

Welcome to WaFd Bank.

Inside we've compiled important information to assist you in the transfer of your accounts from Luther Burbank Savings to WaFd Bank.



Dear Valued Clients:

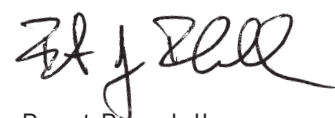
Greetings from WaFd Bank! As you may know, the acquisition of Luther Burbank Savings by WaFd Bank has been approved by the FDIC. This approved merger affirms WaFd Bank's well-capitalized position with excellent asset quality, strengths we'll be able to pass along to you as a customer. We look forward to serving you with a variety of personal banking accounts, including competitive CDs and money market accounts, to help you meet your personal financial goals. Like Luther Burbank, WaFd Bank specializes in residential real estate, including multi-family lending, consumer mortgages and home equity loans.

We've put together this conversion guide to serve as your one-stop source for information about the transition from Luther Burbank Savings to WaFd Bank. We know change is never easy, but we're confident you'll like what you find here. As you may have heard, all associates at the transitioning Luther Burbank Savings branches will continue on as colleagues of WaFd Bank if they choose. We have been working alongside these bankers to help prepare for this change.

We understand that even with the best written explanations, sometimes talking with a real person can be helpful. Please feel free to contact your banker at Luther Burbank, or to call our Client Care Center at 800-324-9375. You may also email us at ask@wafd.com for additional assistance. **We also include information about the switch to WaFd Bank on our website at wafdbank.com/lutherburbanksavings.**

We look forward to getting to know you and thank you in advance for allowing us the opportunity to earn your business.

Sincerely,

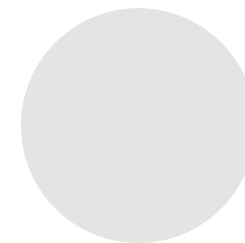


Brent Beardall
President & Chief Executive Officer
WaFd Bank



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Use this checklist as a guide.
 These are key dates & tips for a smooth transition.

Making the move to a new bank can be confusing, so we've created this timeline and checklist to help you follow the process and make sure we've both got the details covered.

We're here to help, so please call or email our Client Care Center with any questions: [800-324-9375](tel:800-324-9375) or ask@wafd.com. You can also visit our dedicated web page at wafdbank.com/lutherburbanksavings for more information.

Date	Item	Notes
<input type="checkbox"/> Today	Review this Welcome Guide.	Be sure to keep this guide and your account numbers in a safe spot for future reference.
<input type="checkbox"/> February 10	Review the Online Banking section for important reminders about accessing WaFd online banking, including Zelle, transfers, and bill pay.	Your access to Luther Burbank Savings online banking will end on March 1. You will have access to WaFd online banking beginning Monday, March 4 .
<input type="checkbox"/> February 15	Download or print any payment history, payee information, or past statements to reference later when setting up your payees in WaFd Bill Pay, as payees will not transfer. NOTE: February 23 is the last day scheduled bill payments and transfers using Luther Burbank online banking will process.	Please plan ahead and pay any bills due between February 23 and March 30 early to ensure payments are sent and received in a timely manner. Review and save your vendor address information from Luther Burbank Bill Pay, as all payees will need to be re-established in WaFd Bill Pay.
<input type="checkbox"/> February 20	New WaFd Bank debit cards will arrive in the mail between February 20 and 29. Expect to have a new card number. If you have not used your Luther Burbank card in the last 90 days, please contact us at 800-324-9375 to request a WaFd debit card and mention you are a Luther Burbank customer.	You may activate the card and select your PIN via phone right away, but don't start using it until 8 am Monday, March 4 . Use your Luther Burbank Savings debit/ATM card until that date. Please do NOT destroy your Luther Burbank Savings debit card until you have confirmed that your WaFd Bank debit card is activated and functional.
<input type="checkbox"/> March 1	All Luther Burbank Savings branches will close at noon on Friday, March 1 to prepare for conversion to WaFd Bank over the weekend. Consider withdrawing extra cash to have on hand over the weekend.	Please note all branches will be closed from noon PT on Friday, March 1 and will reopen as WaFd Bank on Monday, March 4 . Please use alternative payment sources or withdraw extra cash to have over the weekend. Your new WaFd Bank debit card will not work until Monday, March 4.

<input type="checkbox"/> March 1	If you haven't already, activate your WaFd Bank debit card.	Please call the activation line at 866-661-8550 to complete activation and select your PIN before March 4 . If you are having trouble, please call us at 800-324-9375 for assistance. Do NOT destroy your Luther Burbank Savings card until March 4 when you can use your new WaFd Bank debit or ATM card.
<input type="checkbox"/> March 4	Update your direct deposits and automatic payments using the form included in this booklet. Please ensure all direct deposits and automatic payments begin after March 4 .	Don't worry if you can't get a direct deposit or automatic payment changed by March 4 . Luther Burbank Savings deposits will pass to WaFd Bank for the time being, though you may not see your deposit for up to a day while information is processed.
<input type="checkbox"/> March 4	Update any automatic payments that access your account using your debit card. Please ensure all direct deposits and automatic payments begin after March 4, 2024 .	If you used your Luther Burbank Savings debit card or ATM card to set up automatic payments, be sure to give that vendor your new WaFd Bank debit card number.
<input type="checkbox"/> March 4	Begin using your WaFd Bank debit card.	Your Luther Burbank Savings debit card will be shut off by 8 am PT Monday, March 4 .
<input type="checkbox"/> March 4	You can continue to use your Luther Burbank checks for now.	This may be a good time to place an order for new WaFd Bank checks by calling 800-324-9375. We will waive or reimburse "house" check order fees until June 30, 2024.
<input type="checkbox"/> March 4	You may now enroll in online banking by visiting wafdbank.com . Click the green "Sign In" button, and then choose "Enroll Now."	After selecting "Enroll Now" you can use the same credentials you had for Luther Burbank as long as your username is available and the password meets our minimum standards.
<input type="checkbox"/> March 4	Sign in to your new WaFd online banking account and set up external accounts and bill payees.	Plan to input your bill payments and recurring transfers into WaFd online banking. We are not able to carry these payments and transfers over from Luther Burbank Savings.



About WaFd Bank

Founded in Seattle, Washington, in 1917, we're one of America's strongest banks. Our reputation is based on offering a common-sense approach and easy-to-use accounts and services combined with personal attention to your financial goals. We know that when the community thrives, we all benefit. That's why we're proud to serve both small towns and big cities in the Western U.S. We remain steadfastly focused on helping our neighbors manage their money, save for the future, buy homes, and run growing businesses. Our approach has helped communities flourish for over a century.

We look forward to serving you starting **March 4, 2024**.

WaFd Bank is preparing to welcome you, our newest client, beginning **March 4** when your account(s) transition to WaFd Bank systems. We're excited about serving you and are committed to supporting a smooth and seamless process.

What can you expect during this transition?

This guide is the first step. You'll also receive a replacement debit card or ATM card if you're currently using a Luther Burbank debit/ATM card. We are planning to retain your existing account numbers. If we find we must change your account number, we will notify you. Over the weekend of March 1-4, we'll transition your account(s) from Luther Burbank Savings to WaFd Bank's account system. Starting Monday, **March 4**, your local branch will be open to serve you as part of WaFd Bank. In the meantime, please review this guide to discover the new names of your accounts and the features and benefits associated with them. We've also included details about the conversion, product disclosures, and even a checklist so you don't miss any important steps.

We're here to help.

We've tried to include all necessary details and information in this packet, but we understand you might need some assistance. If you have questions regarding the conversion of your account(s) to WaFd Bank or need further clarification, please don't hesitate to contact your local bankers, or our 24-hour Client Care Center at **800-324-9375**. You may also email us at ask@wafd.com, or visit wafdbank.com/lutherburbanksavings.

Personal Checking

Every WaFd account comes standard with the digital tools you've come to expect, along with surcharge-free access to thousands of ATMs via the MoneyPass® network. We've selected the WaFd Bank checking account(s) that we believe to be most appropriate for your banking needs based on the account you currently have with Luther Burbank. If you're interested in changing account types or have further questions regarding our account options, contact our Client Care Center at **800-324-9375** or email us at ask@wafd.com. We look forward to serving you.

Each WaFd Bank

Checking Account Includes:

- Contactless debit card
- Access to thousands of fee-free ATMs through the MoneyPass® network
- Online & mobile banking with bill pay and external transfers
- Voice authentication and voice-activated banking
- Zelle®
- eStatements

- Personal spending management tools
- Mobile check deposit
- Optional text and push notifications to manage your accounts

Your Checking and Savings Account Number

Nearly all Luther Burbank account numbers will remain unchanged when they transfer over to WaFd Bank. If your account number does need to be changed (*to avoid duplicates*), you will be notified by mail.

Your checking account

We've done our best to match your current checking features with our WaFd checking account options. Please let us know if you'd like to switch account types. Please use the switch kit (see page 41) to update your automatic deposits and payments. You may begin using new routing and account number(s) starting **March 4**.

Account Type	LBS Free Checking → WaFd Free Checking	LBS High End Checking, LBS Money Market Checking → WaFd Stellar Plus Checking
Monthly Cost	No monthly fee or minimum balance requirements, same as your current Luther Burbank Savings Free Checking.	\$0, \$3, or \$8 per month based on your minimum balance. No charge when you keep \$20,000+ in Stellar Plus Checking or \$100,000+ in related deposit accounts. \$3 monthly service charge if you keep \$10,000-\$19,999 in Stellar Plus Checking, or \$50,000-\$99,999 in related deposit accounts. \$8 monthly service charge if you keep less than \$10,000 in Stellar Plus Checking, or less than \$50,000 in related deposit accounts. <i>Today at Luther Burbank, you pay a \$15 monthly fee for your High End Checking and Money Market Checking unless you maintain a minimum balance of \$1,000.</i>
Minimum to Earn Interest	This account does not earn interest.	Earn interest on all balances. Please visit wafdbank.com/rates for current rates. <i>Your existing accounts and your new account are variable rate. Rates are subject to change at any time.</i>
Extra Value Rewards	None	Credit Report Monitoring Identity Theft Resolution Service Credit Score Tracker Mobile Phone Protection AD&D Insurance Buyer's Protection/Extended Warranty Shopping Discounts Health Discounts Travel & Leisure Discounts Complimentary house checks Wire fee reimbursements
Check Images	Check images are available to view in online banking. You may receive paper copies of check images with your statement for \$5 per month.	

Personal and Business Debit & ATM Cards

Are you a Luther Burbank Savings debit card or ATM card holder? If yes, you can expect to receive a new WaFd Bank card in the mail between February 20-29 with your new card number. The last 4 digits of the account number linked to the debit card will be included with your new card for easy reference. If it has been more than 90 days since you used your Luther Burbank debit or ATM card, you may request one by calling WaFd at 800-324-9375.

Important information about your WaFd Bank debit card or ATM card:

- Call the number on the sticker to activate your card and select a PIN so it is ready to use on **March 4**.
- Begin using your new WaFd Bank debit card or ATM card starting Monday, **March 4** at 8am.
- Your Luther Burbank Savings card will be shut off Monday morning, **March 4**. Please keep both cards with you so that when your Luther Burbank card is shut off you have your WaFd card ready.
- Your WaFd Bank debit card will be linked to your primary checking account and, if applicable, one savings account.

Update recurring transactions and pre-scheduled payments.

If you have set up automatic payments or transactions linked to your Luther Burbank debit card, remember to update payment information with your new WaFd Bank debit card number right away. Transactions and payments using your new card number should begin no earlier than Monday, **March 4**.

Get fee-free access to thousands of MoneyPass® ATMs.

WaFd Bank debit cards and ATM cards give you fee-free access to cash from your checking or savings account at thousands of MoneyPass® ATMs throughout the U.S. Our debit and ATM cards can also be used at Accel and Plus network ATMs worldwide, though third-party usage and foreign exchange fees may apply.

Please note the Plus network can also be used when traveling outside the U.S. If you plan to travel internationally, please call us before traveling so we can flag your debit card or ATM card to process foreign transactions.

For a complete listing of WaFd Bank ATM locations, please visit us online at wafdbank.com. You may also visit MoneyPass.com for a list of fee-free ATMS in your area.

You can make a withdrawal at any of the above-mentioned ATM networks, but ATM deposits to WaFd Bank accounts can only be made at WaFd Bank ATMs. Additionally, we will be installing ATMs at the former Luther Burbank branches, for your convenience.

Luther Burbank Savings Debit Card Rewards

Debit card reward points will be discontinued on March 1, 2024. If you have rewards linked to your debit card, please redeem them on or before March 31, 2024. Any unredeemed points as of March 31, 2024 will be cashed out and deposited into your checking account.

Personal Online and Mobile Banking

As part of the conversion, we're excited to enhance your online banking experience. Please note that you'll need to enroll as a new user for online banking post-conversion, but you may use your current Luther Burbank online banking credentials as long as the username is available and the password meets WaFd requirements.

We will begin offering online access to your accounts at wafdbank.com on **March 4**. Due to the nature of the conversion, after Friday, March 1 you will no longer have access to your Luther Burbank Savings online banking.

TIP: Access to online banking and Bill Pay will not be available over the weekend of **March 1-4**, so please plan ahead and withdraw any cash you might need for that time. Pay bills early if you can, as you'll need to set up Bill Pay after **March 4**.

TIP: Download past eStatements. If you currently receive electronic statements, please consider downloading historical Luther Burbank Savings statements prior to conversion, as they will not be available in online banking after conversion. Historical statements dated prior to March 2024 will be available by contacting your local branch or calling 800-324-9375.

WaFd Bank Online Banking

Accessing online banking at wafdbank.com allows you to:

- Transfer funds between your WaFd Bank accounts and accounts at other financial institutions.
- View and print images of checks that have posted to your account(s).
- Register and download eStatements. Please contact us directly for historical statements.
- Assign nicknames to accounts.
- Pay bills one at a time or set up automatic payments.

- Send person-to-person payments with Zelle.
- Deposit checks with your mobile phone.
- Enroll in voice authentication and voice-activated banking.
- Send domestic wire transfers (*requires voice authentication*).

Sign into WaFd Bank online banking.

You may access WaFd online banking starting **March 4** at wafdbank.com.

1. Go to wafdbank.com and select Sign In > Enroll Now.
2. Enter your information including Last Name, Social Security Number, and Date of Birth.
3. Choose an email or phone number on record where we can send a one-time passcode. Enter the passcode provided.
4. Create your username. **TIP:** You may use your previous username if available.
5. Create your new password. **TIP:** You may use your previous password if it meets WaFd's password requirements.
6. Accept WaFd's Personal Online and Mobile Banking Service Agreement.
7. You're all set—welcome to WaFd Online Banking!

Signing in to WaFd's Mobile App.

1. Head to the app store on your smart phone.
2. Search "WaFd Bank."
3. Download the app and tap on "Sign up for Online and Mobile Banking."
4. If you've signed in to WaFd online banking on your desktop or browser before, use your existing credentials to log in.
5. If you still need to enroll, follow these steps:
 - Enter your information including Last Name, Social Security Number, and Date of Birth.
 - Choose an email or phone number on record where we can send a one-time passcode. Enter the passcode provided.
 - Create your username. **TIP:** You may use your previous if it is available.
 - Create your new password. **TIP:** You may use your previous password if it meets WaFd's password requirements.
 - Accept WaFd's Personal Online and Mobile Banking Service Agreement.
 - You're all set—welcome to the WaFd mobile app!

Mobile Banking Features

Download our mobile app and bank on-the-go!

Beginning **March 4**, you can:

- View account history
- View balances and spending trends
- Pay your bills
- Make a photo deposit
- Transfer between accounts

Voice Activated Banking

WaFd Bank's complimentary voice banking allows you to quickly access your account balance and transfer money between your checking accounts using your voice as your password. Your voice print, a lot like your fingerprint, is securely used to verify who you are and, along with your phone number, is an added layer of protection to safeguard you from fraud. Registration is easy! Contact Client Care at 800-324-9375 to record your voice, set up your profile, and begin using voice-authenticated services.

Moving Money

WaFd offers several different way to make payments and transfers in online and mobile banking:

- Internal transfers
- External transfers
- Wire transfers
- Zelle (*person-to-person payments*)
- Bill Pay

Pay Your Bills Online

Pay your bills through WaFd online banking starting **March 4**. Bill Pay is a convenient way to pay your bills individually, or all at once by scheduling payments for recurring bills. This complimentary service automatically determines if your payee will accept electronic payments; otherwise, your payment will be sent by paper check through the mail. Bill pay allows you to set up automatic payments, view invoices due, and add or delete payees.

Current Luther Burbank Savings payees will not carry over.

If you're currently using Luther Burbank Saving's online bill payment system, you'll need to set up your bill payees once again in WaFd's Bill Pay system. **TIP:** You may find it helpful to download and save or print your current payee information before system conversion on March 1. Payee information and recurring payments will not be automatically transferred between the two

systems. To add payees, you will need vendor name, account number, and mailing address. Payee name and addresses must match the bill pay database exactly to qualify for electronic payments.

Payments that you have scheduled to pay between now and February 23, 2024, will process as planned. **Payments scheduled to pay on or after February 24 will need to be re-created within WaFd Bank Bill Pay on March 4.** These payments may be delayed. Consider paying bills in this timeframe earlier, via check, or outside of online banking to ensure your payments stay on track. **TIP:** Be sure to check the timing of your recurring payments so that you don't miss any payments.

Get set up with WaFd Bill Pay and pay your bills in three easy steps:

- Enroll in Bill Pay
- Add a company or person as a payee
- Set up a bill to be paid (*either recurring or one-time payments*)

Only checking and money market accounts can be linked to WaFd's bill pay platform. Funds will be deducted from your account on the chosen delivery date unless the payment is sent as a draft check. For draft check payments, the funds are withdrawn when the payee processes the payment.

Please consider the following bill pay requirements:

- You must be 18 years old, with a U.S. address and phone number.
- The first payee and payment must be entered through online banking, not the mobile app.
- After the initial payee and payment processes, you may add payees and make payments through the mobile app.
- Allow 7-10 days for first-time delivery to each payee. While 80% of payments are electronic and arrive in 2-3 business days, the first deliveries to payees may take longer.

Money Market, Savings, and CD Accounts

Your savings and money market accounts.

WaFd Bank has selected an available account type that most matches the Luther Burbank account terms. But if you'd like to explore a different option, please let us know. You may use the switch kit (see page 41) to update your automatic deposits and payments. Begin using your new routing and account number(s) starting **March 4**.

Account Type	LBS IPL Money Market, Daisy Money Market → WaFd Gold Money Market	Daisy Gold Money Market, Premier Gold Money Market, Premier Money Market Savings, Emerald Money Market, Money Market Checking → WaFd Daisy Money Market
Monthly Cost	\$10 monthly fee, waived for balances \$1,000+. <i>Your existing money market account does not have a minimum balance requirement.</i>	No monthly fee. <i>If you have a Premier Money Market, you currently have a minimum balance requirement of \$10,000 to avoid a \$15 monthly fee. Other Luther Burbank Money Market accounts do not have minimum balance requirements or fees.</i>
Minimum to Earn Interest	\$1,000. <i>Luther Burbank's Daisy Money Market has no minimum requirement to earn interest. The IPL Money Market currently requires \$1,000 to earn interest.</i>	\$10,000. <i>If you have a Premier Money Market, you currently have a requirement of \$10,000 to earn interest. Other Luther Burbank Money Market accounts do not have a minimum balance requirement to earn interest.</i>
Interest Rate and Annual Percentage Yield	Please visit wafdbank.com/rates to see current rates for the Gold Money Market account. Please visit wafdbank.com/lutherburbanksavings to see current rates for the Daisy Money Market account. <i>Your existing accounts and your new account have a variable rate. Rates are subject to change at any time.</i>	

Certificates of Deposit

The current terms, interest rate, maturity date, and early withdrawal penalty on your CD will remain the same until maturity. After your CD matures, it will revert to WaFd Bank's standard CD terms as outlined in the disclosures found in the back of this guide.

Please note: If your CD matures between now and March 1, 2024, you can expect to receive a maturity notice in the mail from Luther Burbank Savings.

Individual Retirement Accounts (IRAs)

Our IRA options are simple, straightforward, and have no annual fee. Effective Friday, March 1, IRAs will automatically transfer trustee designation care of WaFd Bank; you do not need to take any action. You will receive an amendment in the mail to notify you of the change in trustee or custodian for your IRA plan. This amendment does not affect the maturity date or terms of any of your IRA accounts and will not change the beneficiary designation on file. Beneficiary designation will remain in effect unless you change it by completing and submitting a written change of beneficiary form. Please call us at 800-324-9375 with any questions or concerns about your IRA. You'll receive a final statement from Luther Burbank Savings for activity up to March 1, 2024. Afterward, your statements will come from WaFd Bank.

For additional details about your Roth IRA, please review the agreement and disclosure statement on page 31.

For additional details about your Traditional or SEP IRA, please review the agreement and disclosure statement information on page 31.

Mortgages

WaFd Bank offers a variety of mortgages, including home equity lines of credit and home equity loans, as well as refinancing options. Whether you're looking to remodel, build a new home, or even buy your new house before selling your old one, we are here for you. Please visit wafdbank.com for more information.

