Cookie Policy

Cookies, Web Beacons, and Other Tracking Technologies

The technologies we use for the automatic data collection described above may include:

Cookies

A cookie is a small file placed on your computer's hard drive. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, online banking at WaFd requires cookies to be accepted by the browser. The cookies allow us to track how users navigate through our Website. It also allows us to collect unique information about the user's device, such as an IP address. The device information stored within a cookie is used throughout the online banking user authentication process. In addition, the information within the cookie is used by back-end fraud prevention systems. WaFd does not collect or store personal information within cookies.

The Website does not currently respond to "Do Not Track" ("DNT") browser signals. WaFd will continue to monitor the progress of the DNT technology as it develops into an industry standard.

Why Do We Use Cookies?

We use cookies for several reasons. Cookies help us to provide you with a good experience when you browse our Website and also allow us to improve our site. Through cookies, we can:

- Understand your browsing behavior to develop and improve our products and services in response to your needs or wants.

- Personalize our Website to you by remembering your preferences and settings.

- Improve the security of our Website by supporting security features and aiding in the detection of fraudulent or illegal activities.

- Measure and analyze traffic and browsing patterns to understand how our services are being used and how we can improve them.

Types of Cookies We Use

- **Essential cookies:** These are cookies that are required for the operation of our Website. They include, for example, cookies that enable you to log into secure areas of our Website.
- **Analytical/performance cookies:** They allow us to recognize and count the number of visitors and to see how visitors move around our Website when they are using it. This helps us to improve the way our Website works, for example, by ensuring that users find what they are looking for easily.
- **Functionality cookies:** These are used to recognize you when you return to our Website. This enables us to personalize our content for you and remember your preferences.
- **Targeting cookies:** These cookies record your visit to our Website, the pages you have visited, and the links you have followed. We will use this information to make our Website, and the advertising displayed more relevant to your interests.

Web Beacons

Pages of our Website and our emails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit us, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

Other Tracking Technologies

Some content or applications, including advertisements, on the Website are served by third parties, including advertisers, ad networks and servers, content providers, and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our Website. The information they collect may be associated with your personal information, or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, contact the responsible provider directly for information about how to opt out of receiving targeted advertising from many providers.

Your Consent

By using our Website, you consent to our use of cookies in accordance with this Cookie Policy. If you do not agree to our use of cookies, please ensure you set your browser settings accordingly, or do not use our Website.

Changes to This Policy

We may update this policy from time to time. Any changes we may make to our Cookie Policy in the future will be posted on this page.