

Consumer Products & Services**Checking**

- ❖ Free Checking
- ❖ Fresh Start
- ❖ Rewards Checking
- ❖ Employee Checking
- ❖ Premium Rewards Checking
- ❖ Interest Checking
- ❖ Gold Money Market
- ❖ Money Market
- ❖ High Yield Money Market
- ❖ Platinum Money Market
- ❖ Daisy Money Market

Savings

- ❖ Minor Savings
- ❖ Save at School Savings
- ❖ Savings
- ❖ Start Savings
- ❖ IRA Money Market
- ❖ IRA Savings
- ❖ Daisy IRA Money Market
- ❖ Secure Card Deposit account

Certificates of Deposit

- ❖ CD 14-60 Days
- ❖ CD 3 Months
- ❖ CD 4-5 Months
- ❖ CD 6-11 Months
- ❖ CD 7 Month Special
- ❖ CD 7 Month Special (Qualified)
- ❖ CD 12-17 Months
- ❖ CD 13 Month Special
- ❖ CD 13 Month Special (Qualified)
- ❖ CD 18-23 Months
- ❖ CD 19 Month Special
- ❖ CD 19 Month Special (Qualified)
- ❖ CD 24-35 Months
- ❖ CD 36-47 Months
- ❖ CD 48-59 Months
- ❖ CD 60 Months
- ❖ IRA 14-60 Days
- ❖ IRA 3 Months
- ❖ IRA 4-5 Months
- ❖ IRA 6-11 Months
- ❖ IRA 7 Month Special
- ❖ IRA 7 Month Special (Qualified)
- ❖ IRA 12-17 Months
- ❖ IRA 13 Month Special
- ❖ IRA 13 Month Special (Qualified)
- ❖ IRA 18-23 Months
- ❖ IRA 19 Month Special
- ❖ IRA 19 Month Special (Qualified)
- ❖ IRA 24-35 Months
- ❖ IRA 36-47 Months
- ❖ IRA 48-59 Months
- ❖ IRA 60 Months

Retirement Plans

- ❖ Education Savings
- ❖ Inherited ROTH IRA
- ❖ Inherited Traditional IRA
- ❖ ROTH IRA
- ❖ SEP Plan
- ❖ Traditional IRA Plan

Consumer Services

- ❖ Debit/ATM Card
- ❖ Online and Mobile Banking
- ❖ Bill Pay
- ❖ Zelle®
- ❖ Rewards
- ❖ Premium Rewards
- ❖ Mobile Deposit
- ❖ TransferNow (digital external transfers)
- ❖ External Transfers (in-branch)
- ❖ Online Wires
- ❖ Wires
- ❖ Wire Drawdowns
- ❖ Safe Deposit Boxes
- ❖ CDARs
- ❖ IDS, Insured Deposit Sweep
- ❖ Greenlight

Business Products & Services**Checking**

- ❖ Analyzed Checking
- ❖ Premier Analysis Checking
- ❖ Business IOLTA Checking
- ❖ Free Business Checking
- ❖ Business Interest Checking
- ❖ Business Money Market
- ❖ Business Premium Money Market

Savings

- ❖ Business Savings

Certificates

- ❖ Business CD 14-60 Days
- ❖ Business CD 3 Months
- ❖ Business CD 4-5 Months
- ❖ Business CD 6-11 Months
- ❖ Business CD 7 Month Special
- ❖ Business CD 7 Month Special (Qualified)
- ❖ Business CD 12-17 Months
- ❖ Business CD 13 Month Special
- ❖ Business CD 13 Month Special (Qualified)
- ❖ Business CD 18-23 Months
- ❖ Business CD 19 Month Special
- ❖ Business CD 19 Month Special (Qualified)
- ❖ Business CD 24-35 Months
- ❖ Business CD 36-47 Months
- ❖ Business CD 48-59 Months
- ❖ Business CD 60 Month