Your mortgage will automatically transfer to WaFd Bank. You will receive a servicing transfer notice from Luther Burbank around February 15, 2024. You will then receive a second notice from WaFd Bank around March 20, 2024. An escrow analysis will also be provided to you, one from WaFd Bank and one from Luther Burbank, on or before May 1, 2024.

If you have an automatic loan payment, you will not need to do anything. Please note that if your payment is coming from a bank other than Luther Burbank, your loan payment will now pull the following business day after your scheduled payment date. If you suspect an error or need information about your loan, please mail that request to:

WaFd Bank Client Care Center
9929 Evergreen Way
Everett, WA 98204

Your payment will not be changing due to this merger. However, please note that WaFd Bank does not process loan payments made from external accounts by phone. Instead, set up a bill payment through the other financial institution, or make a deposit to your WaFd checking or savings account and then log in to online or mobile banking to make a payment. After the deposit is processed, you may also call us at 800-324-9375 to make an internal transfer to pay your loan.

Escrow Accounts

Changes to your escrow payment will continue to occur in June each year. Interest on your escrow accounts will be deposited monthly, if interest has accrued for that month.



Business Banking

At WaFd Bank, we believe in business. WaFd offers checking products, robust savings options, and a comprehensive suite of cash management solutions to help your business to grow and thrive, including payroll processing and FINSYNC's Collect Early™, which allows you to get credit for your invoices in hours, rather than weeks.

Business Checking

Each of our accounts come with the digital tools you've come to expect: online and mobile banking, mobile deposit, eStatements, business debit cards, and more. We've selected the WaFd Bank business checking account(s) that we believe to be most appropriate for your banking needs based on the account you currently have with Luther Burbank. If you're interested in changing account types or have further questions regarding our checking account options, contact your local branch or call our Client Care Center at 800-324-9375 or email us at ask@wafd.com. We look forward to serving you.

Account Type	LBS Business Interest Checking → WAFD Business Interest Checking	LBS Analyzed → WAFD Analyzed
Monthly Fee	\$15	Varies
Minimum Balance to avoid fee	\$5,000	Varies based on usage; this account earns Earnings Credit which can offset fees.
Minimum to Earn Interest	\$1,000	N/A
Interest Rate and Annual Percentage Yield	Please visit wafdbank.com/business-rates to see current interest rates.	This account does not earn interest.
Additional Features	Treasury Express digital banking with no-fee bill pay. Fee-free access to thousands of MoneyPass ATMs.	Treasury Prime digital banking with access to a suite of treasury solutions designed to support business needs.

Business Money Market, Savings, and CD Accounts

Business Certificate of Deposit

The current terms, interest rate, maturity date, and early withdrawal penalty on your CD will remain the same until maturity. After your CD matures, it will revert to WaFd Bank's standard CD terms as outlined in the disclosures found in the back of this guide.

Please note: If your CD matures between now and March 1, you can expect to receive a maturity notice in the mail from Luther Burbank Savings.

Insured Cash Sweep

This is a cash concentration deposit account. IntraFi's ICS product allows for increased FDIC coverage through an automated sweep solution. This way, you can keep the majority of funds in one account and pay bills out of another, which will sweep funds from a designated account to cover any transactions.

Business Savings

Please watch the mail for a letter with additional information about your Luther Burbank money market or savings, if applicable.

Account Type	IDM Business, HOA, Business IPL, Union Savings, Business Money Market → Business Money Market
Monthly Service Fee	\$12 monthly fee, waived when you keep a \$1,000 minimum balance.
Minimum to Earn Interest	\$1,000
Interest Rate and Annual Percentage Yield	Please visit wafdbank.com/business-rates to see current interest rates.

Business Online Banking

WaFd Bank's online suite of solutions is built for businesses of all sizes and complexities. Access WaFd's business online banking at wafdbank.com.

To ease the transition, Luther Savings business clients will receive a custom onboarding experience from WaFd's commercial onboarding team. Please expect a WaFd banker to reach out and schedule a convenient time to complete onboarding prior to March 1.

Business clients can expect the following assistance during this onboarding meeting:

- Establish additional users
- Navigate the system
- Create payees, schedule recurring transactions
- Test file mapping (uploading payment files).
- Review cut off times, dollar limits, and other critical items
- Cover important transition related reminders
- Get your questions answered and meet your WaFd support team

We will begin offering online access to WaFd Bank's digital services on Monday, **March 4**. Due to the nature of the conversion, after Friday, March 1, you will no longer have access to your account(s) via Luther Burbank Savings online banking. We apologize for this temporary interruption.

Use complimentary online banking to:

- Transfer funds between your WaFd Bank accounts
- View and print images of checks that have posted to your account(s)
- Register and download e-statements
- Assign nicknames to accounts for easier tracking
- Pay bills individually or with recurring payments
- Place check stop payments as needed
- Deposit checks with your mobile phone

TIP: Access to online banking and Bill Pay will not be available March 1-4, so please plan ahead and withdraw any cash you might need for that time. Pay bills early or pay directly.

Download past eStatements.

If you currently receive electronic statements, please consider downloading historical Luther Burbank Savings statements prior to conversion, as they will not be available in online banking after conversion. Historical statements dated before March 2024 will be available by contacting your local branch or calling 800-324-9375.

Enjoy complimentary Bill Pay.

Access Business Bill Pay through WaFd's online banking (Treasury Prime and Treasury Express) starting **March 4**. Bill Pay is a convenient way to view invoices and schedule and pay all of your bills; you can also schedule recurring payments and add or delete payees. This service automatically determines if your payee will accept electronic payments; otherwise, your payment will be sent by paper check through the mail. Funds will be deducted from your account on the chosen delivery date unless the payment is sent as a draft check. For draft check payments, the funds are withdrawn when the payee processes the payment.

Get set up with WaFd Bill Pay and pay your bills in three easy steps:

- Enroll in Bill Pay
- Add a company or person as a payee
- Set up a bill to be paid (*either recurring or one-time payment*)

Current Luther Burbank Savings payees will not carry over.

If you're currently using Luther Burbank Savings' business online bill payment system, you'll need to set up your payees in WaFd's Bill Pay, so we suggest you download and save or print your current payee information before system conversion. You will need payee name, account number, and address.

Treasury Solutions

WaFd offers a robust suite of products to enhance business working capital management. Luther Burbank clients currently leveraging treasury solutions will receive a customized transition tailored to their precise product set.

Business Online Banking	<p>Treasury Express - A simplified approach to online account management and treasury, designed for Small and Middle Market businesses.</p> <p>Treasury Prime - A robust corporate online banking platform allowing for efficient cash flow management and security.</p>
Payables	<p>Make digital payments quickly and efficiently while mitigating risk by using multi-factor authentication and dual control for:</p> <ul style="list-style-type: none"> • ACH Origination • Commercial Credit Card Management • Consolidated Payables • Domestic and International Wires • Check Printing • Business Bill Payment
Receivables	<p>WaFd's receivables solutions allow for scheduling, tracking, and reporting funds receipts to expedite funds collection and management:</p> <ul style="list-style-type: none"> • ACH Origination • Remote Deposit Capture • Lockbox Services • Integrated Receivables
Fraud Prevention	<p>Prevent check and ACH fraud before it occurs with WaFd's suite of Positive Pay solutions:</p> <ul style="list-style-type: none"> • Traditional Positive Pay • Payee Positive Pay • Reverse Positive Pay • ACH Positive Pay (Filters)
Sweeps	<p>Simplify money movement and reconciliation through our automated sweep solutions</p> <ul style="list-style-type: none"> • Line of Credit • Zero Balance Account (ZBA) • Interest Bearing Sweeps

Answers to questions you may have

We know you probably have questions about the switch from Luther Burbank Savings to WaFd Bank, so we've put together some common questions and answers. If you're looking for more help, we're happy to assist! Please contact your local banker, or call our Client Care Center at 800-324-9375 or email us at ask@wafd.com.

Why is Luther Burbank Savings merging with WaFd Bank? This merger will provide Luther Burbank Savings customers with additional banking services, products, tools, and technology. Merging will also increase access to services at more than 200 WaFd branch locations in a nine-state footprint.

Will the Luther Burbank Savings name change? Yes, Luther Burbank Savings will transition to WaFd Bank branding and signage in early March.

Where do I go to learn more about WaFd Bank? For information on WaFd Bank products, tools, disclosures, security, community relations, branch locations and more, go to wafdbank.com.

Will my branch still be here? Former Luther Burbank Savings branches will remain open with the same hours of operation and phone numbers.

Will the branch staff change? All branch staff have been offered the opportunity to remain. We are confident most if not all bankers in your branch will remain and continue to serve you.

Who do I call if I have questions about WaFd Bank stock? Please call our transfer agent, Broadridge Financial, at 844-983-0877 or email them at shareholder@broadridge.com

When do the systems change to WaFd Bank? Luther Burbank Savings will continue to operate using its current systems and processes until the system conversion, scheduled for March 1-4, 2024.

Is my money insured by the FDIC? What if I have accounts at both banks? Deposits remain insured by the FDIC up to \$250,000 per depositor. Clients who have accounts at both WaFd Bank and Luther Burbank Savings benefit from separately insured deposits at each bank

for a period of time following the merger. Clients with accounts at both institutions will receive a letter with more detailed information on combined deposit insurance following a merger.

When can I visit WaFd Bank branches to conduct my daily banking? Please continue to bank at your current Luther Burbank branch through March 1. After **March 4**, once the systems are combined, you're welcome to bank at any of the more than 200 WaFd Bank locations across our nine-state footprint. You can view current branch locations at wafdbank.com.

Will this change my account(s) or the way I do my banking? Until March 1, you will continue banking in the same manner you do today. Over the weekend of March 1-4, we will add all accounts to WaFd Bank systems and provide access to online and mobile banking. Our highly rated mobile app includes account management, Bill Pay, Zelle®, tap-to-pay, and mobile deposits.

What should I expect over the conversion weekend of March 1-4? All branch locations will close at 12 noon Friday, March 1 and re-open as WaFd Bank on Monday, **March 4**. WaFd Bank's 24-hour Client Care Center will be open to serve you at 800-324-9375. Online and mobile banking will be unavailable that weekend. You will be able to enroll in WaFd online banking on Monday, **March 4** at wafdbank.com.

How can I access the funds in my account over conversion weekend (March 1-4)? Between 12 noon on Friday, March 1 and Monday, **March 4**, *some services will be periodically interrupted or not available. This may include debit card purchases.* Because of the nature of the transition from Luther Burbank Savings to WaFd Bank, we ask you to please plan ahead and consider carrying extra cash or additional forms of payment as backup. You may begin using your WaFd Bank debit card or ATM card the morning of Monday, **March 4**.

Please check your account balance on Friday, March 1, as you will not have online access to your account(s) after 12 noon on Friday, March 1. You may access your account(s) beginning Monday, **March 4** from WaFd Bank online banking.

Will I get a new debit card?

WaFd Bank will issue contactless, EMV chip debit cards to Luther Burbank clients between February 20-29. The debit card mailed to you will include instructions to activate your new card. If you'd like, you can use your existing PIN number. Simply enter that number when you activate your card and set up your PIN.

What is the daily limit for purchases and ATM withdrawals for my WaFd Bank debit card? The standard daily limit for ATM withdrawals is \$800, for both personal and business debit cards. The standard daily limit for purchases is \$3,000 for personal debit cards and \$5,000 for business debit cards.

Why didn't I receive a WaFd Bank debit card or ATM card? If there was no activity on your Luther Burbank debit card or ATM card over the last 90 days, a WaFd Bank card was not automatically issued. If you would like to receive a debit card or ATM card, or if you should have received a card but did not, please call 800-324-9375 to request one (*mention you are a Luther Burbank customer*) and it will be sent through the mail.

How do I know when to stop using my Luther Burbank Savings debit card or ATM card and when to start using my WaFd Bank debit card or ATM card?

Your Luther Burbank Savings debit or ATM card will function until 8 am Monday, **March 4**. Please begin using your new WaFd Bank card on Monday, **March 4** at 8 am. We recommend you call to activate and select a PIN for your new card as soon as you receive it, so that your card is ready to use on **March 4**. Please do not try to use your WaFd Bank debit or ATM card before **March 4** as your transactions will be declined

Over the weekend of March 1-4, please consider carrying extra cash or using alternate forms of payment as backup.

Will I need to update the card information in my Mobile Wallet? Yes. Your Luther Burbank Savings card will not work in your Mobile Wallet after conversion. You will be sent a WaFd Bank debit card in the mail. After you receive and activate your new debit card, you will be able to add it to your Mobile Wallet to begin using it on **March 4**.

What will happen to my Luther Burbank Savings credit card? A notice will be sent out by Elan Financial Services regarding your Luther Burbank credit card. Any credit cards originated through Luther Burbank will continue to be serviced through Elan. While the relationship between Luther Burbank Savings and Elan will be terminated, you may continue to use your card as-is. There is no connection between your Elan credit card and WaFd Bank.

What happens to the rate on my Certificate of Deposit? Terms and interest rates on all CDs will be honored through the maturity date.

Will my account number change? The vast majority of account numbers will stay the same. However, there may be a few exceptions. Affected clients will be notified of the change to their account number through a letter sent before March 1, 2024.

Will my direct deposits and other automatic payments need to be updated? Yes, please use the form included on the inside cover of this booklet to update your direct deposits and your debit card or routing and account number with each vendor or company.

How do I update all my automatic deposits and payments? WaFd Bank's routing number for checks, direct deposits, and all electronic payments is 325070980. We've put together a simple switch kit with this packet (see page 41) so you can be sure all your vendors receive your new WaFd Bank account information. If you'd like assistance with this process, please contact our Client Care Center at 800-324-9375 or email us at ask@wafd.com. Luther Burbank Savings direct deposits will forward to WaFd Bank for the time being, but this may result in a delay in posting to your account until you update

your bank information. Please request that your vendors start using your new routing and account number on or after **March 4**, 2024.

What is the WaFd Bank routing number? The routing number for WaFd Bank is 325070980.

I currently have overdraft protection set up on my Luther Burbank Savings checking account. Will this transfer after conversion? If your overdraft protection draws from a savings, money market, or a second checking account that is also transferring to WaFd Bank, then this linked relationship will transfer over to WaFd Bank. Otherwise, if you would like to enable overdraft service, please contact your branch or give us a call at 800-324-9375.

We have other overdraft protection options available, including personal lines of credit. Starting **March 4**, please contact your local branch, our Client Care Center at 800-324-9375, or email us at ask@wafd.com to explore overdraft protection options.

What happens to the sweeps (automatic transfers) I have established between my checking and savings accounts? Any sweeps or automatic transfers you have established between your accounts will transfer over to your WaFd accounts. Please verify that your sweeps have transferred successfully to ensure there is no interruption to your accounts. If your sweep needs to be re-established, you can do this through your WaFd online banking, or by contacting your local branch or calling us at 800-324-9375 on or after **March 4**. Automatic transfers between your accounts are different than automatic payments sent to payees through Bill Pay, which will not automatically transfer over.

How do I report suspected fraudulent transactions on my account? Call your branch immediately, or after business hours, call our 24-hour Client Care Center at 800-324-9375.

Who do I call for help on my account? For all questions, connect with your local branch or call our 24-hour Client Care Center at 800-324-9375 after **March 4**, 2024.

Can I take a picture of a check with my smart phone and deposit it to my account? Yes, you may access this service by downloading the WaFd Bank mobile app and using the photo deposit feature.

Do I need to order new checks? You can continue to use the checks and deposit slips you already have for the time being. Luther Burbank Savings checks will continue to be valid after the system transition. The routing number and your account number will be transferred to WaFd Bank. You may order new checks when needed at your branch, via online banking, or by calling WaFd Bank's 24-hour Client Care Center at 800-324-9375. We will waive or reimburse "house" check order fees for the first 90 days after the transition (*through June 30, 2024*).

When do I stop using my Luther Burbank Savings checks and start using WaFd Bank checks? Please continue to use your Luther Burbank Savings checks. All outstanding checks (*even Luther Burbank Savings checks*) will be paid out of your transitioned WaFd Bank account starting **March 4**, 2024.

If you'd like to place an order of WaFd Bank checks, you may place an order by contacting your local branch after **March 4**, 2024. We will waive or reimburse "house" check order fees through June 30, 2024. You may continue using your Luther Burbank Savings checks until your WaFd Bank checks arrive.

What do I need to know about sending and receiving a wire? You will need to provide your own name, checking or savings account number, and address. WaFd Bank's routing number is 325070980, and for incoming wires beneficiary bank information is:

Bank Name:	WaFd Bank
Bank Address:	425 Pike Street Seattle WA 98101
Country:	United States

Outgoing wires are sent daily, with a cutoff of 2:30pm Pacific Time Monday-Friday. Incoming wires are received throughout the day until 4pm Pacific Time Monday-Friday. International wires may be requested in person at any of our branches. Domestic wires may be requested in person at any branch or through online banking, after you have registered for voice activated banking.

When will I receive my monthly statements? Your statements will arrive at about the same date they do now. If you prefer to receive eStatements, you can register through WaFd online banking after system conversion.

How do I access previous statements?

Please visit your local branch or call 800-324-9375 for access to historical statements issued before March 2024. To access statements from March 2024 or later for printing or download:

1. Sign into online banking.
2. Select "Statements" from the bar at the top.
3. Select "Account Statements" from the drop down menu.
4. Select an account in the drop down menu.
5. Select the month you're looking for. The statement will open in another window.
6. Download or print the statement via the icons in the top right corner.

How do I sign up for eStatements?

WaFd Bank offers eStatements on all consumer accounts, mortgages, and business checking accounts. To sign up for eStatements:

1. Sign in to WaFd online banking on or after **March 4, 2024**.
2. Select "Statements" from the bar at the top.
3. Select "Account Statements" from the drop down menu.
4. Select "Go Green! Go Paperless" on the right side of the drop down menu.
5. Check the box for the account(s) that you want to go paperless.
6. Select "Save."

How much account transaction history will be available?

You will be able to view transactions in WaFd online banking starting the day Luther Burbank converts to WaFd systems on **March 4**. If you need to access historical transactions, please call to access your statements issued before March 2024. We recommend you download your account statements for easy access before system conversion.

What should I do if I want to continue receiving check images with my printed statements?

If you receive check images with your Luther Burbank statements, that service will be disabled after the transition to WaFd systems. If you would like to re-enable the Check Image service for \$5 per month, starting **March 4**, please contact your local branch, our Client Care Center at 800-324-9375, or email us at ask@wafd.com to request the service. You can also access images of your checks at no cost via WaFd online banking.

How do I enroll in online and mobile banking?

After the system conversion is complete on **March 4**, visit wafdbank.com and choose "Enroll Now" from the Online Banking menu. Once enrolled, download the WaFd mobile app from your app store and log in with the same credentials used for Luther Burbank online banking. You may need to change your username or password to meet WaFd requirements.

I set up nicknames for my accounts. Will they transfer over? Nicknames will not transfer. Please make note of any nicknames for your accounts so that you can re-name your accounts when they are transferred to WaFd's online banking system.

Does WaFd Bank offer Bill Pay and will my current Bill Pay settings be saved?

WaFd online and mobile banking both offer Bill Pay with standard and expedited timelines, Zelle person-to-person payments, and external transfers. Current payees in your Luther Burbank Savings Bill Pay will need to be recreated in WaFd Bill Pay after conversion. To prepare, we suggest saving payee mailing addresses and account numbers ahead of the change.

What will happen to payments I have pending in Bill Pay during the transition?

Payments scheduled on or before February 23 will process. Any payments scheduled to be paid after that date will not be processed or sent.

Will the interest rate on my loan change?

We will honor your interest rate agreement established with Luther Burbank Savings. Please note that you may have a variable interest rate that could cause your interest rate to change in the future.

Where do I make my loan payments?

Loan payments should be sent to the same Luther Burbank Savings address until the system conversion occurs March 1-4. Loan customers will receive a servicing transfer notice in the mail around February 15, 2024, which will have the new payment address.

Can I still make my loan payments by phone?

WaFd Bank does not allow loan payments to be made from external accounts by phone. Instead, make a deposit to your WaFd checking or savings account and then log in to online or mobile banking to make a payment. After the deposit is processed, you can also call us at 800-324-9375 to make an internal transfer to process a loan payment.

Will my loan account number change?

The majority of account numbers will stay the same. However, there may be a few exceptions. Affected clients will be notified of the change to their account number through a letter prior to the system conversion.

Will my loan payment due date change?

Your loan due date will not change.

My loan payment is automatically processed from my account; will that continue?

Yes, but if your automatic loan payment is coming from a bank other than Luther Burbank or WaFd Bank, it will pull from your account the one business day after your payment is scheduled.

Where do I send error resolutions and information requests?

If you need to request error resolution or information, please mail your request to:

WaFd Bank Client Care Center
9929 Evergreen Way
Everett, WA 98204

I still have questions about the transition of my account(s) from Luther Burbank Savings to WaFd Bank that weren't addressed in this guide. Where can I turn for help?

Please contact your local branch, or call our Client Care Center at 800-324-9375, or email us at ask@wafd.com. Our dedicated Client Care Directors are happy to assist you.





