



Colleague Banking Benefits

Employee Account

As a colleague of WaFd Bank, you receive all the benefits of a VIP client with a waiver of minimum balance requirements and fees. Take a look at the details.

One Additional "Free" Account

We want you to use multiple products and services, so employees may also request that one additional checking (excluding Employee Checking), savings or money market account receive a waiver of minimum balance fees. Please ask our Client Care Center or your nearest branch for assistance.

Mortgage Financing

WaFd provides a \$5,000 credit toward loan fees for colleagues buying, building, or refinancing their primary, owner-occupied property. Refinance of an existing WaFd Bank loan is limited to once every 12 months when the bank is paying any loan fees or providing the loan fee reduction.

Colleagues must have been with WaFd Bank for 6 months or longer to receive a credit toward the bank's origination fee up to \$5,000, plus waived fees for credit report, flood certification, and tax monitoring. WaFd requires direct deposit of your WaFd Bank payroll into your Employee Checking Account, plus enrollment in EZ-Pay and Monthly Reserves. Financing for second homes, investment properties and lot loans are not eligible.

For privacy reasons, employee loans are processed centrally and may not be originated at the branch where the colleague is employed. To find out more or make application, please ask your Division Manager or WaFd Bank's Loan Operations Manager.

ACCOUNT DISCLOSURES: ¹Benefits 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. ²Restrictions apply. For additional details access your Fuel Savings benefit through your WaFd Online banking or WaFd Bank mobile app. ³Available for the account holder and their spouse/domestic partner and up to six (6) dependent children age 2 and older. This is not insurance. ⁴Special 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. 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. ⁵Credit 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. ⁶Health Discount Savings is NOT insurance. Registration/activation required. ⁷Shopping Rewards™ require registration/activation; available via mobile and web only. ⁸Travel and Leisure Discounts are available via mobile and web only.

Minimum to Open	\$25 (Waived if necessary) Maximum of one account of this product type per employee
Monthly Service Fee	No monthly fee or minimum balance requirement
Interest	Earn premium interest on balances of \$1,000 or more
Financial Features	• Free Box of Checks • Free Cashier's Checks • Wire Transfer Fee Reimbursement* • Complimentary 3x5" Safe Deposit Box (where available) • My Transfer Available • Overdraft Protection Available *Wire transfer fees are reimbursed on request.
Rewards ¹ include:	• Fuel Savings² with up to 5 cents per gallon Savings • Dark Web Monitoring (registration/activation required) • Telehealth³ • 24/7 Roadside Assistance⁴ • Rideshare Protection⁴ • Credit Monitoring - Monthly credit score⁵, Credit report every six months and Credit score simulator⁵ • Identity Theft Monitoring and Resolution Service¹ (Identity Theft Expense Reimbursement coverage⁴ up to \$1,000,000. registration/activation required) • Mobile Phone Protection⁴ up to \$800 per claim (up to 2 claims and \$1000 per year per eligible account) • AD&D Insurance⁴ • Buyer's Protection⁴/Extended Warranty⁴ • Health⁶, Shopping⁷, Travel & Leisure Discounts⁸ See below for benefit disclosures