Deposit Products

2025

Changes

Services

- ❖ Debit/ATM Card
- ❖ Treasury Express Online Banking
- ❖ Business Bill Pay
- ❖ Wires
- ❖ Wire Drawdowns
- ❖ Treasury Express Payments Package (ACH and Wires)
- ❖ Treasury Express eWires
- ❖ Mobile Deposit
- ❖ Remote Deposit Capture
- ❖ Safe Deposit Boxes
- ❖ CDARs
- ❖ ICS, Insured Cash Sweep
- ❖ IDS, Insured Deposit Sweep
- ❖ Business Zelle
- ❖ Premier Analysis Package

Select Banking Products & Services

Checking

- ❖ Select Checking
- ❖ Select Money Market

Services

- ❖ Debit/ATM Card
- ❖ Online and Mobile Banking
- ❖ Bill Pay
- ❖ Zelle®
- ❖ Premium Rewards
- ❖ TransferNow (digital external transfers)
- ❖ External Transfers (in-branch)
- ❖ Wires
- ❖ Wire Drawdowns
- ❖ Safe Deposit Boxes
- ❖ CDARs
- ❖ IDS, Insured Deposit Sweep

References

- ❖ [Consumer Account Types](#)
- ❖ [Business Account Types](#)
- ❖ [Select Banking Program](#)



LENDING PRODUCTS

Consumer Credit Products

- ❖ Visa® Consumer Cash Back Rewards Credit Card
- ❖ Visa® Select Banking Credit Card

Small Business and Corporate Credit Products

- ❖ Visa® Community Banking Cash Back Rewards Credit Card
- ❖ Visa® Commercial Preferred Solution Credit Card (T&E)
- ❖ Visa® Purchasing Card

Commercial Lending Products

- ❖ Commercial & Industrial
 - PPP
 - C&I Line of Credit
 - C&I Term Loan
- ❖ Commercial Equipment Finance
- ❖ Commercial Letter of Credit
- ❖ Commercial Real Estate
 - Land Loan (A&D)
 - Land Loan
 - Homebuilders Line of Credit
 - CRE Term Loan
 - Construction Loan

Consumer Lending Products

- ❖ Effective January 16, 2025, WaFd Bank will no longer accept applications for home financing



Schedule of Consumer Fees & Service Charges

Effective 1/14/2025 and subject to change

Checking

*FREE Account

Initial Deposit to Open	\$25
<i>No Minimum Balance Service Charge</i>	

Rewards Account

Initial Deposit to Open	\$25
<i>Includes Rewards</i>	
Service Charge	\$6 Per Month

Premium Rewards Account

Initial Deposit to Open	\$25
<i>Includes Premium Rewards</i>	
Service Charge	\$9 Per Month

Interest Account¹

Initial Deposit to Open	\$25
<i>Includes Premium Rewards</i>	
Minimum Average Daily Balance to Waive Service Charge	\$5,000 or \$50,000 in eligible balances
Service Charge	\$12 Per Month
<i>No Minimum Balance to Earn Interest</i>	

Fresh Start (BankOn Certified)

<i>Not eligible for checks or starter checks</i>	
Initial Deposit to Open	\$25
Service Charge	\$4 Per Month

Digital Payments

(Available through Online and Mobile Banking)

Zelle® (P2P)

Send Money	No Fee
Receive Money	No Fee
Split Payment	No Fee
Payment Cancellation ⁴	\$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
-------------	--------

Wire Transfers

Outgoing-Domestic	\$10 Per Wire
-------------------	---------------

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 ⁸
All Other Foreign Check Processing	\$30 Per Presentment ⁸

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

* Nonsufficient Funds Fees may apply.

⁸ Presentment refers to items such as checks and electronic (ACH) transactions.

¹ Interest is compounded daily and paid monthly.

² Minimum balance calculation based on daily balance.

³ Assessed only if request will take at least one hour. Includes cost for statement, deposit ticket and/or check copies.

⁴ 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.

⁵ Safe Deposit Box Annual Rent Schedule available upon request.

⁶ Overdraft Protection covers checks, automatic payments and recurring payments, as long as funds are available in the linked account to cover the transaction.

