



Schedule of Consumer Fees & Service Charges

Effective 06/15/2022 and subject to change

Checking

FREE Checking †	
Minimum Balance to Open	\$25
<i>No Minimum Balance Service Charge</i>	
Green Checking	
<i>Includes My WaFd Wins Benefits</i>	
Minimum Balance to Open	Complimentary
Monthly Flat Fee	\$6 Service Charge
Stellar Plus Checking	
<i>Includes My WaFd Wins Benefits</i>	
Minimum Balance to Open	Complimentary
Minimum Balance to Earn Interest	\$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	Waived With Our Compliments
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

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
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

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	\$10 Per Payment
Overnight Check	\$15 Per Payment
Stop Payment	\$30 Per Request
External Transfers	
TransferNow	No 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
All Other Foreign Check Processing	\$30 Per Presentment

External Transfers

Must be scheduled by 9:30am PT for same day guarantee

Pre-Authorized Transaction - Same Day	\$10 Per Transfer
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Wire Transfers

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

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
Deposit Ticket/Check Copies	Price Varies ‡
Compliance Review Fee - Checking Only	\$15 Per Month
Legal Processing	\$75 Per Occurrence
Insufficient Funds	\$30 Per Presentment
Inactive Account Fee - Checking only	\$5 Per Month
<i>Assessed after 180 days without activity</i>	
Research Fee (1 Hour Minimum)	\$30 Per Hour
Returned Check Charge	\$10 Per Presentment
Returned Check Charge - Foreign	\$15 Per Presentment
Statement Re-Print	\$5 Per Statement
Stop Payment	\$30 Per Request

* 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.

† Insufficient Funds or Returned Check Charges may apply.

‡ Price dependent on service & volume requested; contact your branch for more information.

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