

Consumer Deposit Products	
*Free Checking	
Initial Deposit to Open	\$25
<i>No Minimum Balance Service Charge</i>	
<i>Does Not Earn Interest</i>	
Rewards Checking	
Initial Deposit to Open	\$25
<i>Includes Rewards</i>	
Service Charge	\$6 Per Month
<i>Does Not Earn Interest</i>	
Premium Rewards Checking	
Initial Deposit to Open	\$25
<i>Includes Premium Rewards</i>	
Service Charge	\$9 Per Month
<i>Does Not Earn Interest</i>	
Interest Checking¹	
Initial Deposit to Open	\$25
<i>Includes Premium Rewards</i>	
Service Charge	\$12 Per Month
Minimum Average Daily Balance ²	\$5,000 or \$50,000
to Waive Service Charge	in eligible balances
<i>No Minimum Balance to Earn Interest</i>	
Fresh Start (Bank On Certified) Account	
<i>Not eligible for checks or starter checks</i>	
Initial Deposit to Open	\$25
Service Charge	\$4 Per Month
<i>Does Not Earn Interest</i>	
Start Savings¹	
<i>Requires a checking account to open</i>	
Initial Deposit to Open	\$25
<i>No Minimum Balance Service Charge</i>	
<i>No Minimum Balance to Earn Interest</i>	

Branch Services

Cashier's Check	
Cashier's Check	\$8 Per Check
Collections and Foreign Check Processing	
All Check Collections	\$50 Per Collection
Canadian Check Processing	\$10 Per Check
All Other Foreign Check Processing	\$30 Per Check
External Transfers - \$25,000 limit	
Pre-Authorized Transaction – Same Day	\$10 Per Transfer
Wire Transfers	
Incoming	\$15 Per Wire
Outgoing	
> Domestic	\$30 Per Wire
> International USD	\$50 Per Wire
> International FX	\$60 Per Wire

Savings¹	
Initial Deposit to Open	\$25
Service Charge	\$3 Per Month
Minimum Daily Balance to Waive Service Charge	\$100
Minimum Balance to Earn Interest	\$100
Money Market¹	
Initial Deposit to Open	\$25
Service Charge	\$10 Per Month
Minimum Daily Balance to Waive Service Charge	\$1,000
Minimum to Earn Interest	\$1,000
High Yield Money Market¹	
<i>Promotion may be discontinued at any time.</i>	
Initial Deposit to Open	\$25
Service Charge	\$10 Per Month
Minimum Daily Balance to Waive Service Charge	\$1,000
<i>No Minimum Balance to Earn Interest</i>	
Platinum Money Market¹	
<i>Promotion may be discontinued at any time. Requires a checking account.</i>	
Initial Deposit to Open (New Money Required)	\$25,000
Service Charge	\$10 Per Month
Minimum Daily Balance to Waive Service Charge	\$1,000
Minimum Balance to Earn Interest	\$25,000
Indexed Money Market¹	
Initial Deposit to Open	\$25,000
Service Charge	\$10 Per Month
Minimum Daily Balance to Waive Service Charge	\$25,000
Minimum Balance to Earn Interest	\$100,000

Digital Services

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	
Online	\$15 per Wire
Zelle® (P2P)	
Send Money	No Fee
Receive Money	No Fee
Split Payment	No Fee
Payment Cancellation ²	\$25 Per Request

Kid and Teen Deposit Products

Minor Savings¹	
Initial Deposit to Open	\$10
<i>No Minimum Balance Service Charge</i>	<i>Under Age 18</i>
Minimum Balance to Earn Interest	\$10
Save at School Savings¹	
<i>Must be part of an active Save at School program.</i>	
Initial Deposit to Open	\$5
<i>No Minimum Balance Service Charge</i>	
Minimum Balance to Earn Interest	\$5
Checking and Money Market Options	
Kid and Teens are eligible for most <i>Consumer Deposit Products</i> . WaFd Bank requires a joint owner on all minor accounts. Eligible joint owners include parent, legal guardian or trusted adult. Parents or Legal Guardians of children under the age of 5 will be required to open a Uniform Transfer Minor Account (UTMA). <i>Contact your local branch for more information.</i>	