Personal Deposit Account Agreement and Disclosures

Effective September 1, 2023

Welcome to WaFd Bank. We are pleased to provide you with this Personal Deposit Account Agreement and Disclosures (collectively, this “Disclosure”). This Disclosure contains important information about the deposit Account(s) you maintain with us primarily for personal, family, or household purposes. This Disclosure, the Consumer Fee Schedule, the Rate Sheet, any disclosures or agreements we give you when you use additional products and services (for example, the Online Banking Agreement), separate disclosures we give you regarding electronic transactions, and all addenda to this Disclosure, collectively form the agreement between you and WaFd Bank regarding your deposit Account(s) (collectively, the “Account Agreement”).

By signing the signature card or other agreement to open your Account (whether in writing or electronically), by using your Account, and/or by requesting or later adding products or services connected to the Account, you and any other identified Account owners agree to be bound by the terms and conditions of the Account Agreement, and in the case of additional Account-related products or services, the terms and conditions applicable to those products or services. If there is a conflict between the Account Agreement and any other document or agreement, the Account Agreement governs.

The purpose of this Disclosure is to provide you with information required by law and to explain the terms and conditions of your Accounts. Some of the terms and conditions are governed by applicable law and others are governed by rules established by us when the law permits variation or there are not applicable regulations. Please read this Disclosure carefully and keep it for future reference. This Disclosure is also available on our website at www.wafdbank.com (our “Website”).

PLEASE NOTE THAT PART I OF THIS DISCLOSURE (PERSONAL DEPOSIT ACCOUNT TERMS AND CONDITIONS) CONTAINS AN INFORMAL DISPUTE RESOLUTION PROCESS PROVISION AND AN ARBITRATION PROVISION THAT LIMITS THE RIGHT TO MAINTAIN A COURT ACTION, THE RIGHT TO A JURY TRIAL, THE RIGHT TO PARTICIPATE IN ANY FORM OF CLASS OR REPRESENTATIVE ACTION, AS WELL AS DISCOVERY AND RIGHTS TO APPEAL

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Definitions

In this Disclosure, unless otherwise indicated, the following words have the meanings given below:

“Account” means your applicable Checking Account, Money Market Account, Certificate of Deposit (CD) Account, and/or Savings Account established with us primarily for personal, family, or household purposes.

“Age of Majority” means the age at which, under state law, a person is granted the rights and responsibilities of an adult.

“Bank,” “WaFd Bank,” “we,” “us,” and “our” refer to Washington Federal Bank.

“Business Day” means every day, except Saturdays, Sundays, and federal holidays. However, for those of our branches that are open for business on Saturdays, a “Business Day” also includes Saturdays with respect to those branches. Please visit our Website to find out the opening hours of each of our branches.

“Calendar Day” means every day, including Saturdays, Sundays, and federal holidays.

“Consumer Fee Schedule” means the Schedule of Consumer Fees & Service Charges (as amended from time to time), a copy of which is available on our Website and in printed form upon request at your local branch.

“Electronic fund transfer” has the meaning set forth under the federal Electronic Fund Transfer Act and its implementing regulation, Regulation E.

“Funds Availability Policy” refers to your ability to withdraw Account funds as disclosed in the Funds Availability Disclosure under Part III of this Disclosure.

“Online Banking Agreement” means the WaFd Bank Personal Online and Mobile Banking Service Agreement (as amended from time to time), a copy of which is available on our Website and in printed form upon request at your local branch.

“Rate Sheet” means the Consumer Deposit Rates (All Regions) disclosure (as amended from time to time), a copy of which is available on our Website and in printed form upon request at your local branch.

“Retirement and Savings Plan” means an Individual Retirement Account (“IRA”), Simplified Employee Pension Individual Retirement Account (“SEP-IRA”), Coverdell Education Savings Account (“ESA”), or Keogh Plan we administer.

“You” and “your” mean each depositor who opens an Account, and any joint owner of an Account.

Part I: Personal Deposit Account Terms and Conditions

This Part I sets forth certain terms and conditions that apply to all Account types, as well as certain terms and conditions that apply depending upon the type of Account you have established with us. From time to time, we may offer new types of Accounts and may cease offering some types of Accounts. The Account Agreement governs these new types of Accounts and continues to govern any Accounts you may have that we no longer offer. If and to the extent the provisions of the Account Agreement vary from the provisions of the Uniform Commercial Code as adopted in the jurisdiction where your Account is

located, the terms and conditions of the Account Agreement control.

The Account Agreement includes your promise to pay the fees and charges listed on the Consumer Fee Schedule and your permission for us to deduct these fees and charges, as earned, directly from your Account. You also agree to pay any additional reasonable fees or charges we may impose for services you request which are not contemplated by the Account Agreement but are disclosed in our Consumer Fee Schedule. Each of you agrees to be jointly and severally liable for any Account deficit resulting from fees, charges, or overdrafts, whether caused by you or another authorized to withdraw from your Account, together with the costs we incur to collect the deficit, including, to the extent permitted by law, our reasonable attorneys’ fees. You agree to use the Account only for lawful purposes and to comply with all applicable local, state, and federal laws and regulations, including for example, the USA PATRIOT Act and the Unlawful Internet Gambling Enforcement Act.

Mobile Phone Contact Policy

If you give a mobile phone number directly to us, you consent to and agree to accept calls related to the servicing of your Account to your mobile phone from us and our agents. For any service-related telephone calls, mobile phone calls, or text messages (SMS) placed to you by us or our agents, you consent and agree that those calls may be automatically dialed and may consist of pre-recorded messages. You may incur fees from this contact by your service provider.

Important Account Opening Information (USA PATRIOT Act Notice)

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an Account.

What this means for you: When you open an Account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

Deposit Policy

We will usually give you credit and make funds available for items deposited into your Account in accordance with our Funds Availability Policy. However, we may delay or refuse to give you credit if we believe in our discretion that your item will not be paid. We will reverse any credit we have given for an item deposited into your Account if we do not receive final payment for that item. If the reversal of a credit creates an overdraft in your Account, you will owe us the amount of the overdraft. We will determine when final payment is received for any item. Please refer to the Funds Availability Policy for important information on the availability of your deposits.

Items drawn on an institution located outside the United States (*foreign checks*) are handled on collection basis only. We may in our sole discretion not accept them for collection. You may also ask us to accept certain other items for collection only. You will not receive credit for (*provisional or otherwise*), and may not withdraw funds against, any of these items until we receive final credit from the person responsible for paying them. Items sent for collection will be credited to your Account in U.S. dollars, with the amount of U.S. dollars credited calculated using our applicable exchange rate in effect on the date when we credit the funds to your Account (*and not when the deposit is made*). The Funds Availability Policy does not apply to items we have accepted for collection only. If we receive final credit for an item, we have accepted for collection only, you agree that we may subtract our Collections and Foreign Check Processing fee from the amount finally credited to us, before

we credit your Account for the remaining amount. Please refer to the Consumer Fee Schedule for a description of the Collections and Foreign Check Processing fee.

Checks

All negotiable paper (“**checks**”) presented for payment must be in a form we have either provided or approved. We may refuse to accept any check that does not meet this requirement or is incompletely or defectively drawn. We may elect not to pay any check that is at least six (6) months old, but if there is no stop payment order on file when we receive such a check for payment, we may elect to pay it in good faith without consulting you. You agree that you will use care in safeguarding your checks against loss or theft. For example, you agree to secure your supply of checks at all times, to destroy checks you do not intend to use, and to not sign blank checks – please also keep in mind that this is not an exhaustive list of the preventative measures you should take in safeguarding your checks. You will tell us immediately if any checks are missing. You agree to assume all losses that could have been prevented if you had safeguarded unsigned (*or otherwise incomplete*) checks or had told us they were missing.

Endorsement

It is important that you place your endorsement carefully on the back of all checks you are depositing in the endorsement area, which is the first 1-1/2 inches on the back of the check when viewed from the trailing edge (*the trailing edge is the left edge of the check when viewed from the front*). If you have a question about proper placement for your endorsement, please ask a Bank representative. If your endorsement is illegible because you have endorsed the check in the wrong location, you will be liable for any resulting loss. If you make a deposit to an Account and you fail to endorse it at the time, we may add an endorsement on any item, and you will be responsible for the item as if you endorsed it yourself.

If you are unable to endorse checks with a physical signature, we may in our discretion accept checks deposited using a signature stamp (a “**Facsimile Signature**”) endorsement rather than a physical signature endorsement upon your request, as long as you provide us with a copy of the Facsimile Signature and any other information, agreements, and/or documentation we require from time to time in connection with such Facsimile Signature. Please refer to the Section of this Disclosure titled “**Facsimile Signatures**” for additional information regarding the use of Facsimile Signatures.

Facsimile Signatures - If we allow you to use a Facsimile Signature, you understand and agree that we will not be able to determine whether the Facsimile Signature on any item is authentic or has been authorized by you. If your items are signed using a Facsimile Signature, you acknowledge that it is solely for your benefit and convenience. You authorize us to accept the Facsimile Signature on any check, draft, or other order drawn on us, or on any other document, and we may debit your Account in the amount of each payment which we make in reliance upon any such Facsimile Signature and/or reproduction thereof. We will not be liable, and you will assume all liability, for any losses, liabilities, penalties, claims, damages, costs, expenses, or other harm or injury (*including, but not limited to, court costs and reasonable attorneys’ fees*) which you may incur or which may be asserted against you or us in connection with the authorized or unauthorized use or reproduction by any person or entity relating to or arising out of (a) any use, misuse, and/or reproduction, whether or not authorized, by any person of any actual or purported Facsimile Signature on any check, draft, or other such order drawn on us, or on any other document, and/or (b) any payment which we make in reliance upon any such Facsimile Signature and/or reproduction thereof. You will indemnify us and hold us harmless from and against any and all losses, liabilities, penalties, claims, damages, costs, expenses, or other harm or injury (*including, but not limited to, court costs and reasonable attorneys’ fees*) which we may incur

or suffer or which may be asserted by any person or entity with respect to any use or misuse of an actual or purported Facsimile Signature on any check, draft, or other order drawn on us, or on any other document, or any payment which we make in reliance upon any such Facsimile Signature and/or reproduction thereof. You shall be solely responsible for maintaining security over any device used to affix or apply Facsimile Signatures. The foregoing indemnity will not apply if and to the extent expressly prohibited by applicable law.

Returned Checks/Waiver of Rights

If you deposit a check or item in your Account that the paying bank returns unpaid for any reason, we may put the check or item through for collection again without telling you we are doing so. This means that you are waiving your right to receive immediate notice of recollection or dishonor. If a check or item is dishonored (*returned unpaid*) for any reason, the amount of the dishonored check or item will be deducted from your Account. If the deduction creates an overdraft in your Account, you will also owe us the amount of the overdraft. We may also collect any amounts due to us because of a returned check or item, through the right of offset, from any other of your Accounts at the Bank, or collect the funds directly from you.

Check Cashing Policy

We only cash checks for existing customers with a sufficient Available Balance. To cash a check, you must first deposit the check in your Account, and then withdraw the requested funds. As further described in the Section of this Disclosure titled “**Returned Checks/Waiver of Rights**,” if we cash a check for you that is not drawn on your Account, and the check is dishonored (*returned unpaid*) by the paying bank for any reason, we will deduct the amount of the dishonored check from your Account (*in which case we may also exercise any other rights available to us under this Disclosure and/or applicable law*). If the deduction creates an overdraft in your Account, you will owe us the amount of the overdraft.

Withdrawal Policy

Savings Account withdrawals may be made per written order of withdrawal in accordance with the information contained on the signature card and may also be made with a WaFd Bank Debit or ATM Card, as applicable. We may refuse a request if any document or identification we require or that is required in connection with the withdrawal has not been presented.

Federal law requires that we reserve the right to require seven (7) Calendar Days’ advance written notice of any intended withdrawal or transfer of funds from all Savings or Money Market Accounts. While we reserve this right, we do not presently exercise it. Withdrawals from Savings Accounts held in Retirement and Savings Plans are subject to our procedures for withdrawal requests from Retirement and Savings Plans and may take up to five (5) Calendar Days to process. Please note that we may also require a signature to complete a withdrawal, including closing of your Account. Checking or Savings Account withdrawals of large funds may also require advance notification to the branch to ensure availability of cash on hand.

Transaction Processing Order

The order in which transactions are posted to your Account (*and whether you have a sufficient Available Balance to cover a transaction at that time*) is important when planning your finances and Account transactions. For instance, this processing order is particularly important for avoiding overdrafts and Nonsufficient Funds fees. Our policy is to post Automated Clearing House (“**ACH**”) credits (*e.g., direct deposits*) to your Account before ACH debits that we receive on the same day. Please refer to the Table below for additional information about the order in which we will post transactions to your Account. All transactions are posted in Pacific Time, regardless of the branch time zone.

Transaction Type	How Order is Determined
<ul style="list-style-type: none"> Check processing 	From lowest to highest dollar amount.
<ul style="list-style-type: none"> Branch transactions (<i>e.g., deposits and check cashing</i>) Debit card transactions Transfers Bill pay transactions Wire transfers 	Chronologically based on the date and time that our records indicate the transaction was initiated or authorized.
<ul style="list-style-type: none"> Fees (and other service charges) 	Fees and service charges can post to your Account in several ways. Most fees will post at the end of the day, but some fees will post immediately after the transaction to which they relate (e.g., a Wire Transfer fee will post immediately after the wire transfer transaction). Although most fees post on the same day they are incurred, certain other fees and service charges (e.g., monthly service charges, etc.) may be posted on the last day of your statement cycle.

Reasons Why We May Refuse to Pay an Item

We may refuse to pay an item that:

- is illegible;
- is drawn in an amount greater than the amount of funds then available for withdrawal in your Account (*see the Funds Availability Policy and the Section below titled “Funds Available to Spend”*) or which would, if paid, create an overdraft;
- bears a duplicate check number;
- we believe has been altered;
- we believe is otherwise not properly payable; or
- we believe does not bear an authorized signature.

Further, we are not required to honor any restrictive endorsement on checks you write, unless we have agreed in writing to honor the restriction. Examples of restrictive endorsements are “Not Valid for More Than \$1,000” and “Void If Not Negotiated Within 30 Days of Issuance.”

Postdated Items

You agree that, when you write a check, you will not date the check in the future. If you do and the check is presented for payment before the date of the check, we may either pay it or return it unpaid. You agree that if we pay the check, the check will be posted to your Account on the day we pay the check (*without regard to the date on the check*). You further agree that we are not responsible for any loss to you in doing so.

Preauthorized Drafts

If you voluntarily give information about your Account (*such as our routing number and your Account number*) to a party who is seeking to sell you goods or services, and you do not physically deliver a check to the party, any debit to your Account initiated by the party to whom you gave the information is deemed authorized by you.

Funds Available to Spend

Please note that there may be times when the Current Balance of your Account is different from your Available Balance. The

difference between your Current Balance and Available Balance is important for a number of reasons, including avoiding overdrafts and Nonsufficient Funds fees. In general, your “**Current Balance**” refers to the total amount of funds in your Account, but your Current Balance may not always reflect the amount of funds that you have available to spend from your Account. Rather, your Available Balance reflects the amount of funds that you have available to spend from time to time. To determine your “**Available Balance**,” we take your Current Balance and

- first, we subtract any holds on your deposits (*such as holds on your deposits in accordance with our Funds Availability Policy*), holds on debit card or other electronic transactions that have been authorized but are still pending and have not yet posted to your Account, and any other holds that we have placed on funds in your Account (*such as holds relating to pledges of Account funds, minimum balance requirements, or court orders or other legal processes*); and
- then, we add any deposits that we have made available to you, even though we have not yet received final funds (*e.g., when we give you access to funds from a deposited check, even though we have not yet received funds from the financial institution on which the check is drawn*).

Understanding the difference between your Current Balance and your Available Balance is important when planning your finances and Account transactions. For example, funds from your deposits will be added to your Current Balance when you deposit them, but if those deposits are on hold (*e.g., under our Funds Availability Policy*) they will not be reflected in your Available Balance. As an additional example, when you present your WaFd Bank Debit Card to a merchant, the merchant will typically ask us to authorize the transaction. If we provide this authorization, a temporary merchant payment authorization hold may be placed on your Account funds equal to the amount of the transaction, and this amount will then not be reflected in your Available Balance. Further, some other types of merchants (*e.g., hotels and rental car companies*) will create an authorized pending transaction and place a temporary merchant payment authorization hold on your Account equal to or greater than the amount of the transaction in an attempt to ensure sufficient funds will be in your Account when you make final payment (*e.g., when you check out of the hotel or return the rental car*) – the amount of this temporary merchant payment authorization hold also will not be included in your Available Balance. Further, your Available Balance will also not reflect any check that you have written against your Account that has not yet been presented for payment. In sum, there may be times when your Current Balance is different from your Available Balance, and this difference is important when planning your finances and Account transactions. If at any time you have questions about your Current Balance or Available Balance, please call us at 800-324-9375 or visit your local branch.

Overdraft Policy (*All Accounts – Excluding Fresh Start Accounts or Certificates of Deposit*)

You do not have the right to withdraw any funds in excess of the Available Balance in your Account. When an item that is presented for payment exceeds your Available Balance, we can either pay or return the item. Although we use your Available Balance to determine whether to pay or return an item, we use your Current Balance to determine whether to charge a Nonsufficient Funds fee. Each time an item is presented for payment and your Account does not contain a sufficient Current Balance; you will be charged a Nonsufficient Funds fee. Please refer to the Consumer Fee Schedule for a description of the Nonsufficient Funds fee. You will be charged this Nonsufficient Funds fee regardless of whether we honor, pay, return, reject, or decline such item. Importantly, please note that an item may be presented multiple times (*and as frequently as daily*) and that we do not monitor or control the amount of times an item is presented for payment. For instance, you will be charged this Nonsufficient Funds fee each time we

return such item, even if that item had previously been presented and returned (and you were previously charged a Nonsufficient Funds fee for that earlier return). You will also be charged this Nonsufficient Funds fee if we honor or pay the item, even if you were previously charged a Nonsufficient Funds fee when the item was earlier returned, rejected, or declined. You cannot choose which items we pay. If, in our sole discretion, we choose to allow a withdrawal that exceeds your Available Balance, you agree to immediately repay us the overdrawn amount. At no time will we be required to allow you to overdraw your Account, even if we have allowed overdrafts on one or more prior occasions. We do not offer the option to authorize overdrafts using a debit card for everyday (*one-time or non-recurring*) merchant purchases or for ATM withdrawals.

You agree to pay us, when we ask you, all our costs of collecting an overdraft, to the fullest extent permitted by applicable law. These costs include, but are not limited to, our legal fees and expenses. If more than one of you owns an Account, each of you will be responsible for paying us the entire amount of all overdrafts and obligations resulting from the overdrafts.

Intentionally withdrawing funds from an Account when there are not enough funds in the Account to cover the withdrawal or when the funds are not yet available for withdrawal may be a crime. In the event your Account is protected by our Overdraft Protection service, this Overdraft Policy is also subject to the terms and conditions set forth in the Section below titled “**Overdraft Protection (ODP) Service.**”

Overdraft Protection (ODP) Service

Our Overdraft Protection (“**ODP**”) service is available on any Checking Account. The ODP service will automatically transfer funds from a Qualified Protection Account to your Checking Account. “**Qualified Protection Accounts**” include Savings Accounts, Money Market Accounts, Checking Accounts, or qualified Lines of Credit (“**LOCs**”). Non-transaction Accounts, such as Certificates of Deposit, do not qualify as Qualified Protection Accounts. If you have an LOC as part of your ODP setup, you also agree to pay any interest accrued that may result from WaFd Bank performing the advance on your behalf from the LOC. Transfers performed on Accounts are subject to the terms and conditions of the Account Agreement, including the Funds Availability Policy. Transfers performed on LOCs are also subject to the terms and conditions of the applicable loan agreement and disclosures. You must apply separately for an LOC, which is subject to credit approval by WaFd Bank.

Sustained Overdrawn Accounts

We will notify you if your Checking Account or Money Market Account is in overdrawn status. If the Account remains in overdrawn status for forty (40) or more Calendar Days, or such earlier time that we determine that the overdrawn balance is uncollectible, we may close the Account and place it in collection status. Please refer to the Section of this Disclosure titled “**Credit Verification and Obtaining Financial Information**” for additional information regarding closure of Accounts.

Stop Payments

At your request and risk, we will accept a stop payment request for a check, single ACH transaction, or preauthorized electronic fund transfer (*e.g., recurring debit card or ACH transactions*) on your Account for a Stop Payment fee. Please refer to the Consumer Fee Schedule for a description of the Stop Payment fee. This “**Stop Payments**” Section describes stop payments on checks and single ACH transactions. Please refer to the Section of this Disclosure titled “**Stop Payment of Preauthorized Transfers**” for information about stop payments on preauthorized electronic fund transfers.

To be effective, a stop payment request must be received in time

to give us a reasonable opportunity to act on it, and must precisely identify the Account number, check number (if applicable), date and amount of the item, and the payee. We may accept stop payment requests submitted verbally or via email or fax; but if the request is submitted through email or fax, a follow-up verbal request will be needed for validation of identity. A stop payment on a check will be effective for six (6) months. A stop payment on a single ACH transaction will be effective permanently, until withdrawn by you. It is your responsibility to ensure that all the information supplied on the stop payment form is correct and to promptly inform us of any inaccuracies. If you cannot provide all the information requested in the stop payment authorization, we may not be able to process your request. If you are requesting a stop payment because you believe a check or checks have been lost or stolen, for security purposes we may close the affected Account and open a new one. We will mail a notice to document the receipt of the stop payment request; however, if the stop payment information reflected in that notice is incorrect, it is your responsibility to notify us of the incorrect information. To maintain the validity of a stop payment on a check for more than six (6) months, you must complete a new stop payment request with the required information before the expiration of the six (6) month period. If a new stop payment request is not timely received, the check may be paid.

