care Center at 800-324-9375, by mailing in a check to the address on the statement payment coupon, or by visiting your local branch.