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 Order
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 Per Day or \$90
Notary Services	No Fee for Existing Clients
Overdraft Protection⁴	
<i>Funds transfer from another WaFd account in case of overdraft. Setup required.</i>	
> Setup Fee	No Fee
> Overdraft Transfer Fee	No Fee
Overdraft Line of Credit ⁵	
<i>Funds transfer from line of credit in case of an overdraft.</i>	
> Application Fee	\$33
> Overdraft Transfer Fee	No Fee
Research Fee ⁶	\$30 Per Hour
Safe Deposit Box Key Deposit ⁷	\$20 Deposit
Safe Deposit Box Drilling ⁷	Varies by Location
Stop Payment	\$30 Per Request
VISA International Transaction Fee	1% of Transaction

* 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 The average daily balance is calculated by adding the principal for each day of the monthly statement period and dividing that figure by the number of days in the monthly statement period. ³ 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. ⁴ Overdraft Protection covers checks, automatic payments and recurring payments, when funds are available in the linked account to cover the transaction. ⁵ Overdraft Line of Credit covers checks, ATM withdrawals, debit card purchases, automatic payments, and recurring payments, up to credit limit. ⁶ Assessed only if request will take at least one hour. Includes cost for statement, deposit ticket and/or check copies. ⁷ Safe Deposit Box Annual Rent Schedule available upon request. Rentals for existing clients only. *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 **03/02/2026** and subject to change. **Member FDIC**

Business Deposit Products		Specialty Deposit Accounts		Cash Management Accounts	
*Free Business Checking		Business Money Market¹		Business IOLTA Checking	
Initial Deposit to Open	\$100	Initial Deposit to Open	\$100	Initial Deposit to Open	\$0
<i>No Minimum Balance Service Charge</i>		Service Charge	\$12 Per Month	<i>No Minimum Balance Service Charge</i>	
<i>Does Not Earn Interest</i>		Min. Daily Balance to Waive Service Charge	\$1,000	Minimum Balance to Earn Interest	\$1,000
Business Interest Checking¹		Minimum Balance to Earn Interest	\$1,000		\$0 NV Only
Initial Deposit to Open	\$100	Business Premium Money Market¹		Business RETA (IRETA) Checking	
Service Charge	\$15 Per Month	Initial Deposit to Open	\$100	Initial Deposit to Open	\$0
Min. Daily Balance to Waive Service Charge	\$5,000	Service Charge	\$12 Per Month	<i>No Minimum Balance Service Charge</i>	
Minimum Balance to Earn Interest	\$1,000	Min. Daily Balance to Waive Service Charge	\$1,000	<i>No Minimum Balance to Earn Interest</i>	
Business Savings¹		Minimum Balance to Earn Interest	\$1,000	1031 Exchange Checking	
Initial Deposit to Open	\$25	Business Indexed Money Market¹		Initial Deposit to Open	\$0
Service Charge	\$5 Per Month	Initial Deposit to Open	\$25,000	<i>No Minimum Balance Service Charge</i>	
Min. Daily Balance to Waive Service Charge	\$200	Service Charge	\$12 Per Month	<i>No Minimum Balance to Earn Interest</i>	
Minimum Balance to Earn Interest	\$100	Min. Daily Balance to Waive Service Charge	\$25,000		
		Minimum Balance to Earn Interest	\$100,000		