We are not liable for failing to stop payment if you have not followed these procedures or if your stop payment request comes too late for us to act on it. We are entitled to a reasonable period of time after we receive your stop payment request to notify our employees and take other action needed to stop payment. You agree that a “**reasonable time**” depends on the circumstances, but that we will have acted within a reasonable time if we make your stop payment request effective by the end of the next Business Day after the Business Day on which we receive your stop payment request. If we stop payment, you agree to defend and pay any claims raised against us as a result of our refusal to pay the check or other item on which you stopped payment. If we re-credit your Account after we have paid a check or other item over a valid and timely stop order, you agree to sign a statement describing the dispute you have with the person to whom the check or item was made payable. You also agree to transfer to us all your rights against the payee and any other holder, endorser, or prior transferee of the check or item and to cooperate with us in any legal action taken to collect against the other person(s).

If we are liable for inadvertently paying your check or ACH transaction over a stop payment order, you must establish the amount of your loss caused by our payment of the check or ACH transaction. We will pay you only the amount of the loss, up to the face amount of the check or ACH transaction, together with any Nonsufficient Fund fee(s) we may have imposed that resulted from paying your check or ACH transaction over a stop payment order. However, you understand and agree that we shall not be liable for any indirect, incidental, special, consequential, or punitive damages in connection with such payment(s). We have no duty to stop payment on a cashier’s check, teller’s check, or other similar item because items of this type are not drawn on your Account. However, we may, in our sole discretion, attempt to stop payment on a cashier’s check, teller’s check, or other similar item if you certify to our satisfaction that the item has been lost, stolen, or destroyed. You must also furnish any other documents or information we may require, which may include your affidavit attesting to the facts and your indemnification of the Bank. Even if we agree to attempt to stop payment on a cashier’s check, teller’s check, or other similar item, if the item is presented for payment, we may pay it and you will be liable to us for that item, unless otherwise required by applicable law.

International ACH and Wire Transfers

If your Account receives incoming ACH transactions (*either credits or debits*) or wire transfers initiated from outside of the

United States, both you and we are subject to the Operating Rules and Guidelines of the National Automated Clearing House Association (“**NACHA**”) or the rules of any wire transfer system involved, and the laws enforced by the Office of Foreign Assets Control (“**OFAC**”). Under such rules and laws, we may temporarily suspend processing of a(n) ACH transaction or wire transfer for greater scrutiny or verification against the OFAC list of blocked parties, which may result in delayed settlement, posting, and/or availability of funds. If we determine there is a violation, or if we cannot satisfactorily resolve a suspected or potential violation, the subject funds will be blocked as required by law. If you believe you have adequate grounds to seek the return of any blocked funds, it is your sole responsibility to pursue the matter with the appropriate governmental authorities. Please see the OFAC website for procedures and forms required to seek a release of blocked funds. We may impose an Incoming Wire Transfer fee for any domestic or international incoming wire transfer(s). Please refer to the Consumer Fee Schedule for a description of the Incoming Wire Transfer fee.

Outgoing Wire Transfers

Wire transfers are subject to the laws enforced by the OFAC. Under such laws, we may temporarily suspend processing of a wire transfer for greater scrutiny or verification against the OFAC list of blocked parties, which may result in delayed settlement, posting, and/or availability of funds. If we determine there is a violation, or if we cannot satisfactorily resolve a suspected or potential violation, the subject funds will be blocked as required by law. If you believe you have adequate grounds to seek the return of any blocked funds, it is your sole responsibility to pursue the matter with the appropriate governmental authorities. Please see the OFAC website for procedures and forms required to seek a release of blocked funds. We may impose an Outgoing Wire Transfer fee for any domestic or international outgoing wire transfer(s). Please refer to the Consumer Fee Schedule for a description of the Outgoing Wire Transfer fee (both Domestic and International).

Reliance on Information Provided: Wires are guaranteed funds. You are responsible for providing us with all information required by the “**Beneficiary’s Bank,**” (*as defined under Article 4A of the Uniform Commercial Code*) including the reason for payment, if required. If you give us a request that identifies the “**Beneficiary**” (*i.e., the person to be paid by the Beneficiary’s Bank*) by both name and an identifying account number, payment may be made by the Beneficiary’s Bank based on the identifying account number, even if the account number identifies a person different from the named Beneficiary. Providing incorrect Beneficiary account information or Beneficiary Bank information may result in a delay or failure of the funds reaching the Beneficiary. We will not verify the accuracy of any account or other information provided by you. If your wire instructions are incomplete or unclear, your wire may be rejected. Once the wire is signed, it is considered authorized and final. Wires may be delayed and/or denied pending due diligence reviews per Bank policy.

Cancellation: You may cancel or amend your wire request only if we receive your request prior to our execution of the wire transfer and at a time that provides us with a reasonable opportunity to act upon your request. To initiate such a request, you must speak to a Bank representative at one of our branches or call 800-324-9375. If we have already executed the wire transfer, you may request to recall your wire, in which case you may be required to sign a Hold Harmless Indemnity Agreement before proceeding with the recall request. As wires are guaranteed funds, funds recalled may only be returned if the Beneficiary’s Bank and/or the Beneficiary consent(s) to the request. We will not be liable to you for any loss resulting from the failure of the Beneficiary’s Bank and/or the Beneficiary to return your wire transfer.

Nonsufficient Funds: We may reject any wire transfer request if the Available Balance of your Account is nonsufficient to cover the amount of the requested wire transfer.

Periodic Statements

A statement of activity will be provided for Accounts at regular intervals, no longer than once each calendar year. Checking Accounts, Savings Accounts, and Money Market Accounts are provided with monthly statements. Unless you tell us of a change of address (*e.g., a change of your mailing or email address*), we will continue to mail or deliver electronically statements or any other notices to your address as it appears on our records, and you will be considered to have received those statements and any other notices sent to you at that address. We do not have to send you a statement or notice if we cannot deliver your statement or notice because of your failure to tell us that you have changed your address. If returned undelivered, the statement will be destroyed. Copies of your statements will generally be available upon your request for no additional fee. However, if your request for one or more statements will require us to perform at least one (1) hour of work, you will be charged a Research Fee. Please refer to the Consumer Fee Schedule for a description of the Research Fee. You may receive your statements or notices via electronic delivery. As provided under federal law, we may send notices to you for tax reporting purposes via U.S. Mail, regardless of any instructions which you may have otherwise provided to us.

You should review your statements and balance your Account promptly after you receive them, or promptly after we make them available to you. If you don’t receive an Account statement by the date when you usually receive it, call us at once. You must review your statements to make sure that there are no errors or other problems in the Account information. On Accounts with check-writing privileges, you must review your statement and imaged copies of paid checks, if any, we send you and report any forgeries, alterations, missing signatures, amounts differing from your records, or other information that might lead you to conclude that the check was forged or that, when we paid the check, the proper amount was not paid to the proper person. You have this duty even if we do not return checks to you or we return only an image of the check. You should notify us as soon as possible if you think there is any error or problem with your Account statement. Please refer to the Section of this Disclosure titled “**Time Limit to Report Errors**” for additional information regarding the time in which you must notify us of any errors, forgeries, or other problems with the information shown on your Account statement.

You agree that Account statements and any images of paid checks accompanying the statement shall be deemed to be “**available**” to you as of the statement mailing date, or the date on which electronic statements are available for viewing. Please note that you may view images of your paid checks for no additional fee through our Online and Mobile Service. If you request to have images of your checks included with printed Account statements, you will be charged a Check Images with Monthly Statement fee. Please refer to the Consumer Fee Schedule for a description of the Check Images with Monthly Statement fee. Unless prohibited by applicable law, if you assert against us a claim that an item was not properly payable because, for example, the item was forged or an endorsement was forged, you must cooperate with us and assist us in seeking criminal and civil penalties against the person responsible. It is your responsibility to file reports and complaints with the appropriate law enforcement authorities for these claims, as applicable. If we ask, you also must give us a statement, under oath, about the facts and circumstances relating to your claim. If you fail or refuse to do these things, we will consider that you have ratified the defect in the item and agree that we may charge the full amount of the item to your Account.

Debit Card or ACH Errors

You should review your statements and balance your Account promptly after you receive them, or we make them available to you. If you don’t receive an Account statement by the date when you usually receive it, call us at once. You must review

your statements to make sure that there are no debit card or ACH transactions errors. If you find a discrepancy, please call us immediately at either your local branch or our Client Care Center toll free at 800-324-9375 (Domestic) or (206) 624-7930 (International).

Time Limit to Report Errors

You must notify us within sixty (60) Calendar Days after the date your Account statement is made available to you if you believe there is an error, forgery, or other problem with the information shown on your Account statement. You agree not to assert a claim against us concerning any error, forgery, or other problem relating to a matter shown on an Account statement unless you notified us of the error, forgery, or other problem within sixty (60) Calendar Days after the date we made your Account statement available to you.

Safekeeping

We may destroy original checks not less than sixty (60) Calendar Days after the date your Account statement was made available to you. We will store, at no charge, paid checks drawn against the Account, either in their original form or in electronic media, for a period of seven (7) years. During this period, we will generally provide a copy of any stored item upon your request for no additional fee. However, if your request for one or more stored items will require us to perform at least one (1) hour of work, you will be charged a Research Fee. Please refer to the Consumer Fee Schedule for a description of the Research Fee. If we have not retained the originals, you agree not to make any claim against us arising out of the authorized destruction of your original checks or the clarity or legibility of any copy we provide.

Account Ownership

The following provisions explain certain terms and conditions applicable to your Account depending upon the form of ownership specified on the signature card. Only the portion corresponding to the form of ownership specified will apply.

Individual Accounts

An individual Account is issued to one (1) person who does not intend (merely by opening the Account) to create any survivorship rights for any other person.

Joint Accounts

A joint Account is issued in the name of two (2) or more persons. If more than one of you opens an Account and signs a signature card as a co-owner of an Account, the Account is a joint Account. The following rules apply to all joint Accounts:

- a. **Deposits.** All deposits are the property of all the owners of the joint Account. Each owner of a joint Account agrees that we may credit to the joint Account any check or other item which is payable to the order of any one or more of you, even if the check or other item is endorsed by less than all (*or none*) of you. We may supply endorsements as allowed by law on checks or other items that you deposit in the joint Account. For certain checks, such as those payable by the government, we may require all payees to endorse the check for deposit.
- b. **Orders.** We may release all or any part of the balance of the joint Account to honor checks, withdrawals, orders, or requests signed by any owner of the joint Account. Any one of you may close the joint Account. We may be required by service of legal process to hold or remit funds held in a joint Account to satisfy an attachment or judgment entered against, or other valid debt incurred by, any owner of the joint Account. None of you may instruct us to take away any of the rights of another. If there is a dispute among you, you must resolve it between (*or among*) yourselves and we do not have

to recognize that dispute in the absence of any valid court order. Unless we receive written notice signed by any owner not to pay any joint deposit, we shall not be liable to any owner for continuing to honor checks or other orders drawn by, or withdrawal requests from, any owner; provided, that after we receive any such written notice, we shall also not be liable to any owner for refusing to pay any checks or honor any orders, and we may require the written authorization of any or all owners for any further payments.

- c. **Liability.** Co-owners of a joint Account are jointly and severally liable for activity in the joint Account. In the event of any overdrafts on a joint Account, the joint owners agree that each owner shall be jointly and severally liable for the overdrafts in the joint Account, whether any owner: (a) created the overdraft; (b) had knowledge of the overdraft; (c) was involved in or participated in activity in the joint Account; or (d) derived any benefit from the overdraft.

All joint Accounts are presumed to be joint Accounts with the right of survivorship, unless the applicable state law does not permit this presumption, or we have agreed with you in writing that the Account is owned in another capacity. If the Account is a joint Account with right of survivorship, each of you intends that, upon your death, the balance in the joint Account (subject to any previous pledge to which we have consented), will belong to the survivor(s), and we may continue to honor checks or orders drawn by, or withdrawal requests from, the survivor(s) after the death of any owner(s). If two (2) or more of you survive, you will own the balance in the joint Account as joint tenants with right of survivorship. If the joint Account does not have a right of survivorship, you agree that upon the death of one co-owner, the balance in the joint Account at the time immediately before the death of the co-owner will be deemed to be owned in equal shares between all co-owners. After death and our receipt of notice of such death, the decedent's share will be set aside for the estate of the decedent and the survivors' shares in the joint Account balance will be at the disposal of the surviving co-owners.

No Two-Signer Accounts We do not offer Accounts on which two (2) or more signatures are required for a check or other withdrawal. Notwithstanding any provisions to the contrary on any signature card or other agreement you have with us, you agree that if any Account purports to require two (2) or more signers on items drawn on or withdrawals from the Account, such provision is solely for your internal control purposes and is not binding on us. If more than one (1) person is authorized to write checks or draw items on your Account, you agree that we can honor checks signed by any authorized signer, even if there are two (2) or more lines on the items for signature or two (2) or more signatures are required.

Trust Accounts and Fiduciary Accounts If you have opened the Account as trustee of a written trust or as trustee pursuant to a court order, only the trustee will be allowed to withdraw funds or otherwise transact business on the Trust Account as designated by the applicable trust instrument or court order. We can request a certified copy of any trust instrument (*or a certification of trust in lieu of the trust instrument*) or court order, but regardless of whether a copy (*or certification*) is filed with us, we will not be held responsible or liable to any of the beneficiaries for the trustee's actions. Beneficiaries acquire the right to withdraw funds or otherwise transact business on the Trust Account only as provided in the applicable trust instrument or court order.

Some jurisdictions have specific laws governing other types of Fiduciary Accounts (*e.g., executors, administrators, conservators, guardians, etc.*). If you establish one of these

types of Accounts, you agree to comply with the laws applicable to the type of Fiduciary Account. The person(s) establishing a Trust or other Fiduciary Account may make changes to the Account, including changes to the beneficiaries or the Account type, and may withdraw funds on deposit in the Account, only as permitted by the trust (*or other fiduciary*) instrument or court order. However, with all Trust or other Fiduciary Accounts, regardless of whether a written trust (*or other fiduciary*) instrument or court order has been provided to us, the owners and beneficiaries of the Account agree that we will not be liable if the trustee or fiduciary commits a breach of trust or breach of fiduciary duty or fails to comply with the terms of a written trust (or other fiduciary) instrument or court order or to otherwise comply with applicable law. We are not responsible for enforcing the terms of any written trust (or other fiduciary) instrument, court order, or applicable law against the trustee or fiduciary. We may rely on the genuineness of any document delivered to us, and the truthfulness of any statement made to us, by a trustee or fiduciary.

Uniform Gifts/Transfers to Minors Act Accounts If your Account is opened under the Uniform Transfers to Minors Act or Uniform Gifts to Minors Act, the funds in the Account belong to the minor you have named. You must provide us the minor's Social Security Number. You, as custodian, or the custodian you have named, may withdraw all the funds from the Account at any time for the benefit of the minor; provided, that we will have no duty or agreement whatsoever to monitor or ensure that the acts of the custodian are for the minor's benefit. Our contractual obligation to honor checks, orders, withdrawals, or other requests related to the Account is with the custodian only. In the event of the custodian's death, the person named as successor custodian (*as provided by law*) will succeed to these rights. When the minor reaches the Age of Majority applicable in his or her jurisdiction, or at another time determined by applicable law, it is the custodian's responsibility to transfer any funds remaining in the Account to the minor or to the minor's estate. We are not responsible for monitoring age or eligibility for the Account, even though our records may include the minor's date of birth. The custodian authorizes us, at our discretion, to exercise the custodian's duty to transfer funds to the minor at the minor's request upon reaching the Age of Majority (*or other time determined by applicable law*).

Minor Accounts We offer Savings Accounts for minors. The minimum balance requirements and fees for Minor Savings Accounts are described in the Consumer Fee Schedule. When the minor reaches the Age of Majority in the state in which the Account is located, we will convert the Account to a regular Savings Account, which will then be subject to the minimum balance requirements and fees for Savings Accounts specified in the Consumer Fee Schedule.

Payable on Death If your Account is opened as a Payable on Death ("POD") Account, you retain complete withdrawal rights in the Account during your lifetime and for your own benefit. The named beneficiaries have no withdrawal rights during your lifetime. You may change or close the POD Account or change beneficiaries.

Time Deposits (Certificates of Deposit) When you open a time deposit, you agree to keep your deposit with us for a specified period or agree to give advance notice prior to withdrawal, and we agree to pay you interest at an agreed upon rate, or an agreed formula for a rate, for that period. We often refer to a time deposit as a "CD" or "Certificate of Deposit" even though we do not issue a "certificate." We are not required to permit an early withdrawal from a time deposit and if we do, it will be on the condition that you pay an early withdrawal fee and penalty. The amount of that penalty will be disclosed to you when you open such an Account. Please refer to Part II of this Disclosure (*the Truth in Savings Disclosure*) for additional information regarding the terms of Certificates of Deposit, including grace

periods, early withdrawal penalties, and compounding. You may call us at 800-324-9375, visit one of our branches, or go to our Website to find out what CD products and terms we offer.

Fresh Start Account In some circumstances, we may offer Fresh Start Accounts for individuals who are ineligible for a traditional Checking Account due to a negative ChexSystems report, so long as the underlying account(s) reported to ChexSystems have not been reported to ChexSystems as fraudulent and have otherwise been paid in full. If we allow you to open a Fresh Start Account, you must maintain your Account in good standing. A Fresh Start Account will be deemed to be not in good standing if any combination of two (2) or more ACH or debit card transactions are presented that would cause the Account to become overdrawn if those transactions were paid. If this occurs, we may deactivate your WaFd Bank Debit Card and/or close the Fresh Start Account. If you maintain your Fresh Start Account in good standing for twelve (12) consecutive months, you may be eligible for other Bank products and services shortly after the twelve (12) month anniversary of the Account opening date. Please note that Fresh Start Accounts are not eligible and will be excluded from any "new checking" or similar promotions that we may be offering at the time of Account opening.

Power of Attorney

We may, in our sole discretion (*unless we are required by law to recognize a statutory form of power of attorney*), recognize the authority of a person to whom you have given a power of attorney to enter transactions relating to your Account, until and unless we receive written notice, or we have actual notice of the revocation of such power of attorney. However, you must show us an original copy or certified copy of the power of attorney, properly notarized (or otherwise properly witnessed in accordance with applicable law), and any other documentation we may ask for from time to time. The power of attorney and all other documents must be in a form satisfactory to us. We will not be liable for damages or penalties by reason of any payment made to, or in the direction of, a person holding a power of attorney.

Certified Taxpayer Identification Number or Social Security Number

Federal law requires you to provide us a valid and certified Taxpayer Identification Number ("TIN") or Social Security Number ("SSN"). We may be required by federal or state law to withhold a portion of the interest credited to your Account in the following circumstances:

- You do not give us a correct TIN or SSN;
- The IRS tells us that you gave us an incorrect TIN or SSN;
- The IRS tells you that you are subject to backup withholding because you have under-reported your interest or other income;
- You fail to certify to us that you are not subject to backup withholding;
- You do not certify your TIN or SSN to us; or
- There may be other reasons why we may be required to do so under applicable law.

If we do this, the amount we withhold will be reported to you and the IRS and applied by the IRS to the payment of any Federal income tax you may owe for that year.

Credit Verification and Obtaining Financial Information

You agree that we may verify your credit and employment history through third parties, including but not limited to consumer reporting agencies, or verify any previous banking relationships

of yours for any Accounts you have with the Bank now or in the future. If an Account is declined based on adverse information, you may request from the consumer reporting agency a copy of the information supplied to us. Additionally, if your Account is closed for nonsufficient funds activity or other negative reason, a report may be made by us to one or more consumer reporting agencies or other third parties if permitted by applicable law. Please notify us if you have a dispute or if you have questions regarding the information we provide by writing to us at: WaFd Bank, 9929 Evergreen Way, Everett, WA 98204. Please provide your name, Account number, and why you believe there is an inaccuracy or describe the item you are not sure about. We will complete any investigation and notify you of our findings and, if necessary, corrections. Please note that calling us will not preserve your rights.

Informal Dispute Resolution Process

Neither you nor WaFd Bank may commence any arbitration or other action (*as either an individual litigant or a member of a class*) arising from the other party's actions relating in any way to your Account or alleging that the other party has breached any provision of, or any duty owed by reason of, any agreement with WaFd Bank, until you or WaFd Bank has notified the other party pursuant to the notice procedures for the informal dispute resolution process described in this Section, and has given the other party a reasonable period to take corrective action (*if corrective action is appropriate*). You and WaFd Bank agree that a reasonable period to take corrective action will be sixty (60) Calendar Days from the date the required notice was given unless applicable law specifies a shorter period for corrective action to be taken, in which case the time period specified under applicable law will be deemed to be reasonable for purposes of this Section. You must provide this notice once you become aware of a claim and within the time required under applicable law.

