



Privacy, USA Patriot ACT and Fact Act Notice

FACTS	WHAT DOES WASHINGTON FEDERAL 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 When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
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 Washington Federal chooses to share, and whether you can limit the sharing.

Reasons we can share your personal information	Does Washington Federal 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
	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 <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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 WaFd Bank and its 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 Washington Federal 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 Washington Federal collect my personal information?	We collect your personal information, for example, • when you: 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: 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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <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. We do not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. We do not share with nonaffiliates for joint marketing purposes.
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: 1702-486-3132; email BCPINFO@ag.state.nv.us.	

Important Information about Procedures for Opening a New Account or Requesting a Loan

USA Patriot Act, Title III, Section 326

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 or requests a loan.

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.

NOTICE CONCERNING THE FURNISHING OF NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCY

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS, LATE PAYMENTS, MISSED

PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY REFLECTED IN YOUR CREDIT REPORT