



## Online Privacy Policy

Last Updated: March 7, 2025

We respect your privacy and are committed to protecting it through our compliance with this Online Privacy Policy (this “Policy”). This Policy applies when you visit, use, or interact with us online through our website, <https://www.wafdbank.com>, (“Website”), mobile applications, our branded social media sites or pages, or any other online, or mobile services offered by Washington Federal Bank that link to or reference this Policy (collectively, the “Sites”). This Policy also describes the types of information we may collect from you or that you may provide when you use the Sites and our practices for collecting, using, maintaining, protecting, and disclosing that information. The terms “WaFd Bank”, “we”, or “us” means Washington Federal Bank. “You”, “your”, or “user” means a person or entity who visits, uses, or interacts with the Sites.

This Policy applies to information we collect:

- On the Sites
- In email, text, SMS, chats, and other electronic messages between you and WaFd Bank
- Directly and indirectly from activities related to your use of features or resources available on or through our Sites (e.g., engaging with our chatbot), or any other online services offered by WaFd Bank
- Through mobile applications you download from the Sites, which provide a dedicated non-browser-based interaction between you and the Sites
- When you interact with our advertising applications on third party websites and services, if those applications or advertisements include links to this Policy

Please read this Policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use the Sites. By accessing or using the Sites, you agree to this Policy. This Policy may change from time to time. Your continued use of the Sites after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

### Information We Collect

The type of information we collect from and about you online will vary depending on how you use and interact with the Sites and may include:

- **Personal Information.** Personal information may personally identify you, such as name, postal address, email address, telephone number, account number(s), username and password, or any other identifier by which you may be contacted online or offline. We may also collect your social security number, tax identification number, driver’s license number, or other government-issued identification when you provide such information while using our online services and where we believe it is reasonably required for ordinary business purposes. Additionally, personal information may include information from your computer or mobile devices such as Internet Protocol (IP) addresses or



geolocation information. If you have a financial product or service with us, we will use any personal information that we collect from or about you in accordance with the policies listed in our [Privacy Center](#).

- Usage Information. Usage information is about your use of our online services, such as your internet connection, the equipment you use to access the Sites, and usage details.
- Non-Personal Information. Non-personal information is about you but individually does not identify you, such as aggregated, de-identified, or demographic statistical data.

We collect this information:

- Directly from you or an authorized agent or family when provided to us
- Directly and indirectly from activities related to your use of features or resources available on or through our Sites (for example engaging with our Chat Bot), SMS, or Social Networks
- Automatically as you use and navigate through the Sites. Information collected automatically may include usage details, IP addresses, and information collected through cookies, web beacons, and other tracking technologies
- From third parties (for example our service providers)

### **Information You Provide to Us**

The information we collect through the Sites may include:

- Information that you provide by filling in forms on the Sites. This includes information provided at the time of registering to use the Sites, opening an account, or signing up for other services. We may also ask you for information when you report a problem with the Sites.
- Records and copies of your communications with us, including emails, text messages, SMS messages, and chats with our chatbot WaFd Walt
- Your responses to surveys that we may ask you to complete for research purposes
- Contact information you provide when you elect to receive electronic statements, notices or disclosures (go paperless) or change your contact preferences
- Your email address, username, the last four digits of your social security number, answers to your security questions, and other account information used to verify your identity before executing your request to reset your password
- Information from your computer, smartphone, tablet, or other mobile device (collectively, "devices")

### **Information We Collect Through Automatic Data Collection Technologies**

As you navigate through and interact with the Sites and third-party links on the Sites, we and third parties, including our affiliates and non-affiliated third-party service providers (collectively, our



“service providers”), may use automatic data collection technologies to collect personal and non-personal information about your equipment, browsing actions, and patterns, including:

- Details of your visits to the Sites, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Sites
- Information about your computer and internet connection, including your IP address, operating system, and browser type

We also may use these technologies to collect information about your online activities over time and across third party websites or other online services (behavioral tracking). Visit <https://www.wafdbank.com/privacy-center> for information on how you can opt out of behavioral tracking on this Website and how we respond to web browser signals and other mechanisms that enable consumers to exercise choice about behavioral tracking.

Non-personal information may be aggregated in our server logs for various purposes, including collection of device event information such as browser crashes, system activity, and referral website URL.

The information we collect helps us to improve the Sites and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns
- Store information about your preferences, allowing us to customize the Sites according to your individual interests
- Speed up your searches
- Recognize when you return to the Sites

## **How We Use the Information We Collect**

We may use or disclose information that we collect about you or that you provide to us, including any personal information, for one or more of the everyday business purposes or other business purposes, such as those described below:

- To present the Sites and its contents to you
- To provide you with information, products, or services that you request from us
- To fulfill any other purpose for which you provide it
- To provide you with notices about your account
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us
- To notify you about changes to the Sites or any products or services we offer through it
- For any other purpose disclosed by us when you provide the information
- For any other purpose with your consent



- To conduct transactions, surveys, research, marketing, data analysis, and enrichment
- To comply with any court order, law, or legal process, including to respond to any government or regulatory request
- To enforce or apply any other policies and notices linked on the Sites
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of WaFd Bank, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.
- We may use or disclose the non-personal information about our users to help deliver products, services, and content that are better tailored to the users of our online services and for other business purposes.