All notices given in connection with this informal dispute resolution process by either you or WaFd Bank must be in writing. If WaFd Bank provides notice to you in connection with this informal dispute resolution process, the notice will be considered to have been given to you when mailed to your address by first class mail or when delivered to your address if sent by other means. The notice address will be the address associated with your Account at the time of the notice. There may be only one designated notice address under this informal dispute resolution Section at any one time. Any notice you provide to WaFd Bank shall be given by delivering it or by mailing it by first class mail to us at: WaFd Bank, P.O. Box 1460, Boise, ID 83702. This notice from you will be considered given when WaFd Bank receives the notice. If any notice required by this informal dispute resolution process is also required under applicable law, the applicable law requirement will satisfy the corresponding notice requirement under this informal dispute resolution process.

Arbitration

You and WaFd Bank agree that any dispute relating in any way to your Account or transactions will be resolved by binding arbitration as discussed below, and not through litigation in any court (*except for matters in small claims court*).

This arbitration agreement is entered into pursuant to the Federal Arbitration Act, 9 U.S.C. §§ 1-16 ("**FAA**").

YOU AND WAFD BANK ARE WAIVING THE RIGHT TO HAVE OUR DISPUTE HEARD BEFORE A JUDGE OR JURY, OR OTHERWISE TO BE DECIDED BY A COURT OR GOVERNMENT TRIBUNAL. YOU AND WE ALSO WAIVE ANY ABILITY TO ASSERT OR PARTICIPATE IN A CLASS OR REPRESENTATIVE BASIS IN COURT OR IN ARBITRATION. ALL DISPUTES, EXCEPT AS STATED BELOW, MUST BE RESOLVED BY BINDING ARBITRATION WHEN EITHER YOU OR WE REQUEST IT.

What claims or disputes are subject to arbitration?

Any claim or dispute relating in any way to your Account, or to any services offered by WaFd Bank, will be resolved by binding arbitration, rather than in court, except that you may assert claims in small claims court if your claims qualify. Any claims or disputes arising from or relating to this Disclosure, any prior account agreement between us, or the advertising, the application for, or the approval or establishment of your Account are also included. Claims are subject to arbitration, regardless of what theory they are based on or whether they seek legal or equitable remedies. A claim includes disputes about the validity, enforceability or scope of this Arbitration Section. You and WaFd Bank agree that any issues as to arbitrability are delegated for resolution by the arbitrator. Arbitration applies to any and all such claims or disputes, whether they arose in the past, may currently exist or may arise in the future.

Class Actions and Representative Actions

Claims in arbitration will proceed on an individual basis, on behalf of the named parties only. YOU AND WE AGREE NOT TO:

- SEEK TO PROCEED ON ANY CLAIM IN ARBITRATION AS A CLASS CLAIM OR CLASS ACTION OR OTHER COMPARABLE REPRESENTATIVE PROCEEDING;
- SEEK TO CONSOLIDATE IN ARBITRATION ANY CLAIMS INVOLVING SEPARATE CLAIMANTS (EXCEPT FOR CLAIMANTS WHO ARE ON THE SAME ACCOUNT), UNLESS ALL PARTIES AGREE;
- BE PART OF, OR BE REPRESENTED IN, ANY CLASS ACTION OR OTHER REPRESENTATIVE ACTION BROUGHT BY ANYONE ELSE; OR
- SEEK ANY AWARD OR REMEDY IN ARBITRATION AGAINST OR ON BEHALF OF ANYONE WHO IS NOT A NAMED PARTY TO THE ARBITRATION.

If these terms relating to class or representative procedures are legally unenforceable for any reason with respect to any claim or dispute, then the arbitration requirements above will be inapplicable to the claim or dispute, and the claim or dispute will instead be handled through litigation in court rather than by arbitration. No arbitrator shall have authority to entertain any claim or dispute on behalf of a person who is not a named party, nor shall any arbitrator have authority to make any award for the benefit of, or against, any person who is not a named party.

Does arbitration apply to claims and disputes involving third parties?

Arbitration applies whenever there is a claim or dispute between you and WaFd Bank. If a third party is also involved in a claim or dispute between you and WaFd Bank, then the claim or dispute will be decided with respect to the third party in arbitration as well, and it must be named as a party in accordance with the rules of procedure governing the arbitration. No award or relief will be granted by the arbitrator except on behalf of, or against, a named party. For purposes of arbitration, "**you**" includes any person who is listed on your Account, and "**WaFd Bank**" includes Washington Federal Bank, all of its affiliates, and all third parties who are regarded as agents or representatives of ours in connection with a claim or dispute. (*If we assign your Account to an unaffiliated third party, then "WaFd Bank" includes that third party.*) The arbitration may not be consolidated with any other arbitration proceeding.

How does arbitration work?

The arbitration will be conducted by the American Arbitration Association (AAA) under its rules, including the AAA's Supplementary Procedures for Consumer-Related Disputes. The AAA's rules are available at www.adr.org or by calling 800-778-7879. Payment of all filing, administration, and arbitrator fees will be governed by the AAA's rules.

The arbitrator will decide the claim or dispute in accordance with all applicable law, including recognized principles of equity and statutes of limitations, and will honor all claims of privilege recognized by law. The arbitrator will have the power to award to a party any damages or other relief provided for under applicable law. A single arbitrator will conduct the arbitration and will use applicable substantive law, including the Uniform Commercial Code, consistent with the FAA and the applicable statutes of limitations or conditions precedent to suit, and will honor claims of privilege recognized at law. The arbitrator can award damages or other relief provided for by law to you or us, but not to anyone else. The arbitrator's authority is limited to the claims or disputes between you and WaFd Bank.

There is no judge or jury in arbitration, and court review of an arbitration award is limited. However, an arbitrator can award on an individual basis the same damages and relief as a court (*including injunctive and declaratory relief or statutory damages*) and must follow the terms of this Disclosure as a court would. The arbitrator's decision will be final and binding on the parties. A party can file a written appeal to the arbitration administrator within thirty (30) days of award issuance. The appeal must request a new arbitration in front of three (3) neutral arbitrators designated by the same arbitration administrators. The panel will reconsider all factual and legal issues, following the same rules of procedure, and will make decisions based on majority vote. Any final arbitration award will be binding on the named parties and enforceable by any court having jurisdiction.

Who will pay for costs?

WaFd Bank will pay any costs that are required to be paid by us under the arbitration administrator's rules of procedure. Even if not otherwise required, we will reimburse you up to \$200 for any initial arbitration filing fees you have paid. All other fees will be allocated according to the arbitration administrator's rules and applicable law. If you consider that you are unable to afford any fees that would be yours to pay, you may request that we pay or reimburse them, and we will consider your request in good faith.

How do I file an arbitration claim?

To begin an arbitration proceeding, you must send a letter requesting arbitration and describing your claim to us at: WaFd Bank, P.O. Box 1460, Boise, ID 83702.

Legal Process

We are not obligated to honor any claim against or involving an Account unless we are required to do so by order of an arbitration proceeding, court or government agency that has jurisdiction over us, or pursuant to applicable law. This rule applies to any person asserting any rights or interest regarding an Account, including you and other persons who are authorized to make withdrawals or write checks or who present a power of attorney signed by you.

If we receive notice of any claim or dispute or of any legal proceeding we reasonably believe involves you or any of your Accounts, in our discretion we may suspend transactions on any Account which we believe to be affected until final determination of the claim, dispute, or legal proceeding. We may place a hold on any funds in the Account and suspend transactions whether the affected Account is in your name alone or is a joint Account. An Account may be suspended even though the suspension may have been due to inadvertence, error because of similarity of the names of depositors, or other mistake. You agree that we may comply with any state or federal legal process, including, without limitation, any writ of attachment, adverse claim, execution, garnishment, tax levy, restraining order, subpoena, or warrant relating to you or your Account which we reasonably believe to be valid and without restriction under applicable law, without any liability from us to you. You agree that if we are properly served with legal process at any of our branches or offices, we

may comply with it, even if it is served at a location other than where your Account was opened, as may be permissible under applicable law. Further, you agree that we may comply with such process as we deem appropriate under the circumstances, even if the legal process or document appears to affect the interest of only one owner of a joint Account. In such case, we may refuse to permit withdrawals or transfers from your Account until such legal process is satisfied or dismissed, even if such action results in nonsufficient funds to pay a check you have written or otherwise satisfy an obligation you may have incurred.

You agree that we are entitled to a Legal Processing fee, for which you are liable to us, upon receipt of any legal process. Please refer to the Consumer Fee Schedule for a description of the Legal Processing fee. We may deduct such Legal Processing fee, as well as any costs or expenses (*including, but not limited to, reasonable attorneys' fees*) that we incur in connection with any such legal process, from your Account or any other Account you may have with us without prior notice to you, or we may bill you directly for such costs, expenses, and Legal Processing fees. Any garnishment, attachment, or other levy against your Account shall be subject to our right of offset and security interest.

You agree that we will not pay, and you shall not be entitled to receive interest on any funds we hold or set aside in connection with or in response to legal process. Finally, you agree that we may accept and comply with legal process, irrespective of how and/or where it was received even if the law requires any particular method of service.

Without limiting your indemnification obligations otherwise set forth in the Account Agreement, you agree to indemnify us against all losses, liabilities, penalties, claims, damages, costs, expenses, or other harm or injury (*including, but not limited to, court costs and reasonable attorneys' fees*) which we may incur or suffer by reason of responding to or initiating any legal process, including any interpleader action we commence involving you or your Account. As part of that indemnity, in the event we incur liability to a creditor of yours as a result of our response or failure to respond to a legal process, you agree to pay us on demand the amount of our liability to your creditor and to reimburse us for any expense, attorneys' fees, or other costs we may incur in collecting the amount from you.

We may, in our sole discretion and without any liability to you, initiate an action in interpleader to determine the rights of the persons making adverse claims to your Account. We may exercise the right regardless of whether the persons making the adverse claims have complied with all statutory requirements pertaining to adverse claims, such as posting a bond or giving other surety. Upon initiation of an interpleader action, we will be relieved and discharged of all further duties and obligations.

Restricting Your Account

In addition to other reasons specified in the Account Agreement, we may refuse to open your Account or decline or prevent transactions to or from your Account to protect you or us, or to comply with legal or regulatory requirements. We may refuse, freeze, reverse, or delay any specific withdrawal, payment, or transfer of funds from your Account to hold them pending investigation, including in one or more of the following circumstances:

- We receive conflicting information or instructions regarding Account ownership, control, or activity;
- We suspect that you may be the victim of a fraud or scam or financial exploitation, even though you have authorized the transaction(s);
- We suspect that any transaction may involve illegal activity or may be fraudulent;
- We are complying, in our sole judgment, with any

federal, state, or local law, rule, or regulation, including federal asset control and sanction rules and anti-money laundering rules, or with our policies adopted to assure that we comply with those laws, rules, or regulations;

- You fail to provide us with any information, documentation, or materials relating to you and/or your Account(s) that we require or request from time to time; or
- We reasonably believe that doing so is necessary to avoid a loss or reduce risk to us.

We also may limit cash deposits to, or withdrawals from, your Account (or all of your Accounts, collectively) in a single transaction or total withdrawals or deposits during any period of time, or who may make deposits, in order to reduce risk and/or enhance our efforts to comply with applicable law. Subject to applicable law, we will have no liability for any action we take under this Section.

If You Owe Us Money

If you withdraw funds from your Account that you do not have a right to withdraw, including the amount of a check or other item which we later charge back to your Account or any amounts that may be credited to your Account in error, you will have to pay us back. If you do not, we can bring a lawsuit against you to get the money back. We can also do this if you owe us any fees or charges in connection with your Account and you do not pay us. If we bring a lawsuit against you, you agree to pay our court costs and reasonable attorneys' fees as awarded by the court and as permitted by law.

Right of Offset

Unless we are prohibited by applicable law, we may take any funds in any of your Accounts to pay any debt you owe us that is in default. This is called the right of offset and applies to all funds of yours in our possession now or in the future but does not apply to funds held in an IRA or other tax deferred Account. We can use this right of offset without giving you any notice (*unless notice is required by applicable law*) and without going through any legal processes or court proceedings. If this is a joint Account, the right of offset applies to deposits of each co-owner to pay the debts owed to us by any or all of you. Likewise, we may withdraw money from an Account owned by only one person and apply it to reduce the joint debt of that person and another person. This right of offset does not apply to your Account if the debtor's right of withdrawal arises only in a representative capacity or if the debt arises from a consumer credit card.

We also have a right to place a hold on funds in your Account(s) if we have a claim against you or pending exercise of our right of offset. If we place a hold on your Account, you may not withdraw funds from the Account, and we can refuse to pay checks or other items drawn on the Account. In addition to any right of offset, you hereby grant to WaFd Bank a security interest in your Accounts to secure all loans or other extensions of credit with the Bank, now or in the future.

Death/Incompetence

Your death, or a declaration that you are legally incompetent to handle your affairs, does not end our authority to pay checks signed or other items authorized by you, to accept deposits, or to collect items deposited until we receive written notice of your death or declared incompetence. Even after we receive such notice, we can pay checks or other items authorized by you before your death or declared incompetence for such period permitted under applicable law.

On joint Accounts, your death or declared incompetence does not affect the rights of any other owner of the Account to make deposits, make withdrawals or, if applicable, write checks. We may require the surviving owners and any in-trust-for Account beneficiaries to

provide reasonable proof of your death or incompetence and, in some jurisdictions, provide any tax releases or other documents or consents needed from government authorities before we pay any checks or other items authorized on your joint Account or allow the surviving owners or beneficiaries to withdraw any funds from the Account. Each of you is responsible for notifying us when any other joint Account owner dies.

Certain checks or other items made payable to a deceased joint Account owner (e.g., *Social Security benefits or disability and SSI payments, VA benefits, pension payments, automatic payroll deposits, etc.*) must be returned to the issuer or originator and may not be used, cashed, or disposed of in any other way by the surviving Account owner(s). If such checks or items are used, cashed, or disposed of by any one or all of the surviving Account owner(s), each Account owner remains liable for the check or item and any charges, fees, or other penalties incurred as a result of the improper use of the check or item. In our discretion, and subject to applicable law, we can charge your Account for these checks or items and remit payment to the issuer or originator of the check or item.

Abandoned Accounts and Unclaimed Property

State and federal law and our policy govern when Accounts are presumed abandoned. The applicable state law is generally the laws of the state reflected in your last-known residential address on your Account statement. Your Account is usually presumed abandoned if you have not performed at least one (1) of the following activities for the period specified in the applicable state's unclaimed property law: (a) made a deposit or withdrawal; (b) written to us about the Account; or (c) otherwise shown an interest in the Account, such as asking us to keep the Account active. Our fees, charges, and interest payments, and automatic deposits and withdrawals, are usually not considered activities that will rebut this presumption.

We are required by the unclaimed property laws to turn over funds in Accounts presumed abandoned to the applicable state agency. Before we turn over funds in an abandoned Account, we may send a notice to the address we currently show for the Account statement. However, we may not send this notice if mail we previously sent to this address was returned. Unless prohibited by applicable law, we may charge to the Account our costs and expenses of any notice, advertisement, payment, and/or delivery of the Account to the applicable state agency. After we turn the funds over to the state agency, we have no further liability to you for the funds and you must apply to the appropriate state agency to reclaim your funds.

Inactive Accounts

We will consider your Checking Account inactive if there is no activity in your Account for a period of two hundred seventy (270) consecutive Calendar Days. We will consider your Savings Account or Money Market Account inactive if there is no activity in your Account for a period of one (1) year. If we consider your Account inactive, then (*unless prohibited by applicable law*) we may:

- a. Charge Inactive Account Fees on the Account in addition to regular monthly maintenance and other fees. Please refer to the Consumer Fee Schedule for a description of the Inactive Account Fee(s);
- b. Stop sending Account statements, even if the Account received interest;
- c. Stop paying interest on the Account; and/or
- d. Refuse to pay items drawn on or payable out of the Account.

If you re-establish contact with us, we do not have to reimburse you for any Inactive Account Fee(s) or other regular monthly maintenance or other fees, and we are not liable to you for any interest that would otherwise have accrued on your Account.

Limited Liability

If we make a mistake and, for example, charge you more than we should have, we will correct the error, so long as you give us sufficient and timely notice under the Account Agreement and applicable law and an opportunity to fix it. You agree that, to the extent not prohibited by applicable law or the Account Agreement, we will not be liable to you for performing or failing to perform our services under or in connection with the Account Agreement unless we have acted in bad faith. If a court establishes our liability to you under the Account Agreement, unless prohibited by applicable law or the Account Agreement, you agree that you may recover only your actual damages from us and we will not be liable for any indirect, incidental, special, consequential, or punitive damages. Neither the Account Agreement nor your deposit relationship with us creates a fiduciary, quasi-fiduciary, or special relationship between you and us. Our deposit relationship with you is that of debtor and creditor. Our internal policies and procedures are solely for our own purposes and do not impose on us a higher standard of care than otherwise would apply by law without such policies or procedures.

Default

Your Account may be in default if: (a) you have repeatedly overdrawn your Account; (b) you do not repay immediately any overdraft; (c) you do not comply fully with any term or condition of the Account Agreement or of any other agreement you may have with us; or (d) you give us false or misleading information about yourself or any of your deposit or credit relationships with us or with others. If you are in default, we may close any or all your Accounts without notice (*unless notice is required under applicable law*), or we may exercise all available rights and remedies provided elsewhere in the Account Agreement or other agreements and all rights and remedies available at law or equity.

Indemnity

Without limiting your indemnification obligations otherwise set forth in the Account Agreement, you agree to indemnify us and hold us harmless from and against any and all losses, liabilities, penalties, claims, damages, costs, expenses, or other harm or injury (*including, but not limited to, court costs and reasonable attorneys' fees*) that we may incur as a result of any claim asserted against us by any third party arising out of any action at any time taken or omitted to be taken by (a) you under or in connection with the Account Agreement, including, but not limited to, your failure to observe and perform properly each and every obligation in accordance with the Account Agreement and any other agreement which you enter into with us; or (b) us in reliance upon any certification, evidence of authority, or other document or notice given or purporting to have been given by you to us, or any information or order which you provide to us. This indemnification does not apply to claims that you may assert against us, or to any amounts we are obligated to pay you under the terms of the Account Agreement or applicable law.

If you give us instructions that we believe may expose us to potential liability, we may refuse to follow your instructions. If we decide to follow your instructions, you agree to indemnify us and hold us harmless against all losses, liabilities, penalties, claims, damages, costs, expenses, or other harm or injury (*including, but not limited to, court costs and reasonable attorneys' fees*) that we may incur in following your instructions. In addition, we may ask you for certain protections, such as a surety bond or your indemnity in a form satisfactory to us, before we agree to follow any such instructions.

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, THE 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 NOT BEEN WAIVED. THE PROVISIONS OF THIS SECTION SHALL BE SUBJECT TO NO EXCEPTIONS. NEITHER YOU NOR WE HAVE AGREED WITH 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.

Demand Deposit Accounts and Sub-Accounts

For regulatory accounting purposes, all Checking Accounts consist of two separate sub-accounts: a transaction sub-account, and a non-transaction sub-account. We may periodically transfer funds between these two sub-accounts without notice to you, as often as once a day. On a sixth transfer during a calendar month, any funds in the non-transaction sub-account will be transferred back to the transaction sub-account. This process will not affect your Available Balance, the interest you may earn, FDIC insurance protection, or your monthly Account statement.

These sub-accounts are treated as a single Checking Account for the purposes of deposits and withdrawals, access and information, statement reporting, and any fees or charges. There are no separate or additional balance requirements, fees, or charges associated with the creation of these sub-accounts. If your Checking Account is a non-interest bearing Account, neither the transaction sub-account nor the non-transaction sub-account receives any interest. If your Checking Account is an interest-bearing Checking Account, both the transaction sub-account and the non-transaction sub-account always receive the same interest rate, and your periodic statement will reflect a single blended Annual Percentage Yield ("**APY**") and APY Earned.

Changes to Our Agreement with You

We may amend the Account Agreement in whole or in part from time to time, including by adding, deleting, or amending existing terms, or adding or discontinuing services or accounts, by providing you with notice by mail to the address we currently have for your statement, or if you have agreed to this method, by providing it to you electronically. Any change is effective immediately, unless required otherwise by applicable law. If a notice of a change to the Account Agreement is returned to us as being undeliverable or if we stop sending notices to you because notices or statements, we previously sent you were returned as being undeliverable, you understand that the notices are available to you at our branches, and you agree to that method of delivery. Unless otherwise required by applicable law, we may also amend the Account Agreement without prior notice by posting the information in our branches, on our Website, or otherwise making it available to you. If we notify you that the terms of your Account have changed or make the changes available as described above and you continue to have your Account after the effective date of the change, you have agreed to the new terms. You can obtain a copy of our current Account Agreement in our branches or on our Website.

