



OFFICIAL RULES – Take Our App from Mid to MAX

The Mid to MAX Challenge is a contest of skill where you will have an opportunity to submit an original idea for improving the WaFd Bank Mobile App and win a prize if your idea is selected. Prizes include a 65” TV, Apple AirPods, or a Home Depot gift card.

HOW TO ENTER: To enter WaFd Bank’s “MID TO MAX Contest” (the “Contest”), eligible participants must submit an original app idea via the Contest website at: www.wafdbank.com/contest. Limit is one (1) entry per eligible household (see “Eligibility” below). The participant’s idea/description must be no more than 500 characters in length. WaFd Bank reserves the right, at its sole discretion, to reject any entry, for any reason or no reason. By submitting an entry, participants agree to be bound by these rules (the “Official Rules”). All submitted entries become the property of WaFd Bank and will not be acknowledged or returned.

CONTEST PERIOD: The Contest begins on October 14, 2025 at 8am Pacific Daylight Time and ends at 11:59 pm Pacific Standard Time on November 14, 2025 (“Contest Period”). Entries must be received before the end of the Contest Period. WaFd Bank is not responsible for failures of any kind which may cause or contribute to a delay in receipt of an entry.

ELIGIBILITY: To be eligible, a participant must be a WaFd Bank customer who has both setup an online banking account and installed the WaFd Bank mobile app on their smartphone. A WaFd Bank account is necessary so that the participant will have access to WaFd Bank Online Banking and the WaFd Bank mobile app. This Contest is open to households of residents of Arizona, California, Idaho, New Mexico, Nevada, Oregon, Texas, Utah, and Washington State who are at least 18 years of age at time of entry. Directors, officers and employees of WaFd Bank and any of their respective subsidiaries, parent companies or affiliates, or people living within such households are not eligible to enter or to win. WaFd Bank reserves the right to disqualify any participant who is not eligible, who submits false, inappropriate, or illegible information, or for any other violation of these Official Rules or infringement of the right(s) of any third-party. **NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER. PARTICIPANTS ARE NOT REQUIRED TO OPEN A NEW OR ADDITIONAL BANK ACCOUNT WITH WAFD BANK TO ENTER THE CONTEST AND DOING SO WILL NOT INCREASE THEIR CHANCES OF WINNING.** No submission of personal financial data, including bank account or credit card information,

personal income, or other financial data, is necessary to enter or win. VOID WHERE PROHIBITED OR OTHERWISE RESTRICTED BY LAW.

SELECTION OF WINNERS: Following the end of the Contest Period, a panel of WaFd Bank employees as judges will review each entry to ensure that it qualifies and otherwise complies with these Official Rules. The panel of judges will then judge each qualified entry based on the following criteria: (1) Originality; (2) Creativity; and (3) Customer Need. After reviewing the entries, the judges will vote to determine the winners and select **one** Grand Prize winner for the best idea, **one** Second Place Winner for the second-best idea, and 10 honorable mention entries. The decision of the judges regarding any winner shall be final and binding in all regards, and the judges may decide that none of the entries meets the criteria sufficiently to award the Grand Prize or Second Place Prize.

ANY ENTRY THAT DOES NOT SATISFY ALL REQUIREMENTS OF THESE OFFICIAL RULES WILL BE DISQUALIFIED.

WaFd Bank will notify winners by December 1, 2025.

PRIZES: The Grand Prize Winner will receive a Samsung 65" Class - U8000 Crystal UHD Series - 4K Smart TV valued at \$500. The Second Place Winner will receive Apple AirPods 4 Wireless Earbuds valued at \$130. The 10 Honorable Mention Winners will each receive a Home Depot Gift Card, each valued at \$20. All federal, state, and local taxes and any expenses relating to the receipt or use of the prize are the sole responsibility of winner(s). Prizes cannot be substituted for cash. Prizes may be reported by WaFd Bank to the IRS as miscellaneous income. WaFd Bank reserves the right to substitute any of the prizes for any reason and may substitute any prize listed above with another prize of equal or greater value if any of the listed prizes are not available. Prizes do not include travel expenses, parking, or accommodation. The Grand Prize and Second Place winners may not claim their respective prizes until they have provided WaFd Bank with a signed and notarized affidavit certifying that they meet the eligibility requirements. The Grand Prize and Second Place winners will have the option to either pick up their respective prizes at a branch within 10 miles of their mailing address or have the prize shipped directly to their mailing address. In either case, the Grand Prize and Second Place winners will be required to provide the affidavit of eligibility along with a copy of an acceptable form of the winner's photo identification (e.g., driver's license or passport). All recipients of the Home Depot gift card will receive their gift card via mail.