### **Categories Of Third Parties And Disclosure Of Personal Information**

We may disclose the personal information that we collect from or about you with our subsidiaries, affiliates, and third parties for everyday business purposes and other business purposes to the following categories of third parties or service providers:

- To our subsidiaries and affiliates (i.e., companies related to us by common ownership or control)
- To our service providers and other third parties we use to support our business
- To other financial institutions that jointly offer, endorse, or sponsor financial products or services with us
- To other individuals or entities, when we believe that disclosure is necessary to report suspicious activities, prevent physical harm, financial loss, or violations of our agreements and policies
- To regulators and other organizations or individuals who are legally entitled to receive such information
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of WaFd Bank's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us about our Site users is among the assets transferred

### **Third Party Sites and Services**

Our online services may contain links to third party websites and other online services, which are not governed by this Policy. As such, we encourage you to learn about the privacy and security practices of those third parties. We are not responsible for the privacy or security of such websites and other online services, nor the online collection, use or sharing of personal or non-personal information by third parties.



### **Mobile Security**

WaFd Bank has implemented mobile security standards and practices to protect the privacy of your personal information. The WaFd Bank apps; Zelle®; and Mobile Deposit present “Blind Data.” This means our mobile services do not present full names, Social Security Numbers, or other personal information. Account numbers are truncated, and Mobile Deposit does not store check images in persistent memory.

### **Text, SMS, and Chat Privacy**

WaFd Bank will never ask you for personal information when you communicate with us by text or SMS, or through our chatbot. Communicating with us by text, SMS, or through our chatbot is not a secure method for sending personal or financial information. For that reason, we ask that you do not include personal information during conversations through these online methods. If you need to discuss your personal or financial information, please call or visit your local branch or office.

### **Call, Text, SMS, and Chat Recording**

Your calls, texts, SMS, or chat sessions may be recorded and monitored for quality assurance, training, and compliance purposes. These recordings may include any personal information you share during the conversation. In addition to our internal teams, our service providers, and other third parties may also have access to your communications with us. These service providers assist us with call, text, SMS, and chat monitoring, data processing, and analysis to improve our services. Please note that these third parties are authorized to access and use your information solely for the purposes outlined in this Policy.

### **E-Mail Privacy**

WaFd Bank will never ask for personal information through unencrypted e-mail. E-mail is not a secure method for sending personal or financial information including:

- Social Security Numbers
- Account Numbers
- Loan Numbers
- Driver’s License or State ID Numbers

If you need to send personal information to WaFd Bank, please contact or visit your local branch or office to learn more about our secure e-mail encryption portal.

### **Online Authentication**

When you obtain one of our products or services online or register for or use one of our online services, you may be required to perform an online authentication process. Some of these processes utilize third party information services to verify your identity. For example, you may be asked to confirm details about a previous financial transaction (e.g., the amount of your monthly payment to a third party). The information that you provide in response to such questions will be used for the sole purpose of verifying your identity and will not affect your credit rating or credit file. Our



online authentication processes may collect a unique device identifier, IP address, and related data associated with your computer or mobile device, and/or use cookies, tags, and JavaScript to identify the computer, mobile device, or browser that you are using to access the Sites. These processes are used to protect both you and us from fraud and unauthorized transactions.

### **Accuracy of Your Information**

The accuracy of your account and other personal information is important. If you have a financial product or service with us and you find that any personal information we have or have reported to another party does not appear to be accurate, please contact us as follows:

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

Please include your account number, if available.

### **Social Media**

WaFd Bank participates in social media platforms, such as Facebook®, Twitter®, and LinkedIn®, which enable online sharing and collaboration among their users. Any information or other content you post on these platforms, such as pictures, opinions or personal information, is subject to the platforms' terms of use and privacy and security policies; please refer to their policies to better understand your rights and obligations with regard to such content.

### **Protecting Children's Online Privacy**

In accordance with the Children's Online Privacy Protection Act, we do not knowingly collect personal information from children (i.e., persons under age 13). We do not knowingly collect, store, use, or share personal information about children, unless the information has been provided by an adult in connection with the opening of a deposit account for or with the child. We do not accept applications directly from children and will not send unsolicited promotions to users who indicate they are less than 13 years of age except in connection with an account opened by an adult. This does not prevent parents from opening deposit accounts on behalf of their children. We will obtain parental consent prior to the creation of an account on behalf of a child.

### **Your State Privacy Rights**

State consumer privacy laws may provide their residents with additional rights regarding our use of their personal information. If you are a resident of California, please review our <https://www.wafdbank.com/privacy-center#ccpa-notice> to learn more about the additional rights granted to you under the California Consumer Protection Act.

### **Visitors Residing Outside the United States**



The Sites and services are controlled and operated by us from the United States and are not intended to subject us to the laws or jurisdiction of any country or territory other than those of the United States. If you visit or use our online services, your personal and non-personal information may be collected, stored, used, and processed in and transferred to, from, and within the United States. In such instances, applicable U.S. federal and state laws shall govern. If you are a non-U.S. resident, such laws may not provide the same level of protection as the laws of the country of your residence.

### **Changes to Our Online Privacy Policy**

We reserve the right to update this Policy from time to time to comply with applicable laws and to reflect changes in our online services. For this reason, we encourage you to periodically review this Policy. If we make changes to this Policy, we will revise the “Last Updated” date shown at the top of this Policy and post the revised Policy on the Website and through our other online services. The changes will become effective when we post the revised Policy. Your visit, use, or interaction with any of the Sites or other online services following such posting means that you accept the revised Policy.

### **Contact Us**

If you have any questions or comments regarding this Policy, please contact us at:

WaFd Bank  
Attention: Legal Department  
425 Pike Street  
Seattle, WA 98101