Closing Your Account

You or we may close your Account at any time for any reason or no reason without prior notice. If your Account is closed before interest is credited, you will receive the accrued interest. If we close the Account, we will advise you in writing that we have done so and mail you a check for the collected Account balance. We may, in our sole discretion, withhold a sufficient sum to cover any outstanding items and likely fees or charges. If we withhold any money for such contingencies, we will refund the

remaining funds after we are satisfied that no further withholding is necessary. If you close the Account, note that we may require a signature from you in connection with your instructions to close the Account. You will still be responsible for any outstanding checks written, or fees, charges, or overdrafts incurred before, during, or after the time you closed the Account. We are not required to close the Account at your request if the Account is overdrawn or subject to legal process (such as a garnishment, attachment, execution, levy, or similar order), or until all known authorized or outstanding items (including checks, ATM, point-of-sale, ACH, and other electronic transactions) have been paid from your Account and any outstanding disputes (including but not limited to disputes regarding electronic transfers, ACH transactions, or other unresolved internal research requests/disputes concerning the Account) have been resolved. In those cases, we will restrict your Account against all future withdrawals (other than under legal process) until those authorized or outstanding items are paid or returned, the Account balance is no longer overdrawn, and/or any legal process or dispute has been resolved. Subject to applicable law, if your Account is inactive and has a zero balance for at least ninety (90) days, we will assume you intend to abandon your Account, in which case we may close it.

After your Account is closed, we have no obligation to accept deposits or pay any outstanding checks or other items, but we may, in our sole discretion, reopen your Account if we receive a deposit for credit or a check or other item is presented for payment from the Account, or to resolve any outstanding disputes. We will have no liability for refusing to honor any item or request for payment presented on a closed Account. If we do not reopen your Account, any items presented for payment after an Account has been closed will be returned to the payee and you will be liable for any associated fees or charges and any additional deposits or electronic credits (e.g., Social Security benefits or disability and SSI payments, VA benefits, pension payments, automatic payroll deposits, etc.) will be returned to the issuer or originator.

Governing Law

Unless otherwise stated, your Account(s) and the Account Agreement will be governed by federal law and, unless superseded by federal law, by the law of the state where your Account is located. If you opened your Account in person, the Account is located in the state in which you opened it. If you opened your Account online (through our Website or Mobile Banking App) or by telephone and you reside in a state in which we have a branch at that time, the Account is located in the state in which the branch is located. If you reside anywhere else, then your Account is located in the State of Washington.

Severability and Change of Law by Agreement

A determination that any part of the Account Agreement is invalid or unenforceable will not affect the remainder of the Account Agreement. If any part of the Account Agreement is inconsistent with any applicable law, then to the extent the law can be amended or waived by contract, you and we agree that the Account Agreement governs, and the law is amended or waived by the Account Agreement.

Venue and Limitation on Bringing Contract Claims

In the event of any action arising out of or relating to your Account or the Account Agreement, venue shall be in a state or federal court closest to either the principal office or the city where the Account was established with us. If either party chooses to have disputes resolved by arbitration, the Arbitration Section of this Disclosure governs the process and location of the arbitration proceedings. Subject to applicable law, you agree that any arbitration or other action in relation to an alleged breach of this Disclosure shall be commenced within one (1) year of the alleged breach, without regard to the date the alleged breach is discovered.

Attorneys' Fees

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

Online and Mobile Banking

We also offer Online Banking and Mobile Banking services through our Website and Mobile Banking App, respectively (collectively, the "Online and Mobile Service"). Use of the Online and Mobile Service is also governed by the Online Banking Agreement, which is available on our Website and in printed form upon request at your local branch. In order to use the Online and Mobile Service, you must agree to the terms and conditions of the Online Banking Agreement. Please refer to the Online and Mobile Banking Agreement for additional information about our Online and Mobile Service.

Part II: Truth in Savings Disclosure

Accounts Covered

Accounts covered by this Part II include all deposit Accounts, including Checking Accounts, Money Market Accounts, Certificates of Deposit, and Savings Accounts. Your Account will be considered open when you sign a signature card (whether in writing or electronically) and we receive credit for your initial deposit. You must also complete and sign any other Account documentation that we may require from time to time to maintain your Account.

Consumer Fee Schedule and Rate Sheet

At Account opening, you will receive copies of our Consumer Fee Schedule and our Rate Sheet. The Consumer Fee Schedule sets out certain fees and charges applicable to your Account(s), including any monthly service fees. The Rate Sheet sets out certain Account information and disclosures required under the federal Truth in Savings Act and its implementing regulation, Regulation DD, including Annual Percentage Yield (APY) information, interest rates, and minimum-balance requirements. As noted above, copies of our Consumer Fee Schedule and Rate Sheet are available on our Website and in printed form upon request at your local branch. Both the Consumer Fee Schedule and the Rate Sheet are considered a part of this Disclosure.

Minimum Balance Requirements (Checking Accounts, Savings Accounts, and Money Market Accounts)

Minimum Balance To Open an Account: To open a Checking Account, Savings Account, or Money Market Account, you must deposit the "Minimum Balance to Open" specified for your type of Account shown in the Consumer Fee Schedule.

Minimum Balance to Earn Interest: No interest is accrued for any day(s) the collected balance in your Account falls below the "Minimum Balance to Earn Interest" for your type of Account shown in the Consumer Fee Schedule.

Service Charges: For Savings Accounts and Money Market Accounts, a Service Charge (specified for your type of Account in the Consumer Fee Schedule) will be imposed for any monthly statement period in which the collected balance in your Account falls below the specified "Minimum Balance to Waive Service Charge" on any day of that monthly statement period. For Stellar Plus Checking Accounts, a Service Charge (specified in the Consumer Fee Schedule) will be imposed for any monthly statement period in which the average daily balance for that monthly statement period falls below the specified minimum balance(s) shown in the Consumer Fee Schedule. The "average daily balance" is calculated by adding the principal in the Account for each day of the monthly statement period and dividing that

figure by the number of days in the monthly statement period. The Service Charge for a Stellar Plus Checking Account will be waived for any monthly statement period in which, on the last day of the monthly statement period, the balance of that Stellar Plus Checking Account, together with all other deposit Accounts with the same TIN(s) or SSN(s), exceeds the amount specified in the Consumer Fee Schedule to waive the Service Charge.

Interest Rate Information

The current interest rate on your Account and the Annual Percentage Yield (APY) are shown on our Rate Sheet. You may also call 800-324-9375 for current interest rate and APY information. The interest rate and APY may change. In order to obtain the APY disclosed on the Rate Sheet, you must maintain the required minimum balance in the Account each day for that Account type and APY. We compound interest monthly and credit interest on the last day of the statement cycle.

Computation Method

We use the daily balance method to calculate interest. This method applies a daily periodic rate to the principal in your Account each day. Interest begins to accrue no later than the Calendar Day we receive credit for the deposit of non-cash items (e.g., checks). Interest on cash deposits begins to accrue on the same Calendar Day we receive them. Interest begins to accrue on the same Calendar Day a wire transfer is received if we receive the wire transfer by 2:00 PM Pacific Time; otherwise, interest begins to accrue on the next Calendar Day. Interest is earned on the entire balance in the Account that day, compounded on a daily basis, and credited to your Account on a monthly basis using a 365-day year (or 366-day year in a leap year). For blended-rate Accounts (i.e., "tiered-rate" Accounts), different interest rates will apply to specified balance levels. Please refer to the Rate Sheet for additional information about blended-rate Accounts (e.g., applicable tiers, interest rates, and APYs).

Time Deposits (Certificates of Deposit)

Time deposits or certificates of deposit are referred to in this Disclosure as "Certificates" or "Certificates of Deposit." Further, the term "Grace Period" means the ten (10) Calendar Day period following the maturity date of your Certificate.

Interest:

Basis: 365/365 (366/366 leap year) compounded daily. Interest begins to accrue no later than the Calendar Day we receive credit for the deposit of non-cash items (e.g., checks). Interest begins to accrue on the same Calendar Day cash deposits are received. Interest begins to accrue on the same Calendar Day a wire transfer is received if the wire transfer is received by 2:00 PM Pacific Time; otherwise, interest begins to accrue on the next Calendar Day. We use the daily balance method to calculate interest. The daily balance method applies a daily periodic rate to the principal in your Account each day.

Rate: The current interest rates for Certificates of Deposit are shown on our Rate Sheet. You may also call 800-324-9375 or visit one of our branches for current interest rate and APY information. The interest rate is set according to the term and deposit amount of the Certificate at the time of opening and is fixed for the term of the Certificate. The interest rate will not change due to additions, if allowed, or withdrawals. Interest credited must be left in the Certificate to earn the disclosed Annual Percentage Yield (APY). Any withdrawals of interest or principal will reduce earnings. The interest rate on deposits of more than \$1,000,000 is negotiable and must be approved in advance by the Bank.

Crediting: Accrued interest is credited on or before the last Calendar Day of the quarter and on the Calendar Day prior to the maturity date. If the term of your Certificate of Deposit is one (1) year or less, interest may be deferred by being paid on

the Calendar Day prior to maturity only. If the term of your Certificate of Deposit is greater than one (1) year, interest must be paid at least annually (December 31) and at maturity. Interest credited and available may be withdrawn anytime without penalty within the current term but if you withdraw interest prior to the maturity date you may not earn the disclosed APY.

Minimum Balance: \$1,000 (\$500 for minor Accounts) is required to open and maintain a Certificate of Deposit. If your Certificate of Deposit balance falls below the minimum, it may be closed and be subject to an early withdrawal penalty (as described below).

Initial Deposit or Additions: Deposits to establish Certificate of Deposit or additions to the Certificate during the Grace Period are credited subject to final collection. We do not accept credit card checks. We do not allow additions during the term unless the Certificate of Deposit is held in an IRA, SEP-IRA, ESA, or Keogh Plan.

Renewal: The Certificate will automatically be renewed for the renewal term specified on the maturing Certificate at the interest rate offered at the time of renewal for Certificates with like amounts and maturities. Any accumulated interest becomes principal upon renewal and, unless withdrawn during the Grace Period, will be subject to penalty if withdrawn during the new term. We will give you thirty (30) days' notice if we do not renew the Certificate. If we do not renew the Certificate, on the maturity date the Account will begin earning at the then-current rate and computation method applicable to our Savings Accounts.

Early Withdrawal Penalty: We will impose a penalty if you withdraw any of the deposited funds prior to the maturity date of the Certificate. We calculate the penalty using the same rate and computation method we disclosed on the Certificate of Deposit. The amount of the penalty depends on the current term of the Certificate, as follows:

Term	Interest Penalty
One (1) year or less	90 days Interest
Longer than one (1) year, up to four (4) years	180 days Interest
Four (4) years or longer	365 days Interest

We will charge the full penalty regardless of the amount of time the funds have been on deposit. However, we will not impose a penalty to close or transfer the entire balance of the Certificate in the event of the death or declaration of incompetency of any Account holder.

Grace Period: During the Grace Period you may add or withdraw funds, subject to the minimum balance requirements, without interest penalty. We will pay interest on funds withdrawn during the Grace Period at the renewal term rate calculated on a simple interest basis. If you close your Certificate of Deposit during the Grace Period, we will pay interest on the amount withdrawn calculated at the then-current Savings Account rate on a simple interest basis. You may only make changes during the Grace Period once, and you must give us all instructions for changes at the same time. Once a change is made, the Certificate renews, the Grace Period expires, and no additional changes are allowed. If the interest posting cycle ends during the Grace Period, we will post interest to the Account in the next cycle.

Additional Rules for IRA, SEP-IRA, ESA and Keogh Plans

Minimum Balance: \$100 if the term of the Certificate is twenty-three (23) months or less. If the term of the Certificate exceeds twenty-three (23) months, the minimum balance is \$1,000.

Additions: If the term of the Certificate is twenty-three (23)

months or less, regular annual contributions are allowed during the term. Transfers within the plan, trustee transfers, and rollover contributions are allowed only during the Grace Period.

Waiver of Early Withdrawal Penalty: Upon reaching age 59-1/2, we will waive the early withdrawal penalty on participant distributions from an IRA or KEOGH Plan up to an accumulative 20% of the opening (or last renewed) Certificate balance in a calendar year.

Fees

Please refer to the Consumer Fee Schedule for a full listing of fees and charges that may apply to your Account. If you would like more information about your Account, please call us at 800-324-9375 or visit your local branch.

Part III: Funds Availability Disclosure

Funds **“availability”** means your ability to withdraw funds from your Account, whether those withdrawals are made in cash, by check, automatic payment, or any other method we offer you for access to your Account. If deposited funds are not available to you on a given day, you may not withdraw funds in cash, and we may not use the funds to pay items that you have written or honor other withdrawals you request. If we pay items that you have written or honor other withdrawals before funds are available to you, this may result in an overdraft. Please refer to Part I of this Disclosure, and the Section titled **“Overdraft Policy,”** for additional information regarding overdrafts.

Your Ability to Withdraw Funds

Our policy is to generally make available certain funds deposited in your Account on the first Business Day after we receive your deposit. In some cases, we may delay your ability to withdraw funds beyond the first Business Day.

Determining the Availability of a Deposit

The day funds become available, and the length of the delay, is determined by counting Business Days from the day of your deposit. If you make a deposit in person on a Business Day when we are open, we will consider that Business Day to be the day of your deposit for purposes of calculating when your funds will become available. If your deposit is not made in person, we will consider that the deposit was made on the Business Day that you made the deposit.

The length of the delay varies depending on the type of deposit and is explained below. We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will disclose to you when the funds will be available. This disclosure will be given at the time of deposit. If a hold is placed after the transaction has occurred or on a mail or night drop check deposit, written notice will be mailed no later than the next Business Day.

Same Day Availability

Funds from electronic direct deposits to your Account will be available on the day they are received into your Account.

Next-Business Day Availability

Funds from the following deposits are available on the first Business Day after the day of your deposit:

- Wire Transfers

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first Business Day after the day of your deposit:

- Cash

- U.S. Treasury checks payable to you
- State and local government checks payable to you
- Cashier’s, certified, and teller’s checks that are payable to you, and
- Federal Reserve Bank checks, Federal Home Loan Bank checks, U.S. Postal Service money orders, and traveler’s checks, if these items are payable to you.

Other Check Deposits

If you make a check deposit in person to one of our employees, the funds deposited will be available on the first Business Day after the Business Day of your deposit. If the amount of the deposit is not already collected, these checks are subject to a case-by-case delay, but the remaining funds will generally be available on the second Business Day after the day of your deposit.

Holds on Other Funds (*Other Accounts*)

If we accept deposit of a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another Account with us.

Special Rules for New Accounts

If you are a new client, the following special rules will apply during the first thirty (30) Calendar Days your Account is open:

- Funds from electronic direct deposits will be available on the Business Day they are received into the Account.
- Funds from cash deposits made in person to one of our employees and wire transfers will be made available on the first Business Day after the day of deposit.
- The first \$5,525 of a day’s total deposits of U.S. Treasury checks, state and local government checks, cashier’s, certified, and teller’s checks, Federal Reserve Bank checks, Federal Home Loan Bank checks, U.S. Postal Service money orders, and traveler’s checks, if these items are payable to you, will be made available on the first Business Day after the day of deposit. The excess over \$5,525 will generally be made available by the fifth Business Day after the day of deposit. Please also refer to the Section of this Disclosure titled **“Longer Delays May Apply”** for additional information.
- Funds deposited from other domestic checks not listed above will be made available no later than the fifth Business Day after the day of deposit.

Longer Delays May Apply

In some cases, we will not make available to you, funds deposited by check by the first Business Day after the Business Day of deposit. Depending on the type of check you deposit, funds will be made available to you no later than the fifth Business Day after deposit. Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid (*for example, there are alterations or changes to the face of the check, or missing information on the check, or the endorsement is missing or appears invalid, or we receive information from the paying bank that the check will not be honored, or state or federal law prohibits the paying of a check*);
- You deposit other domestic checks totaling more than \$5,525 on any one (1) Calendar Day;
- Your Account(s) has been overdrawn on six (6) or more Business Days in the past six (6) months;
- You redeposit a check that has been returned unpaid; and/or
- There is an emergency, such as failure of computer or communications equipment, or other situation beyond our

control that interrupts the normal course of business.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the fifth Business Day after the day of your deposit. If your deposit is not made directly to one of our employees (*including a deposit made at an ATM*), or if we decide to take this action after you have left the premises, we will mail you the notice the day after we receive your deposit. If we extend the time that funds will be available and do not furnish you with written notice at the time of deposit, we will refund any fees for any subsequent overdrafts or return of checks or other debits to the Account caused by delaying the funds availability on the deposited checks, if (a) the overdraft or return of the check would not have occurred, except for the fact that the deposited funds were delayed; and (b) the deposited check was paid by the paying bank. To request a refund, please visit a Bank branch or contact us by phone at the Client Care Center 800-324-9375.

Deposits Not Made in Person

All deposits not made in person may be subject to delays in availability. In addition, we reserve the right not to accept, reject, or reverse a deposit not made in person if we deem the deposit does not follow our deposit guidelines, is affected by state or federal check acceptance guidelines, or is in violation of applicable law. Deposits are considered received when the transaction has been successfully completed. A confirmation message or receipt will be provided notifying you if the transaction was completed, or whether it was subject to rejection or reversal.

ATM Deposits

Cash deposited at the ATM will be made available no later than the first Business Day after the Business Day of deposit. When you deposit a check at an ATM, regardless of the type of check, we will make the funds available no later than the first Business Day after the Business Day of deposit, unless we deem a longer delay is necessary.

Mobile Deposits

When you deposit a check via our Mobile Deposit service (*through our Mobile Banking App*), regardless of the type of check, we will make the funds available no later than the first Business Day after the Business Day of deposit, unless we deem a longer delay is necessary. Mobile Deposits are subject to the limits specified in the Online Banking Agreement. Please refer to the Online Banking Agreement for additional information about our Mobile Deposit service.

Part IV: Electronic Funds Transfers Disclosure

A Customer’s Guide to Electronic Fund Transfers

The Electronic Fund Transfer Act and Regulation E require disclosure of your rights and responsibilities when using the electronic fund transfer services we offer.

Disclosure Statement

You have authorized us to make electronic fund transfers on your behalf and/or have requested the use of electronic fund transfer services and facilities. All electronic fund transfers are subject to the terms and conditions outlined below. Your use of a WaFd Bank Debit or ATM Card (each, a **“Card”**) is subject to those same terms and conditions and the following conditions:

- The Card(s) remains our property and will be surrendered immediately to us upon request.
- You will abide by our rules and regulations regarding the

maintenance of your Account and the terms and conditions governing the issuance and use of any Card(s) as set out in the Account Agreement (*as amended from time to time*).

- We may cancel your Card because of Account abuse, such as overdrafts, nonsufficient funds, returned check deposits, forged checks, Card dispute abuse, or high Card replacement volume.
- We may cancel your Card(s) or our electronic fund transfer services at any time, without prior notice, except as provided by applicable law.

Types of Available Funds Transfers and Services

WaFd Bank Debit or ATM Card

If you request and qualify, we will issue you a WaFd Bank Debit or ATM Card and you will select a personal identification number (your **“PIN”**). The Card must be linked to your Account with qualified personal ownership.

Debit and ATM Card Security

Keep your Card in a safe place. It is important to keep your PIN secret. Do not write your PIN on your Card or store it with your Card. Do not let someone else enter your PIN for you. If you perform transactions over the telephone using your Card, do not disclose your PIN. Do not disclose information about your Card in response to an unsolicited email or request.

Using your WaFd Bank Debit or ATM Card

You may make ATM cash withdrawals using any ATM network we participate in. The owner or operator of the ATM may assess a fee. These fees may be included in the total transaction amount that is withdrawn from your Account and shown on your Account statement. You may be charged a fee for a balance inquiry by the owner or operator of the ATM, even if you do not complete a fund transfer and may be charged a fee for both a balance inquiry and ATM withdrawal during the same ATM visit.

You may make Point-Of-Sale (**“POS”**) purchases of goods and services at merchants displaying the Visa® logo. Participating merchants may also provide the option of obtaining cash back over and above the amount of the purchase. The amount of each authorized transaction is deducted from your Account.

Deposits made at an ATM are credited to your Account according to our Funds Availability Policy. We may delay your ability to withdraw funds deposited in this manner. Please refer to Part III of this Disclosure (*Funds Availability Disclosure*) for additional information. Balances are subject to final collection, and we may charge back the deposit to your Account for items we are unable to collect. We do not accept ATM deposits of credit card checks, foreign checks, or checks not in U.S. Dollars. All check deposits are subject to standard payee endorsement requirements.

Traveling Abroad

You are required to notify us at least forty-eight (48) hours in advance if you are planning on using your Card outside of the United States. Please call us at 800-324-9375 or visit your local branch during normal business hours to help ensure uninterrupted service. ATM transactions and POS purchases originating outside of the United States that are converted to U.S. Dollars by the network that handles the transaction will convert the local currency amount of the transaction into U.S. Dollars. A VISA International Transaction Fee may also apply. Please refer to the Consumer Fee Schedule for a description of the VISA International Transaction Fee.

Limits

You may use your WaFd Bank Debit or ATM Card for up to twelve (12) ATM withdrawals and up to twenty (20) POS purchases each day so long as you do not withdraw more than the daily dollar limit or your Available Balance, whichever is less. The standard daily dollar limit for ATM withdrawals is \$800. The standard daily dollar limit for POS purchases is \$3,000. If you

request and qualify, we may increase your daily dollar limits for ATM withdrawals and POS purchases. Please note that, if your Account or Card is used in connection with a gig industry (e.g., if you also use your Account and/or Card on occasion in connection with your gig work), we may establish one or more additional limits applicable to your Account and/or the use of your Card (e.g., frequency limits, dollar limits, or otherwise).