⁷ Overdraft Line of Credit covers checks, ATM withdrawals, debit card purchases, automatic payments, and recurring payments, up to credit limit.

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

Savings & Money Market

Money Market¹

Initial Deposit to Open	\$25
Minimum Balance ² to Waive Service Charge	\$1,000
Service Charge	\$10 Per Month
Minimum Balance to Earn Interest	\$1,000

High Yield Money Market¹

Promotion may be discontinued at any time

Initial Deposit to Open	\$25
Minimum Balance ² to Waive Service Charge	\$1,000
Service Charge	\$10 Per Month
<i>No Minimum Balance to Earn Interest</i>	

Platinum Money Market¹

Promotion may be discontinued at any time

Requires a checking account and \$25,000 new money to open.

Initial Deposit to Open	\$25,000
Service Charge	\$10 Per Month
Minimum Balance ² to Waive Service Charge	\$1,000

Savings¹

Initial Deposit to Open	\$25
Minimum Balance ² to Waive Service Charge	\$100
Service Charge	\$3 Per Month
Minimum Balance to Earn Interest	\$100

Start Savings¹

Requires a checking account to open.

Initial Deposit to Open	\$25
<i>No Minimum Balance Service Charge</i>	
<i>No Minimum Balance to Earn Interest</i>	

Minor Savings¹

No Minimum Balance Service Charge - Under Age 18

Initial Deposit to Open	\$10
Minimum Balance to Earn Interest	\$10

Save at School Savings¹

Only available to elementary school aged minors part of an active Save at School program.

No Minimum Balance Service Charge

Initial Deposit to Open	\$5
Minimum Balance to Earn Interest	\$5

Overdraft Services

Overdraft Protection⁶

Funds transfer from another account in case of an overdraft. Setup required.

Setup Fee	No Fee
Overdraft Transfer Fee	No Fee

Overdraft Line of Credit⁷

Funds transfer from line of credit in case of an overdraft.

Setup Fee	\$33 Credit Report Fee
Overdraft Transfer Fee	No Fee

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 ⁸
Nonsufficient Funds Fee (NSF)	
ATM or Everyday Debit Card Transactions	No Fee
Insufficient Funds Charge (Returned)	\$30 Per Presentment ⁸
Insufficient Funds Charge (Paid)	\$30 Per Presentment ⁸
Daily Maximum	3/day or \$90
Research Fee ³	\$30 Per Hour
Safe Deposit Box Key Deposit ⁵	\$20
Safe Deposit Box Drilling ⁵	Varies by Location
Stop Payment	\$30 Per Request
VISA International Transaction Fee	1% Per Transaction



Schedule of Business Fees & Service Charges

Effective 01/14/2025 and subject to change.

Checking

*Free Business Account

Initial Deposit to Open	\$100
<i>No Minimum Balance Service Charge</i>	

Business Interest Account¹

Initial Deposit to Open	\$100
Minimum Balance ² to Waive Service Charge	\$5,000
Service Charge	\$15 Per Month
Minimum Balance to Earn Interest	\$1,000

Premier Analysis Account

Initial Deposit to Open	\$0
<i>No Minimum Balance Service Charge</i>	
Service Charge	\$75 Per Month
<i>Includes Premier Analysis Package⁷</i>	

Business IOLTA Account

Initial Deposit to Open	\$0
<i>No Minimum Balance Service Charge</i>	
Minimum Balance to Earn Interest	\$1,000
	\$0 (Nevada Only)

Business RETA (IRETA) Account

Initial Deposit to Open	\$0
<i>No Minimum Balance Service Charge</i>	
Minimum Balance to Earn Interest	\$1,000

1031 Exchange Account

Initial Deposit to Open	\$0
<i>No Minimum Balance Service Charge</i>	
<i>No Minimum Balance to Earn Interest</i>	

Analyzed Account⁷

Initial Deposit to Open	\$0
<i>Contact your Relationship Manager or ask your local branch for more information.</i>	

Premier Analysis Package⁷

Requires *Premier Analysis Account* and includes:

