

<h2>Checking</h2> <hr/> <p>*FREE Checking Minimum Balance to Open \$25 <i>No Minimum Balance Service Charge</i></p> <p>Green Checking Minimum Balance to Open \$25 <i>Includes My WaFd Wins Benefits</i> <i>No Minimum Balance Service Charge</i> Monthly Flat Fee \$6 Service Charge</p> <p>Stellar Plus Checking[†] Minimum Balance to Open \$25 <i>Includes My WaFd Wins Benefits</i> 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 <i>Waived With Our Compliments</i> 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</p> <p>Fresh Start (BankOn Certified) <i>Not eligible for checks or starter checks</i> Minimum Balance to Open \$25 <i>No Minimum Balance Service Charge</i> Monthly Flat Fee \$4 Service Charge</p> <h2>Digital Payments</h2> <hr/> <p><i>(Available through Online and Mobile Banking)</i></p> <p>Zelle® (P2P) Send Money No Fee Receive Money No Fee Split Payment No Fee Payment Cancellation ** \$25 Per Request</p> <p>Bill Pay Regular Payment No Fee Next Day Payment No Fee Overnight Check No Fee Stop Payment \$30 Per Request</p> <p>External Transfers TransferNow No Fee</p> <p>Wire Transfers Outgoing-Domestic \$10 Per Wire</p> <h2>In Person Payments</h2> <hr/> <p>Cashier's Checks Cashier's Checks \$8 Per Check</p> <p>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</p> <p>External Transfers <i>Must be scheduled by 9:30am PT for same day guarantee</i> Pre-Authorized Transaction - Same Day \$10 Per Transfer</p> <p>Wire Transfers Incoming \$15 Per Wire Outgoing—Domestic \$25 Per Wire Outgoing—International \$45 Per Wire</p>	<h2>Savings & Money Market</h2> <hr/> <p>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</p> <p>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</p> <p>High Yield Money Market[†] <i>Product effective 10/19/2022 - Promotion may be discontinued at any time</i> <i>Not Available for IRAs or Business Clients</i> Minimum Balance to Open \$25 Minimum Balance to Waive Service Charge \$1,000 Service Charge \$10 Per Month</p> <p>Daisy Money Market[†] <i>Not available for new accounts or account type switches.</i> Minimum Balance to Earn Interest \$10,000 <i>No Minimum Balance Service Charge</i></p> <p>Savings[†] Minimum Balance to Open \$25 Minimum Balance to Waive Service Charge \$100 Service Charge \$3 Per Month Minimum Balance to Earn Interest \$100</p> <p>Minor Savings[†] <i>No Minimum Balance Service Charge - Under Age 18</i> Minimum Balance to Open \$10 Minimum Balance to Earn Interest \$10</p> <p>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</p> <h2>Other Fees & Services</h2> <hr/> <p>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 Nonsufficient Funds Fee (NSF) \$30 Per Presentment NSF Daily Maximum 3/day or \$90 Research Fee[‡] \$30 Per Hour Safe Deposit Box Key Deposit**** \$20 Safe Deposit Box Drilling**** Varies by Location Stop Payment \$30 Per Request VISA International Transaction Fee 1% Per Transaction</p>
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*Nonsufficient Funds Fees may apply.
 ** 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.
 *** Safe Deposit Box Annual Rent Schedule available upon request.
 † Interest is compounded daily and paid monthly.
 ‡ Assessed only if request will take at least one hour. Includes cost for statement, deposit ticket and/or check copies.
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