



## Your account gets more interesting on May 20

We are delighted to share some fun news regarding your Stellar Plus Checking account. Starting May 20, 2024, your Stellar Plus Checking account will become Interest Checking with a simplified minimum balance requirement and include the following NEW and ENHANCED benefits:<sup>1</sup>

### NEW Fuel Savings<sup>2</sup>

Register for the Fuel Rewards<sup>®</sup> program and save 5¢/gal on every fill-up at participating Shell stations with Extended Gold Status.

### NEW Dark Web Monitoring

Monitor your personal information on the dark web and receive alerts when your personal information is exposed (*registration/activation required*).

### NEW Roadside Assistance<sup>3</sup>

24-hour roadside assistance including vehicle towing, fuel/oil/fluid/water delivery, and battery/lock-out/tire assistance up to \$100 per occurrence. Maximum of two occurrences per twelve-month period.

### NEW Telehealth<sup>4</sup>

Access to 24/7 video or phone visits with U.S.-based board-certified, licensed and credentialed doctors ready to help with urgent care or mental health for you and your family, all at no additional cost.

### NEW Credit Score Simulator<sup>5</sup>

Use the Score Simulator to see how increasing card limits, or paying off a loan, will impact your VantageScore.

### NEW Rideshare Protection<sup>3</sup>

Up to \$100,000 of AD&D coverage and \$10,000 of accident medical expense benefit if injured while traveling in a vehicle operated by a Transportation Network Company, as defined in the insurance certificate. Includes up to \$250 personal property benefits for replacement of property stolen, damaged, or destroyed due to an accident while traveling in a vehicle operated by a Transportation Network Company. Not Available to Residents of MO and NY. (*Travel costs for rideshare must be paid for through your Interest Checking account or a credit card issued by WaFd Bank.*)

### INCREASED Mobile Phone Protection<sup>3</sup>

Now receive up to \$800 (*instead of \$400*) of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. \$50 deductible applies. Up to 2 claims and a maximum of \$1000 per twelve month period. Covers up to 4 phones on your bill.

### INCREASED Identity Fraud Expense Reimbursement Coverage<sup>3</sup>

Now up to \$1,000,000 (*instead of \$10,000*) to cover expenses associated with restoring your identity.

## Your Interest Checking account will continue to include:

Person-to-Person Payments, Identity theft protection with credit file monitoring<sup>1</sup>, Accidental Death & Dismemberment Insurance<sup>3</sup> with up to \$2,500 dependent child AD&D coverage<sup>3</sup>, Debit Advantage<sup>®3</sup>, Health Discount Savings<sup>6</sup>, Shopping Rewards<sup>™7</sup>, Travel and Leisure Discounts<sup>8</sup>, Free box of house checks Complimentary 3X5 Safe Deposit Box (*where available*) and Wire transfer fee reimbursement.\* The interest structure for your account also remains the same.

**Enjoy all the benefits of Interest Checking with no fee. Just keep an account balance of \$5,000 or more.  
Or maintain \$50,000 or more in related accounts and we'll waive the monthly fee of \$12.**

**ACCOUNT DISCLOSURES:** <sup>1</sup>Benefits are available to personal checking account owner(s) and their joint account owners subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. <sup>2</sup>Restrictions apply. For additional details access your Fuel Savings benefit through your WaFd Online banking after May 20, 2024. <sup>3</sup>Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is provided through the company named in the Guide to Benefit or on the certificate of insurance. Guide to Benefit and insurance documents can be found through your WaFd Online banking or WaFd Bank mobile app after May 20, 2024. If you wish to name a beneficiary for your Accidental Death and Dismemberment Insurance coverage, please complete a beneficiary form. If there is no designated beneficiary on file, benefits will be paid according to the Master Policy. As an eligible account owner, you are enrolled as a member of the Econocheck Association, of which your financial institution is a sponsor. For more information, please call 866-210-0361. Insurance Products are not insured by the FDIC or any Federal Government Agency; not a deposit of or guaranteed by the bank or any bank affiliate. <sup>4</sup>Available for the account holder and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance. <sup>5</sup>Credit Score is a VantageScore 3.0 based on single bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. Once you have activated credit file monitoring, you may request your credit score. Once you have done so, you will have access to your score on a monthly basis. <sup>6</sup>Health Discount Savings is NOT insurance. Registration/activation required. <sup>7</sup>Shopping Rewards<sup>™</sup> require registration/activation; available via mobile and web only. <sup>8</sup>Travel and Leisure Discounts are available via mobile and web only. \*Wire transfer fees are reimbursed on request when your monthly balance is \$5,000 or greater, or you have \$50,000 or more in related accounts.

*Beginning May 20 access your new, enhanced, and existing benefits via online or mobile banking.*