Visa Account Updater Service Disclosure and Notice of Right to Opt Out

From time to time, we will replace your WaFd Bank Debit 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 WaFd Bank Debit Card information to merchants, subscription services, eCommerce 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 Debit Card, WaFd Bank will provide your new WaFd Bank Debit 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 for security reasons. VAU allows a secure and convenient way to electronically update your WaFd Bank Debit Card information with participating merchants, done in a timely and efficient manner so that you don’t have to do it. **However, you have the right to opt-out of this service.** If now, or in the future, you wish to opt-out of this service, please contact us at ask@wafd.com or call 800-324-9375. If you wish to reverse your opting-out decision in the future, you will have to notify WaFd Bank in writing of that decision.

Online and Mobile Service

In addition to transactions initiated by using your WaFd Bank Debit or ATM Card, there are other electronic banking transactions that you may initiate through your Account via our Online and Mobile Service, including the ability to: (a) transfer funds between your Checking Accounts and Savings Accounts; (b) make payments from your Checking Accounts or Savings Accounts to your Loan Account; (c) pay bills directly from your Checking Account in the amounts and on the days you request; (d) transfer funds to your accounts at other financial institutions; and (e) transfer funds to third parties.

Transfers on Behalf of Others

You understand and agree that you are not permitted to initiate electronic fund transfers on behalf of any person who is not an owner of your Account.

Preauthorized Transfers from Your Account

You may use your Account or WaFd Bank Debit Card to make recurring payments by preauthorizing an electronic fund transfer from one of your Checking Accounts or Money Market Accounts to a payee you designate. If these recurring payments vary in amount, the person you are going to pay should tell you the amount and date of the next payment at least ten (10) Calendar Days before the payment due date.

Stop Payment of Preauthorized Transfers

You can request to stop a recurring payment (e.g., a preauthorized debit card or ACH transaction) from your Account by contacting us by phone or by visiting a Bank branch at least three (3) Business Days before the scheduled date of the transfer you wish to stop. If your stop payment request is received within

three (3) Business Days of the transfer date, we will attempt to satisfy the request of the Account holder, but we will not be held liable if enough time was not provided for an eligible recurring transfer or transaction that occurs within the three (3) Business Day period. If you provided your WaFd Bank Debit Card number for the preauthorized transfer, we may either cancel the Card and issue a new one to replace it or block specified payments from your Account for the payee whose name you provide us. If you provided your Account number and the Bank routing number to authorize the payment (i.e., an ACH direct debit), we will block the payment(s) you specify from the payee whose name you provide us. You will need to provide us with your Card number, if applicable, your Account number, the exact name of the payee, and the amount of the payment. We will accept a stop payment request verbally, but if the request is submitted through email or fax, a follow-up verbal request will be needed for validation of identity. If you order us to stop one of these payments three (3) Business Days or more before the transfer is scheduled, and we do not do so, you understand and agree we will only be liable for your actual loss and damage. A stop payment on recurring ACH entries will be effective permanently, until withdrawn by you. A stop payment on recurring WaFd Bank Debit Card transactions will be effective for one (1) Calendar Day to two (2) years, depending upon the type of request, or until withdrawn by you. We will mail a notice to document the receipt of the stop payment request. If the stop payment information is incorrect it is your responsibility to notify us of the incorrect information. Please refer to the Consumer Fee Schedule for a description of the Stop Payment fee.

Please be aware that a stop payment will not cancel the service with the merchant, service, or person. You must contact the merchant, service, or person and arrange permanent cancellation.

Preauthorized Transfers to Your Account

We provide preauthorized credit services, which are referred to as Direct Deposit of Recurring Payments. This service allows you to ask that recurring payments, which you designate, such as Social Security or payroll, be deposited directly to your Account. If you have arranged to have direct deposits made to your Account at least once every sixty (60) days from the same person or company, you can call us at 800-324-9375 to find out whether the deposit has been made.

Documentation of Transactions

ATM and Point of Sale (Merchant) Transactions: You will get a receipt at the time you make an ATM withdrawal or POS transaction.

Periodic Statements: We will send you a monthly Account statement for your Checking Account or Savings Account. If your Account is a Certificate of Deposit, we will send you an Account statement either monthly or quarterly.

Cost of Electronic Transaction Services: You may be charged for electronic fund transfer services. Please refer to the Consumer Fee Schedule for a full listing of fees and charges you may incur in connection with electronic fund transfer services

No Special Notice of Receipt of Funds: If you are the beneficiary of an electronic fund transfer, you agree that we are not obligated to give you separate notice that we have received the electronic fund transfer. However, if you normally receive or have electronic (e.g., Online Banking) access to a periodic statement for the Account to which we credited the electronic fund transfer, you acknowledge and agree that the electronic fund transfer will be reflected on the periodic statement that includes the date on which we credited the electronic fund transfer to your Account. While we generally do not provide separate notices, we may do so on occasion.

Your Liability for Unauthorized Transactions

Tell us at once if you believe your WaFd Bank Debit or ATM Card has been lost or stolen, if your personal identification number (PIN) or Online and Mobile Service password has been discovered by someone else, if you believe an electronic fund transfer has been made without your permission using information from your check, or if you believe someone has withdrawn or may withdraw money from your Account without authorization. Telephoning is the best way of keeping your possible losses down.

If your Account statement shows transactions that you did not make, tell us AT ONCE. If you do not tell us within sixty (60) Calendar Days after the Account statement was mailed to you (*or otherwise made available to you*), you may not get back any money you lose after the sixty (60) Calendar Days if we can prove that it could have stopped someone from taking the money if you had told us in time. This time limit may be extended under special circumstances. You have no liability for unauthorized transactions if you have notified us within the requisite time period and had no knowledge of the transaction.

If you tell us within two (2) Business Days after you learn of the loss or theft of your WaFd Bank Debit or ATM Card, PIN, or Online Banking Service password, you will lose no more than \$50 if someone uses your Card without your permission. If you do NOT tell us within two (2) Business Days after you learn of the loss or theft of your WaFd Bank Debit or ATM Card, PIN, or Online Banking Service password, and we can prove we could have stopped someone from using your Card without your permission if you had told us, you could lose as much as \$500.

Visa Debit Card Zero Liability: Visa provides protection from certain unauthorized transactions using your WaFd Bank Debit Card with the Visa logo that are processed through the Visa network, which does not include ATM transactions and most transactions using a PIN. You must demonstrate that you have used reasonable care in protecting your WaFd Bank Debit Card from risk of loss or theft and notify us immediately of loss, theft, or any unauthorized use. The Visa Zero Liability Policy requires issuers to replace funds taken from your Account as the result of an unauthorized credit or debit transaction within five (5) Business Days of notification. Replacement funds are provided on a provisional basis and may be withheld, delayed, limited, or rescinded based on gross negligence or fraud, a delay in reporting unauthorized use, an investigation and verification of a claim, and account standing and history. Please consult the terms and conditions of your WaFd Bank Debit Card for additional information.

Telephone Number and Address

If you believe your Card(s), PIN, or Online and Mobile Service password has been lost or stolen call 800-324-9375 or contact any of our branches immediately. TO REPORT A LOST OR STOLEN PLASTIC CARD AFTER BUSINESS HOURS, CALL 800-324-9375.

If your Account statement shows transactions you did not make, or if you believe someone has or may initiate transactions on your Account without your permission, call 800-324-9375, write to us at Deposit Operations, WaFd Bank, 5777 N. Meeker Ave, Boise, ID 83713, or contact us at any of our branches immediately.

Liability for our Failure to Make Transfers

If we do not complete a transfer to or from your Account on time or in the correct amount according to our agreement with you, we will be liable for damages directly caused by our failure. However, there are exceptions for which we will not be liable, for instance:

- If through no fault of ours, your Account does not have enough money to complete the transfer;
- If the monies in your Account are subject to legal or regulatory restrictions or other encumbrances;

- If the ATM does not have enough cash;
- If the ATM was not working properly and you knew about the breakdown when you started the transaction; or
- If circumstances beyond our control (such as fire or flood) prevent the transaction, despite reasonable precautions that we have taken.

These are some of the exceptions. There may be other exceptions.

In Case of Error or Questions about Your Electronic Transfers

As soon as you think your statement or receipt is wrong, or if you need more information about a transaction listed on the statement or receipt, contact your branch or call 800-324-9375. We must hear from you no later than sixty (60) Calendar Days after we send you (*or otherwise make available to you*) the first periodic Account statement in which the problem or error appeared. Please provide us with the following information:

- Your name and Account number;
- A description of the error or the transaction you are unsure about and why you think it is an error or why you need more information; and
- The amount of the suspected error

We will determine whether an error occurred within ten (10) Business Days after we hear from you and will correct any error promptly. However, if we need more time, we may take up to forty-five (45) Calendar Days to investigate your complaint or question. If we decide to do this, we will provisionally credit your Account within ten (10) Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question into writing and we do not receive your written statement within ten (10) Business Days, we may not provisionally credit your Account while we complete our investigation.

For errors involving new Accounts (*i.e., Accounts opened within thirty (30) Calendar Days before the date of the suspected error*), POS transactions, or foreign-initiated transactions, we may take up to ninety (90) Calendar Days to investigate your complaint or question. For new Accounts, we may also take up to twenty (20) Business Days to credit your Account for the amount you think is in error.

We will tell you about the results within three (3) Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation and will debit any provisional credit from your Account. You may ask for copies of the documents that we used in our investigation.

Part V: Substitute Check Policy Disclosure (Check 21)

Substitute Checks and Your Rights

What is a Substitute Check?

To make check processing faster, federal law permits banks to replace original checks with “**substitute checks.**” These substitute checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: “This is a legal copy of your check. You can use it the same way you would use the original check.” You may use a substitute check as proof of payment just like the original check.

Some or all the checks that you receive back from us may be substitute checks. This Part V describes the rights you have when you receive substitute checks from us. The rights in this Part V do not apply to original checks or to electronic debits to your Account. However, you have rights under other law with respect to those transactions.

What are My Rights Regarding Substitute Checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your Account (*for example, if you think that we withdrew the wrong amount from your Account or that we withdrew money from your Account more than once for the same check*). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your Account and any fees that were charged as a result of the withdrawal (*for example, bounced check fees*).

How Do I Make a Claim for a Refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your Account, please contact us at: Deposit Operations, WaFd Bank 5777 N. Meeker Ave, Boise, ID 83713.

You must contact us within forty (40) Calendar Days after the date that we mailed (*or otherwise delivered by a means to which you agreed*) the substitute check in question or the Account statement showing that the substitute check was posted to your Account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is nonsufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: (a) Account number; (b) check number; (c) the name of the person to whom you wrote the check; (d) the amount of the check; and (e) the date the check was paid or posted to your Account.

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest on the amount of your refund if your Account is an interest-bearing Account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (*plus interest if your Account earns interest*) within ten (10) Business Days after we receive your claim and the remainder of your refund (plus interest if your Account earns interest) not later than forty-five (45) Calendar Days after we receive your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your Account.

Part VI: Rules and Regulations Regarding Safe Deposit Boxes

No Insurance of Box Contents

Safe Deposit Boxes and their contents are not insured by the FDIC or by WaFd Bank. We recommend you keep an accurate inventory of the contents of your Safe Deposit Box (your **“Box”**). If you would like insurance coverage for what you store in your Box, please contact your insurance agent to arrange coverage.

USA PATRIOT ACT Notice

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who rents a Box.

What does this mean for you? When you rent a Box, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

Safe Deposit Box Rules and Regulations

These Rules and Regulations shall govern the use and rentals of all Boxes held in contract between WaFd Bank and the Box holder, also referred herein as “the renter.”

Safe Deposit Box Contract

The Safe Deposit Box Contract between you and the Bank (the **“Safe Deposit Box Contract”**) creates the relationship of lessee and lessor. We will not, under any circumstances, be in a position of possession or custody of any contents placed in the Box. You rent the Box for your personal use and retain possession and control of (and responsibility for) all contents of the Box.

Access

Please note that we do not have a key to your Box. You have sole responsibility for custody and safekeeping of the keys to the Box. In some of our branches, we also maintain identification equipment, such as a hand scanner (**“Equipment”**), at the entrance of the area where your Box is located (the **“Area”**). In those locations, only those persons who meet the requirements of the Equipment will be allowed access to the Area. You agree not to allow anyone else access to any such Area(s).

Standard of Care

We will exercise ordinary care to prevent the opening of the Box by any unauthorized person, but beyond this level of ordinary care will not be liable for the contents of the Box. You agree that an unauthorized opening shall not be presumed from the loss or disappearance of any contents of the Box. We are not liable if the contents of the Box are damaged or misappropriated as a result of any act or omission, unless such damages or misappropriation is the result of our willful misconduct. As noted above, you understand and agree that the contents of the Box are not insured by the Federal Deposit Insurance Corporation or the Bank’s own insurance policies, and that it is your responsibility to determine whether the Box and its contents are covered under your own insurance policies (and to obtain and maintain such coverage, if desired).

Availability

Access to the Box is allowed during our normal business hours on Business Days at the branch where your Box is located. Please note that there may be additional times when we are closed for business or when access to your Box may be unavailable (*e.g., when circumstances exist to make access unreasonable, impractical, impossible, or unlawful*). We are not liable for any delay caused by failure of vault doors, Equipment, keys, or Box locks to operate. Boxes should be opened only in the areas provided. You understand and agree that we are not liable for any contents, items, or other property left in such areas.

Joint Renters; Deputies

If a Box is rented by more than one Renter, each Renter will have the ability to access the Box without the prior consent or presence of the other Renter(s), add or remove contents of the Box, and surrender the Box (*and keys*). Any act or statement made by one joint Renter may be accepted and acted upon by us as if it was made by all Renters.

Each Renter may also identify and appoint one or more deputies on the Safe Deposit Box Contract. Each deputy will have complete access to the Box (*with or without the presence of any other Renter(s)*), including but not limited to the authority to add or remove contents of the Box or surrender the Box (*and keys*). We shall have the right to rely upon the authority of a Renter’s

duly appointed deputy until such time as we receive written revocation of the deputy’s authority and have had a reasonable opportunity to act upon such revocation. No person other than the Renter or duly appointed deputy named in the records of the Bank (or other legal representative) shall have access to the Box, except as noted below.

Legal Process and Legal Representatives

Should we be served with any court order, writ, or other legal process commanding the Bank to open the Box, you understand and agree that we are hereby released from any liability in doing so. To the extent required by applicable law, we will comply with any requirements imposed upon the Bank in opening the Box in connection with any such legal process (*e.g., preparing an inventory, delivering a copy of the inventory to the court, etc.*).

We may grant the same access to the Box to any person reasonably appearing to the Bank (without legal consultation) to be a judicially appointed legal representative of the Renter (or a deceased Renter) as the Renter would have had directly. If a Box is rented by more than one Renter, we may allow Box access to a duly appointed legal representative (*e.g., personal representative, administrator, executor, etc.*) of a deceased joint Renter without prior notice to any other surviving Renter(s).

Reservation of Rights and Indemnity

We reserve the right to refuse access to any Box if there is reason to believe we may incur any liability if access is permitted. For instance, if circumstances arise which cause us to reasonably believe that we may become liable to any party or subject to any penalty if access is permitted to the Box, or if the right of access of any party is disputed by another party, we may deny access to all parties as long as such possibility of liability or penalty or such dispute continues. You agree to indemnify us and hold us harmless from any losses, liabilities, penalties, claims, damages, costs, expenses, or other harm or injury (including, but not limited to court costs and reasonable attorneys’ fees) we may incur due to any such liability, penalty, or dispute arising out of a Renter’s, deputy’s, or legal representative’s access to and/or use of the Box.

Term

A Renter may terminate the Safe Deposit Box Contract and surrender possession of a Box by notifying us in writing and surrendering the keys, in which case you understand and agree that you will not receive or be entitled to a refund of any prepaid rent. We reserve the right to terminate the Safe Deposit Box Contract and your use of a Box at any time by giving thirty-five (35) Calendar Days’ notice in writing, by certified mail, sent to the address of the Renter as such address appears on our records. If you fail to surrender the Box and keys, we may forcibly open the Box (*e.g., by drilling the Box or similar means*) at your expense and remove and store the contents without liability for safekeeping. Please refer to the Consumer Fee Schedule for a description of the Safe Deposit Box Drilling fee. If the contents are removed promptly in accordance with the notice of termination, a pro rata amount of any prepaid rent will be refunded to you.

Amendments

We reserve the right to amend these Rules and Regulations Governing Safe Deposit Boxes from time to time in our sole discretion. Notice of such any amendment(s) will be mailed to the address of the Renter at the address shown on the Box records. Unless you surrender the Box and keys within sixty (60) days of the mailing of such notice, you will be deemed to have accepted the amendments (*and the amendments will become part of the Safe Deposit Box Contract*). All notices shall be deemed given when mailed to the last mailing address shown on the Box records for the Renter.

Rent and Fees

All rents are payable annually in advance. The Renter (*or each Renter, jointly and severally*) agrees to pay rent at the start of each future period for the use of the Box at the then-current rate set forth in the Bank’s Safe Deposit Box Annual Rent Schedule. We may refuse access to the Box if any part of the rent remains delinquent or if you fail to pay any fees, charges, or other expenses due to us in connection with the Box (*e.g., Safe Deposit Box Drilling fees, costs associated with replacement Box keys or locks, etc.*). We may charge past due rent or other fees, charges, or other expenses against funds of the Renter held by us. If rent or any other such fees, charges, or other expenses remain(s) unpaid for a period of one (1) year or more, we may proceed as provided by the laws of the state where the Box is located, with respect to opening a Box. Please refer to the Consumer Fee Schedule and Safe Deposit Box Annual Rent Schedule for a full listing of fees and rental amounts applicable to the Box.

Keys

A Safe Deposit Box Key Deposit is due upon renting a Box. Please refer to the Consumer Fee Schedule for a description of the Safe Deposit Box Key Deposit. We do not retain keys to any Box, and the contents of the Box will remain unknown to us. You agree to notify us immediately if any key to their Box is lost. In the event of a lost key, you may be required to move to another Box or, alternatively, your access to the Box may be blocked until the lock associated with the Box can be changed. You shall be responsible for all costs associated with lost Box keys and/or the need to change the lock associated with the Box. Please refer to the Consumer Fee Schedule for a description of the Safe Deposit Box Drilling fee. You agree not to make or cause to be made any duplicates of a key. Upon surrender or termination of any Box, the keys must be returned immediately to us.

Death of a Renter

Each Renter agrees to notify us of the death of any other Renter or person having the right of access to the Box. The death of any joint Renter will not affect the right of any other Renter to have access to the Box and to add or remove any or all contents of the Box. A deputy appointment will cease upon the death of the Renter who appointed the deputy. In the case of the death of a Renter, we are not chargeable with notice of death until the Bank branch office where the Box is located has received actual notice of such death. We are authorized to continue allowing access to the Box by any duly appointed deputy or other legal representative of the deceased Renter, until we receive actual notice of the Renter’s death.

No Dangerous or Hazardous Materials

You agree not to store any dangerous items in the Box, such as explosives. You further agree not to store liquids or other property of an illegal, dangerous, or offensive nature in the Box. You assume all risks arising from the nature of any contents stored in the Box. You agree to indemnify us and hold us harmless from all losses, liabilities, penalties, claims, damages, costs, expenses, or other harm or injury (*including, but not limited to court costs and reasonable attorneys’ fees*) we may incur arising out of or relating to any contents of the Box that violate this Section.

Binding Effect and Assignments

All terms and conditions of the Safe Deposit Box Contract and these Rules and Regulations Governing Safe Deposit Boxes are binding upon the heirs, agents, deputies, legal representatives, and successors of each Renter. You may not sell or assign your interest in the Box without the Bank’s prior written consent, which we may withhold in our discretion. We reserve the right, upon reasonable notice to you, to assign our rights and responsibilities to any financial institution that may purchase the building in which the Box is located.

Part VII: Privacy Notice and Personal Information

We will treat personal information about you and your Account in accordance with the Privacy Notice found below. Rev 9/1/23

FACTS WHAT DOES WAFD BANK DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of information we collect and share depend on the product or service you have with us. This information can include:

- Social security number and income
- Accounts balances and transaction history
- Credit history and payment history

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons WaFd Bank chooses to share, and whether you can limit the sharing.