Branch Services		Other Fees & Services			
Cashier's Check		Card Replacement – Standard Service	\$5 Per Card	Nonsufficient Funds Fee (NSF)	
Cashier's Check	\$8 Per Check	Card Replacement – Expedited Service	\$40 Per Card	> ATM or Everyday Debit Card Transactions	No Fee
Collections and Foreign Check Processing		Check Images with Monthly Statement	\$5 Per Month	> Insufficient Funds Charge (Returned)	\$30 Per Presentment [§]
All Check Collections	\$50 Per Collection	Check Images on CD	\$25 Per CD	> Insufficient Funds Charge (Paid)	\$30 Per Presentment [§]
Canadian Check Processing	\$10 Per Check	Currency and Coin Processing		Notary Services	No Fee for Existing Clients
All Other Foreign Check Processing	\$30 Per Check	<i>May be assessed on transactions that exceed \$1,000.</i>		Overdraft Protection⁴ - Funds transfer from a WaFd account in case of overdraft.	
Wire Transfers		> Exchanged/Purchased	\$0.10 Per > Strap/Roll	> Setup Fee (Setup required)	No Fee
Incoming	\$15 Per Wire	> Deposited	\$0.08 Per \$100	> Overdraft Transfer Fee	No Fee
Outgoing		FDIC Sweep	\$15 Per Month	Research Fee ⁵	\$30 Per Hour
> Domestic	\$35 Per Wire	Inactive Account Fee – Checking Only	\$5 Per Month	Safe Deposit Box Key Deposit ⁶	\$20 Deposit
> International USD	\$55 Per Wire	<i>Assessed after 180 days without activity</i>		Safe Deposit Box Drilling ⁶	Varies by Location
> International FX	\$60 Per Wire	Legal Processing	\$75 Per Order	Stop Payment	\$30 Per Request
Out of Branch Wire Requests		Loan Payment – Returned Check Fee	\$20 Per Presentment [§]	VISA International Transaction Fee	1% of Transaction
> Outgoing – Domestic	\$60 Per Wire				
> Outgoing – International	\$60 Per Wire				

Digital Service Add-Ons		Business Zelle® - Includes P2P, B2B and B2P				Premier Analysis Package ²		Premier Analysis Plus Package ²	
CashFlow Central Payable Base Plan	No Fee	Send Money	No Fee	Treasury Prime	Included	Treasury Prime	Included		
<i>1 admin, 1 additional user, up to 5 bill payments</i>		Receive Money	No Fee	ACH Origination	Included	ACH Origination	Included		
CashFlow Central Payable Pro Plan	\$9 Per Month	Payment Cancellation ³	No Fee	Check & ACH Positive Pay	Included	Check & ACH Positive Pay	Included		
<i>1 admin, 2 additional users, up to 10 bill payments</i>		eWires Only²		Remote Deposit Capture	Included	Remote Deposit Capture	Included		
CashFlow Central Payable & Receivables Base Plan	\$16.00 Per Month	Outgoing – Domestic	\$35 Per Wire	eWires – Domestic (Over 4 eWires Per Month)		Interest Bearing Sweep	Included		
<i>1 admin, 1 additional user, up to 5 Standard Payables Transactions</i>		Deposits		> Domestic	\$16.50 Per Wire	eWires – Domestic (Over 4 eWires Per Month)			
CashFlow Central Payable & Receivable Pro Plan	\$23.00 Per Month	Mobile Photo Deposit	No Fee	> Foreign USD	\$27.50 Per Wire	> Domestic	\$16.50 Per Wire		
<i>1 admin, 2 additional users, up to 10 Standard Payables Transactions</i>		Remote Deposit Capture	\$35 Per Month	> Foreign Currency	\$38.50 Per Wire	> Foreign USD	\$27.50 Per Wire		
CashFlow Central Additional Fees - Payables		<i>(Deposit limits apply)</i>		Out of Branch Wire Requests		> Foreign Currency	\$38.50 Per Wire		
Transaction Fees (Over plan limit)	\$0.40 Per Transaction	Fraud Prevention & Security		> Outgoing – Domestic	\$50 Per Wire	Out of Branch Wire Requests			
Additional User (Pro plan only)	\$1.50 Per User, Per Month	Check Validation	\$5 Per Month	> Outgoing – International	\$60 Per Wire	> Outgoing – Domestic	\$50 Per Wire		
Business Credit Card Funded Transaction	3% Per Bill Payment	<i>Available with any Business Checking product.</i>		Remote Deposit Capture	Included	> Outgoing – International	\$60 Per Wire		
Instant/expedited real time delivery/posting	\$1.35 per-transaction	ePayments Package²				Remote Deposit Capture	Included		
CashFlow Central Additional Fees - Receivables		\$25 Per Month							
ACH payment received	\$0.40 Per Transaction	<i>ACH Credit and Outgoing Domestic eWires only</i>							
Card Payment received	3% Per Transaction	Outgoing – Domestic	\$25 Per Wire						
ACH/Card payment returned	\$25.00 Per Return	ACH Return Fee	\$5 Per Presentment [§]						

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