NOTIFICATION OF POTENTIAL WINNER: WaFd Bank will notify the winners via the contact information initially provided by the participant. If the initial contact information of the Grand Prize or Second Place winner is wrong or the winner does not respond to WaFd Bank

accepting the prize within five (5) business days after receiving notice of their entry's selection, WaFd may disqualify that selected winner and select a new winner from the remaining eligible entries. To receive a list of winners of this Contest, please send your request in writing to WaFd Bank, Attn: Marketing – 425 Pike Street, Seattle, WA 98101.

ACCEPTANCE OF RULES; RELEASE OF CLAIMS: YOUR PARTICIPATION IN THIS CONTEST THROUGH SUBMISSION OF AN ENTRY CONSTITUTES ACCEPTANCE OF THESE RULES AND DECISIONS, CONSENT TO USE, AND RELEASE OF CLAIMS. By entering this Contest, each participant represents that they have read and agrees to be bound by these Official Rules and that they are not prohibited from participating in the Contest. Participation in this Contest constitutes participant's full and unconditional acceptance of these Official Rules and the decisions of WaFd Bank, its website, <https://wafdbank.com>, parents, affiliates, employees and agents, which are final, binding and non-negotiable in all respects. Each participant agrees to release, discharge, indemnify and hold harmless WaFd Bank, as well as its parents, affiliates, shareholders, employees, officers, directors, agents, representatives, advertising and promotion agencies and prize suppliers (the "Representatives") from any liability arising from or related to the Contest, including without limitation, (a) unauthorized human intervention in the Contest; (b) technical errors related to computers, servers, providers, or telephone or network lines; (c) printing errors; (d) lost, late, postage-due, misdirected, or undeliverable mail; (d) personal injury, illness, death, and property damage; (e) claims based on publicity rights, defamation, infringement of intellectual property, or invasion of privacy; and (f) any other harm that may occur related to the Contest. Further, participants fully and unconditionally release all claims for consideration, copyright or other intellectual property infringement and all other claims of any nature relating to the use of their entry, name or likeness. Winner acknowledges that their name may be revealed to the public in connection with this Contest.

WAFD BANK RESERVES THE RIGHT TO CANCEL, TERMINATE, SUSPEND OR AMEND THIS CONTEST AND THESE OFFICIAL RULES AT ANY TIME, FOR ANY REASON OR NO REASON, WITHOUT NOTICE, AND AT ITS SOLE DISCRETION.

USE OF ENTRY CONTENT; INTELLECTUAL PROPERTY: You, the participant, must submit a description of an original idea ("Content") for improving the WaFd Bank online banking mobile app. Not only must your Content be 100% original, your Content must not, to the best of your knowledge, violate any third party's patent, copyright, trademark, or right of publicity, nor should it contain any false, defamatory or offensive statements or content. Each Entry and its Content become the property of WaFd Bank upon receipt and will not be acknowledged or returned.

By submitting an entry, a participant represents and warrants the following: (1) that they are the owner of the Content; (2) that all components of the Content are original; and (3) that the Content does not violate any copyright, trademark, patent, publicity rights, or any other right of any third party. Participant hereby unconditionally and irrevocably grants to WaFd Bank all right, title and interest in the Content (including, without limitation, copyright-protected works) in any and all media whether now known or later devised, in perpetuity, wherever produced or located, including the right to use, copy, distribute, perform, display and to create derivative works of the Content for any purpose including advertising, trade, or any purposes.

SPONSOR: This Contest is sponsored by Washington Federal Bank, dba WaFd Bank ("Sponsor"), having its principal address of 425 Pike Street, Seattle, WA 98101.