Reasons we can share your personal information.	Does WaFd Bank share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes —Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes —Information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing Call our Customer Care Center at **1-800-324-9375**.
Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

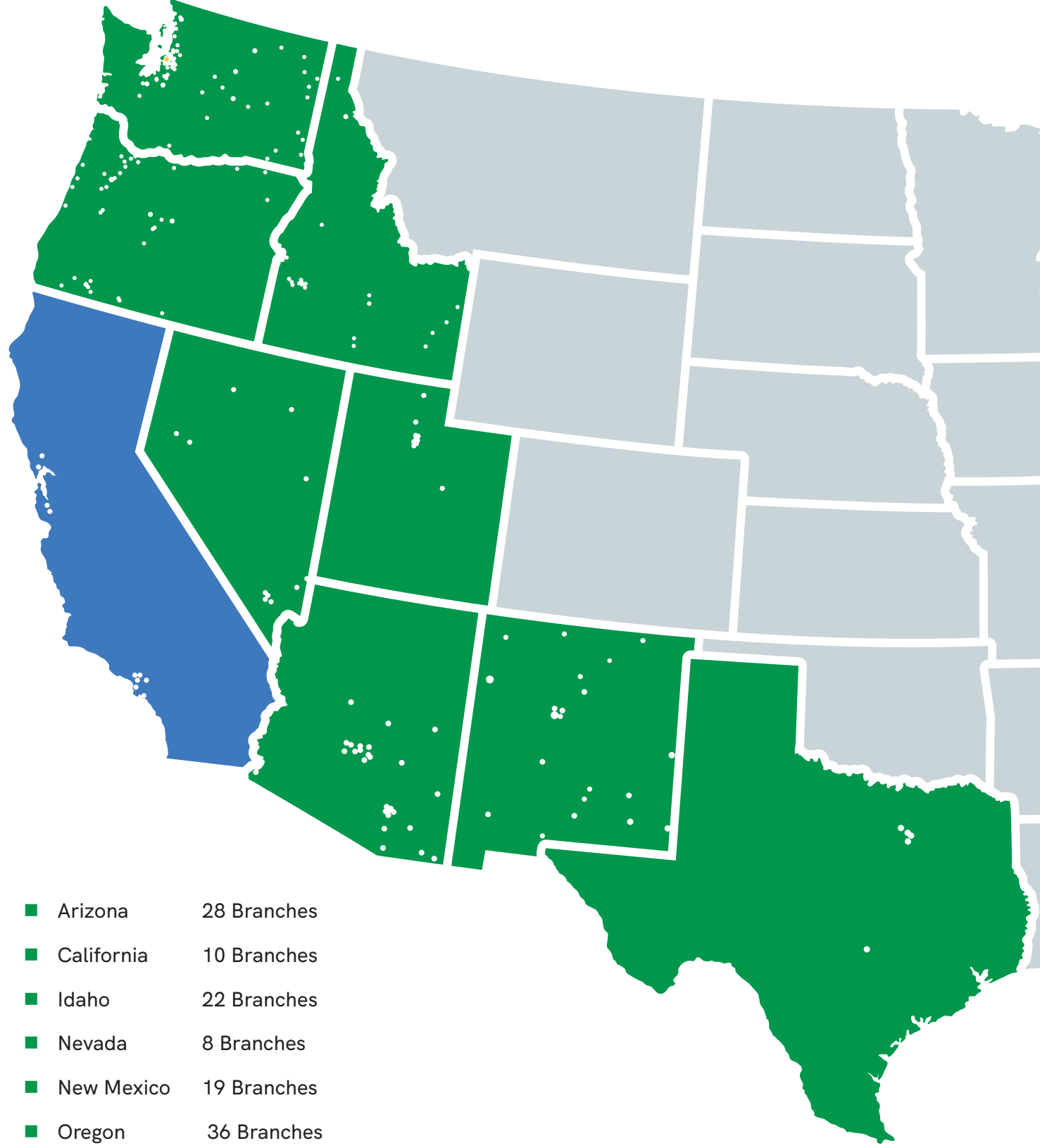
Questions? Call **1-800-324-9375** or visit our website at www.wafdbank.com.

Who we are	
Who is providing this notice?	WaFd Bank and its affiliated insurance company, WAFD Insurance, and its affiliated bank holding company, Washington Federal, Inc.
What we do	
How does WaFd Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We authorize our employees to obtain your information only when they need it to do their work and we require companies that work for us to protect your information.
How does WaFd Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to you alone unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as WAFD Insurance Group, Inc., and Washington Federal, Inc. and nonfinancial companies such as Archway Software, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>We do not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>We do not share with nonaffiliates for joint marketing purposes.</i>

Other important information
For Nevada residents only: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by calling 1-800-324-9375, or by writing to us at WaFd Bank, Client Care Center, 9929 Evergreen Way, Everett, WA 98204. For more information, contact us at the address above, or email info@wafd.com with "Nevada Annual Notice" in the subject line. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email BCPINFO@ag.state.nv.us.

- Arizona 28 Branches
- California 10 Branches
- Idaho 22 Branches
- Nevada 8 Branches
- New Mexico 19 Branches
- Oregon 36 Branches
- Texas 5 Branches
- Utah 9 Branches
- Washington 73 Branches



Direct Deposit Notice

We want to help you make the switch. Complete this form for each direct deposit to your account. *Make as many copies as you need.* Send this form to each payment source, and plan for some requests to take 1-2 months to take effect. *Some third parties might require additional or alternative paperwork to complete your request.*

This notice is to inform you that I have a new account with WaFd Bank effective **March 4**. I would like to establish a direct deposit to this account by authorizing electronic credit entries, and if necessary, debit entries for any credit entries made in error to my account.

My new account is held at WaFd Bank.

Transit/ABA Routing Number: 325070980

New Account Number: _____

Account Type: _____ Checking _____ Savings

Client Signature _____

Date _____

Printed Name _____

Joint Owner Signature _____
(Optional)

Date _____

Joint Owner Printed Name _____

Please contact me with questions and send your acknowledgment of this form to me at the following address:

Name: _____

Address: _____

Primary Phone Number: _____

Secondary Phone Number: _____



Automatic Payment Update Form

Complete this form for each automatic payment to debit your account. *Make as many copies as you need.* Provide this form to the organizations that receive automatic payments from your account. *Some third parties might require additional or alternative paperwork to complete your request.*

I have a new account with WaFd Bank. Please update my automatic payment information with my WaFd Bank account information detailed below effective **March 4**. This form authorizes you to establish electronic debit entries, and if necessary, credit entries for any debit entries made in error to my account with WaFd Bank.

My new account is held at WaFd Bank.

Transit/ABA Routing Number: 325070980

New Account Number: _____

Account Type: _____ Checking _____ Savings

Client Signature _____

Date _____

Printed Name _____

Joint Owner Signature _____
(Optional)

Date _____

Joint Owner Printed Name _____

Please contact me with questions and send your acknowledgment of this form to me at the following address:

Name: _____

Address: _____

Primary Phone Number: _____

Secondary Phone Number: _____

Checking

*FREE Checking	
Minimum Balance to Open <i>No Minimum Balance Service Charge</i>	\$25
Green Checking	
Minimum Balance to Open <i>Includes My WaFd Wins Benefits No Minimum Balance Service Charge</i>	\$25
Monthly Flat Fee	\$6 Service Charge
Stellar Plus Checking[†]	
Minimum Balance to Open <i>Includes My WaFd Wins Benefits</i>	\$25
Service Charge is Based on Balances:	
Maintain \$20,000 or more average daily balance in checking; or \$100,000 or more in related deposit accounts	<i>Waived With Our Compliments</i>
Maintain \$10,000 - \$19,999 average daily balance in checking; or \$50,000 - \$99,999 in related deposit accounts	\$3 Per Month
Maintain less than \$10,000 average daily balance in checking; or less than \$50,000 in related deposit accounts	\$8 Per Month
Fresh Start (BankOn Certified)	
<i>Not eligible for checks or starter checks</i>	
Minimum Balance to Open <i>No Minimum Balance Service Charge</i>	\$25
Monthly Flat Fee	\$4 Service Charge

Digital Payments

(Available through Online and Mobile Banking)

Zelle® (P2P)	
Send Money	No Fee
Receive Money	No Fee
Split Payment	No Fee
Payment Cancellation **	\$25 Per Request
Bill Pay	
Regular Payment	No Fee
Next Day Payment	No Fee
Overnight Check	No Fee
Stop Payment	\$30 Per Request

External Transfers

TransferNow	No Fee
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Wire Transfers

Outgoing-Domestic	\$10 Per Wire
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In Person Payments

Cashier's Checks	
Cashier's Checks	\$8 Per Check
Collections and Foreign Check Processing	
All Check Collections	\$50 Per Collection
Canadian Check Processing	\$10 Per Presentment
All Other Foreign Check Processing	\$30 Per Presentment

External Transfers

<i>Must be scheduled by 9:30am PT for same day guarantee</i>	
Pre-Authorized Transaction - Same Day	\$10 Per Transfer

Wire Transfers

Incoming	\$15 Per Wire
Outgoing—Domestic	\$25 Per Wire
Outgoing—International	\$45 Per Wire

Savings & Money Market

Money Market[†]	
Minimum Balance to Open	\$25
Minimum Balance to Waive Service Charge	\$1,000
Service Charge	\$10 Per Month
Minimum Balance to Earn Interest	\$1,000
Gold Money Market[†]	
Minimum Balance to Open	\$25
Minimum Balance to Waive Service Charge	\$1,000
Service Charge	\$10 Per Month
Minimum Balance to Earn Interest	\$1,000
High Yield Money Market[†]	
<i>Product effective 10/19/2022 - Promotion may be discontinued at any time</i>	
<i>Not Available for IRAs or Business Clients</i>	
Minimum Balance to Open	\$25
Minimum Balance to Waive Service Charge	\$1,000
Service Charge	\$10 Per Month
Daisy Money Market[†]	
<i>Not available for new accounts or account type switches.</i>	
Minimum Balance to Earn Interest	\$10,000
<i>No Minimum Balance Service Charge</i>	
Savings[†]	
Minimum Balance to Open	\$25
Minimum Balance to Waive Service Charge	\$100
Service Charge	\$3 Per Month
Minimum Balance to Earn Interest	\$100
Minor Savings[†]	
<i>No Minimum Balance Service Charge - Under Age 18</i>	
Minimum Balance to Open	\$10
Minimum Balance to Earn Interest	\$10
Save at School Savings[†]	
<i>Only available to elementary school aged minors part of an active Save at School program</i>	
<i>No Minimum Balance Service Charge</i>	
Minimum Balance to Open	\$5
Minimum Balance to Earn Interest	\$5

Other Fees & Services

Card Replacement - Standard Service	\$5 Per Card
Card Replacement - Expedited Service	\$40 Per Card
Check Images with Monthly Statement	\$5 Per Month
Inactive Account Fee - Checking only	\$5 Per Month
<i>Assessed after 270 days without activity</i>	
Legal Processing	\$75 Per Occurrence
Loan Payment - Returned Check Fee	\$20 Per Presentment
Nonsufficient Funds Fee (NSF)	\$30 Per Presentment
NSF Daily Maximum	3/day or \$90
Research Fee [‡]	\$30 Per Hour
Safe Deposit Box Key Deposit***	\$20
Safe Deposit Box Drilling***	Varies by Location
Stop Payment	\$30 Per Request
VISA International Transaction Fee	1% Per Transaction

* Nonsufficient Funds Fees may apply.

** Payment cancellations are available if recipient has not yet enrolled in Zelle®. For recipients already enrolled in Zelle®, senders will be unable to cancel a payment.

*** Safe Deposit Box Annual Rent Schedule available upon request.

† Interest is compounded daily and paid monthly.

‡ Assessed only if request will take at least one hour. Includes cost for statement, deposit ticket and/or check copies.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



Schedule of Business Fees & Service Charges

Effective 2/1/2024 and subject to change.

Checking		Treasury Express Services*	
Simple Business Account		Business Bill Pay	No Fee
Minimum Balance to Open	\$100	Stop Payment	\$30 Per Request
Minimum Balance to Waive Service Charge	\$1,000	Deposits	
Service Charge	\$5 Per Month	Mobile Photo Deposit	No Fee
Business Interest Account		Remote Deposit Capture (<i>deposit limits apply</i>)	\$35 Per Month
Minimum Balance to Open	\$100	ePayments Package	
Minimum Balance to Waive Service Charge	\$5,000	ACH Credit and Outgoing Domestic Wires only	\$25 Per Month
Service Charge	\$15 Per Month	Outgoing—Domestic	\$25 Per Wire
Minimum Balance to Earn Interest	\$1,000	ACH Return Fee	\$5 Per Return
Business IOLTA Account		eWires Only	
Minimum Balance to Open	\$0	Outgoing—Domestic	No Fee
<i>No Minimum Balance Service Charge</i>		Outgoing—Domestic	
Business RETA (IRETA) Account		Fraud Prevention & Security	
Minimum Balance to Open	\$0	Check Validation	\$5 Per Month
<i>No Minimum Balance Service Charge</i>		<i>Available only on Business Checking Accounts</i>	
Savings & Money Market		Treasury Prime Services†	
Business Savings		Business Bill Pay	No Fee
Minimum Balance to Open	\$25	eACH Origination	Analyzed Only
Minimum Balance to Waive Service Charge	\$200	eWire (Domestic & Foreign)	Analyzed Only
Service Charge	\$5 Per Month	Mobile Photo Deposit	No Fee
Minimum Balance to Earn Interest	\$100	Positive Pay	Analyzed Only
Business Money Market		Remote Deposit Capture	Analyzed Only
Minimum Balance to Open	\$100	In Person Payments	
Minimum Balance to Waive Service Charge	\$1,000	Cashier's Checks	
Service Charge	\$12 Per Month	Cashier's Checks	\$8 Per Check
Minimum Balance to Earn Interest	\$1,000	Collections and Foreign Check Processing	
Business Premium Money Market		All Check Collections	\$50 Per Collection
Minimum Balance to Open	\$100	Canadian Check Processing	\$10 Per Presentment
Minimum Balance to Waive Service Charge	\$1,000	All Other Foreign Check Processing	\$30 Per Presentment
Service Charge	\$12 Per Month	Currency and Coin Processing	
Minimum Balance to Earn Interest	\$1,000	Exchanged/Purchased	\$0.10 Per Strap/Roll
Other Fees & Services		Deposited	\$0.08 Per \$100
Card Replacement - Standard Service	\$5 Per Card	<i>Assessed on transactions that exceed \$1,000</i>	
Card Replacement - Expedited Service	\$40 Per Card	Wire Transfers	
Check Images with Monthly Statement	\$5 Per Month	Incoming	\$15 Per Wire
Check Images on CD	\$25 Per CD	Outgoing—Domestic	\$25 Per Wire
Inactive Account Fee - Checking only	\$5 Per Month	Outgoing—International	\$45 Per Wire
<i>Assessed after 180 days without activity</i>		* Certain clients may select our Retail Bill Pay (Consumer) online banking alternative. Please refer to our Schedule of Consumer Fees & Service Charges for details.	
Legal Processing	\$75 Per Occurrence	** Safe Deposit Box Annual Rent Schedule available upon request.	
Loan Payment - Returned Check Fee	\$20 Per Occurrence	† Assessed only if request will take at least one hour. Includes cost for statement, deposit ticket and check copies.	
Nonsufficient Funds Fee	\$30 Per Presentment	‡ Contact your Relationship Manager or ask your local branch for more information on Analyzed accounts and Treasury Management services. Not all clients qualify for all services.	
Research Fee†	\$30 Per Hour		
Safe Deposit Box Key Deposit**	\$20		
Safe Deposit Box Drilling**	Varies by Location		
Stop Payment	\$30 Per Request		
VISA International Transaction Fee	1% Per Transaction		
WAFD Local Deals (<i>must opt-in</i>)	No Fee		
<i>Requires at least one active Business Checking</i>			



Analysis Fee Schedule

Effective 07/19/2023 and subject to change.

Service Type	AFP Code	Fee	Measurement	Service Type	AFP Code	Fee	Measurement
General Account Services				Transactions/Debits			
Monthly Account Maintenance	010000	\$ 23.00	Per Account	Checks Paid	150100	\$ 0.23	Per Check
Balance Assessment	000050	\$ 0.12	Per \$1,000	Cashier's Check	150511E	\$ 8.00	Per Check
Deposits				Nonsufficient Funds	15034E	\$ 30.00	Per Item
Checks Deposited	100230	\$ 0.14	Per Check	Stop Payment	150410	\$ 17.25	Per Request
Deposits Posted	100000	\$ 0.85	Per Deposit	ACH Debits	250200	\$ 0.15	Per Debit
ACH Credits	250201	\$ 0.15	Per Credit	Wire Requests - Branch Assisted			
Canadian Check Processing	100310	\$ 7.00	Per Check	Outgoing Wire - Domestic	350200	\$ 50.00	Per Wire
All Other Foreign Check Processing	600210	\$ 35.00	Per Check	Outgoing Wire - International	350213	\$ 60.00	Per Wire
Incoming Check Collections	151400	\$ 55.00	Per Check	Wire - Drawdown Request†	350521E	\$ 50.00	Per Request
Incoming Wire	350300	\$ 15.00	Per Wire	† Drawdown request show on statements as one incoming wire and one outgoing wire			
Cash Deposited per \$1000	100018	\$ 1.15	Per Deposit	‡ Wire service messages will be charged as a Domestic wire fee			
Information Services				Fraud Prevention & Security			
Treasury Prime Access Fee	11000	\$ 60.00	Per Month	Treasury Prime Plus (Secure Browser)			
Previous & Intraday Reporting	400272			First 5 Users	10802	No Fee	
1 - 10 Accounts	400272	\$ 5.75	Per Account	Each Additional User	10802	\$ 4.50	Per Month
11 - 20 Accounts	400272	\$ 3.50	Per Account	Positive Pay			
21+ Accounts	400272	No Fee		Traditional Positive Pay Service	150030	\$ 55.00	Per Month
Treasury Express Payments Package	11000	\$ 12.00	Per Month	Payee Positive Pay Service	150122	\$ 55.00	Per Month
Payables				Per Exception Fee		\$ 3.50	Per Item
eWires				Check Validation		\$ 6.00	Per Month
Service	350600	\$ 30.00	Per Month	ACH Filtering	251050	\$ 30.00	Per Month
Outgoing eWire - Domestic	350100	\$ 15.00	Per Wire	Check Printing			
Outgoing eWire - Foreign USD	350710	\$ 25.00	Per Wire	Set-up Fee	151880	\$ 575.00	One Time
Outgoing eWire - Foreign FX	350115	\$ 35.00	Per Wire	Service	151810	\$ 57.50	Per Month
eACH				Per Check Fees (<i>includes Check & Envelope</i>)			
Service	250000	\$ 30.00	Per Month	1 - 2,500	151870	\$ 1.20	Per Item
Standard Batch Fee	250611	\$ 5.75	Per Batch	2,501 - 5,000	151870	\$ 0.98	Per Item
Same-Day Batch (<i>Additional Fee</i>)	250141	\$ 5.75	Per Batch	5,001 - 10,000	151870	\$ 0.75	Per Item
Transaction Fee	250102	\$ 0.15	Per Item	Postage - Per Check Fee	151870	\$ 0.56	Per Item
Returned Item Fee	250400	\$ 5.75	Per Item	Postage - Bundle & Ship	151870	\$ 35.00	Per Shipment
Unauthorized Return (<i>Additional Fee</i>)	250312	\$ 3.00	Per Item	PDF Image File	151354	\$ 35.00	Per Month
Consolidated Payables				Custom Set-up/Support	151870	\$ 230.00	Per Hour
<i>(All applicable Service Setup, Per Month & Per Payment Fees will apply)</i>				Card Services			
Set-up Fee		\$ 1,150.00	One Time	Purchasing Card Co-branding Fee		\$ 500.00	One-Time
Service		\$ 115.00	Per Month	ePayables		\$ 100.00	Per Month
Per File Fee		\$ 17.00	Per File	Expense Management†		\$ 100.00	Per Month
Custom Set-up/Support		\$ 230.00	Per Hour	† if minimum spend requirement is not met			
Receivables				Liquidity Management			
Lockbox		See Addendum Attached		Sweeps			
Integrated Receivables				Zero Balance Account (ZBA)	010021M	\$ 25.00	Per Month
Click Pay		\$ 1.00	Per Trans.	Commercial Liquid Reserve Sweep	450021N	\$ 115.00	Per Month
Remote Deposit Capture Service	101310	\$ 50.00	Per Month	FDIC Insured Sweep		\$ 115.00	Per Month
Specialty Deposit Accounts				Line of Credit Sweep	550000	\$ 200.00	Per Month
Deposit Account Control Agreement				Money Market Sweep	450021	\$ 115.00	Per Month
Set-up Fee		\$ 1,000.00	One Time	Secure File Transfer			
Springing - Inactive		\$ 200.00	Per Month	Delivery			
Non-Springing - Active		\$ 250.00	Per Month	FTP/SFTP Connection	310113	\$ 85.00	Per Month
Sub-Accounts				Processing Options (<i>requires FTP/SFTP</i>)			
Master Account		\$ 50.00	Per Relationship	Consolidated Statement File	10320	\$ 30.00	Per Month
Compliance Fees				Image Cash Letter	151354	\$ 55.00	Per Month
Compliance Fee		\$2,000.00	Per Account	Cash Vault Services			
				Deposits	100103	\$ 2.40	Per Deposit
				Note Deposits	100102	\$ 0.01	Per Note
				Coin Wrap	100110	\$ 0.07	Per Wrap
				Coin Sort	100100	\$ 5.29	Per Bag
				Coin Inventory Standard Bags	100113	\$ 0.73	Per Bags
				Adjustments	100154	\$ 4.71	Per Adjust.
				Change Orders	100140	\$ 7.01	Per Order
				Late Change Order	101242	\$ 17.17	Per Order
				SafePointe (Requires Loomis Relationship)			
				Loomis - SafePointe Setup Fee		\$ 100.00	Per Relationship
				Per Safe Fee		\$ 50.00	Per Safe
				Other Fees			
				Legal Processing Fee	10710	\$ 75.00	Per Hour
				Overdraft Transfer Fee		\$ 5.00	Per Transfer
				Research Fee (1-hr minimum)		\$ 50.00	Per Hour

Scan the QR code to download the Business Deposit Account Agreement & Disclosures



WaFd Bank
9929 Evergreen Way
Everett, WA 98204

INDICIA

First Last
Company
Address, Address 2
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