Treasury Prime	No Additional Fee
ACH Origination	No Additional Fee
Check & ACH Positive Pay	No Additional Fee
eWires - Domestic (Over 4 eWires Per Month)	\$15 Per Wire
eWires - Foreign	
Foreign USD	\$25 Per Wire
Foreign Currency	\$35 Per Wire
Out of Branch Wire Requests	
Outgoing - Domestic	\$50 Per Wire
Outgoing - International	\$60 Per Wire
Remote Deposit Capture	No Additional Fee

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 ⁸
All Other Foreign Check Processing	\$30 Per Presentment ⁸

Currency and Coin Processing

Exchanged/Purchased	\$0.10 Per Strap/Roll
Deposited	\$0.08 Per \$100
<i>May be assessed on transactions that exceed \$1,000</i>	

Wire Transfers

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

^{*} Nonsufficient Funds Fees may apply.

⁸ Presentment refers to items such as checks and electronic (ACH) transactions.

¹ Interest is compounded daily and paid monthly.

² Minimum balance calculation based on daily balance.

³ Assessed only if request will take at least one hour. Includes cost for statement, deposit ticket and/or check copies.

⁴ 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.

⁵ Safe Deposit Box Annual Rent Schedule available upon request.

⁶ Certain clients may select our Retail Bill Pay (Consumer) online banking alternative. Please refer to our Schedule of Consumer Fees & Service Charges for details.

⁷ Not all clients qualify for all Treasury Management services.

⁸ Overdraft Protection covers checks, automatic payments and recurring payments, as long as funds are available in the linked account to cover the transaction.

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

Savings & Money Market

Business Savings¹

Initial Deposit to Open	\$25
Minimum Balance ² to Waive Service Charge	\$200
Service Charge	\$5 Per Month
Minimum Balance to Earn Interest	\$100

Business Money Market¹

Initial Deposit to Open	\$100
Minimum Balance ² to Waive Service Charge	\$1,000
Service Charge	\$12 Per Month
Minimum Balance to Earn Interest	\$1,000

Business Premium Money Market¹

Initial Deposit to Open	\$100
Minimum Balance ² to Waive Service Charge	\$1,000
Service Charge	\$12 Per Month
Minimum Balance to Earn Interest	\$1,000

Treasury Express Services⁶

Business Zelle®

Includes P2P, B2B and B2P

Send Money	No Fee
Receive Money	No Fee
Split Payment	No Fee
Payment Cancellation ⁴	No Fee

Business Bill Pay

Stop Payment	No Fee
	\$30 Per Request

Deposits

Mobile Photo Deposit	No Fee
Remote Deposit Capture (<i>deposit limits apply</i>)	\$35 Per Month

ePayments Package

<i>ACH Credit and Outgoing Domestic eWires only</i>	\$25 Per Month
Outgoing—Domestic	\$25 Per Wire
ACH Return Fee	\$5 Per Presentment ⁸

eWires Only

Outgoing—Domestic	No Fee
	\$25 Per Wire

Fraud Prevention & Security

Check Validation	\$5 Per Month
<i>Available only on Business Checking Accounts</i>	

Overdraft Services

Overdraft Protection⁸

Funds transfer from another account in case of an overdraft. Setup required.

Setup Fee	No Fee
Overdraft Transfer Fee	No Fee

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
Check Images on CD	\$25 Per CD
Inactive Account Fee - Checking only	\$5 Per Month
<i>Assessed after 180 days without activity</i>	
Insured Deposit Sweep	\$15 Per Month
Legal Processing	\$75 Per Occurrence
Loan Payment - Returned Check Fee	\$20 Per Presentment ⁸
Nonsufficient Funds Fee (NSF)	
ATM or Everyday Debit Card Transactions	No Fee
Insufficient Funds Charge (Returned)	\$30 Per Presentment ⁸
Insufficient Funds Charge (Paid)	\$30 Per Presentment ⁸
Research Fee ³	\$30 Per Hour
Safe Deposit Box Key Deposit ⁵	\$20
Safe Deposit Box Drilling ⁵	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>	