WINNER'S NAME; PARTICIPANT MARKETING; MISCELLANEOUS: By entering this Contest, participants consent to WaFd Bank's use of their first name and initial of their last name for advertising and promotional purposes without additional compensation, except where prohibited by law. BECAUSE PERSONAL INFORMATION FROM PARTICIPANTS WILL BE COLLECTED BY ENTERING THIS CONTEST, PARTICIPANTS SHOULD REVIEW WAFD BANK'S PRIVACY POLICY: A copy of this policy can be obtained by visiting <https://www.wafdbank.com/banking-privacy-security/online-privacy-policy>. Additionally, by entering this Contest, participant authorizes WaFd Bank to contact participant for commercial or marketing purposes via the email address or phone number listed on the participant's entry form. If you no longer want to receive marketing emails, notify WaFd Bank at info@wafd.com. A copy of this complete list of Official Rules is available on request from WaFd Bank.

GOVERNING LAW: All federal, state and local laws and regulations are applicable. By entering, participants agree that all issues and questions concerning the construction, validity, interpretation and enforceability of the Contest, these Official Rules, participants' rights and obligations, or the rights and obligations of the Sponsor in connection with the Contest shall be governed by, and construed in accordance with, the laws of the State of Washington, without giving effect to any choice of law or conflict of law rules, which would cause the application of the laws of any jurisdiction other than the State of Washington, irrespective of the fact that any one of the parties is now or may become a resident of a different state. By entering, participants consent to the jurisdiction and venue of the federal, state and local courts located in Seattle, Washington and hereby waive any objection to such jurisdiction and venue. Any claim or cause of action arising out of or related to this Contest or these Official Rules must be filed within one (1) year after such claim or cause of action arose regardless of any law to the contrary. In the event any such

claim or cause of action is not filed within such one (1) year period, such claim or cause of action shall be forever barred. Participants who violate these Official Rules, tamper with the operation of the Contest, or engage in any conduct that is detrimental to WaFd Bank, the Contest, or any other participant (as determined in WaFd Bank's sole discretion) may be disqualified.

SEVERABILITY: If any provision of these Official Rules shall be held invalid, illegal or unenforceable, such provision shall be enforced to the maximum extent permitted by law and the Sponsor's fundamental intentions hereunder, and the remaining provisions shall not be affected or impaired, provided, however, that in such cases the parties oblige themselves to use their best efforts to achieve the purpose of the invalid provision by a new legally valid stipulation.

IMPORTANT DISCLAIMERS AND LIMITATIONS: There are NO WARRANTIES, express or implied made by Sponsor and, additionally, no implied indemnities of any kind. TO THE MAXIMUM EXTENT PERMITTED BY LAW, SPONSOR, ITS AGENTS, REPRESENTATIVES AND CONTRACTORS HEREBY DISCLAIM ANY WARRANTIES, OBLIGATIONS, LIABILITIES, RIGHTS AND REMEDIES, EXPRESS OR IMPLIED, ORAL OR WRITTEN, ARISING BY LAW OR OTHERWISE, INCLUDING THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, TITLE, INFRINGEMENT OR ANY IMPLIED INDEMNITIES. YOU UNDERSTAND AND ACKNOWLEDGE THAT SPONSOR HAS NOT MADE, AND YOU ARE NOT RELYING ON, ANY EXPRESS OR IMPLIED WARRANTIES OR REPRESENTATIONS TO YOU REGARDING THE VALUE OF THIS CONTEST OR THE ODDS OF YOU BECOMING A FINALIST OR A WINNER, OR ABOUT THE SUITABILITY, RELIABILITY, AVAILABILITY, TIMELINESS, LACK OF VIRUSES OR OTHER HARMFUL COMPONENTS AND ACCURACY OF THE INFORMATION, PRODUCTS, SERVICES AND RELATED GRAPHICS USED IN CONNECTION WITH THE CONTEST, THESE OFFICIAL RULES OR ANY WEBSITES. ALL DATA, INFORMATION, PRODUCTS, SERVICES AND GRAPHICS RELATED TO THE CONTEST, THESE OFFICIAL RULES AND ANY WEBSITES ARE PROVIDED "AS-IS, WHERE-IS" WITHOUT TECHNICAL SUPPORT OF ANY KIND.