

**Consumer Products & Services****Checking**

- ❖ Free Checking
- ❖ Fresh Start
- ❖ Rewards Checking
- ❖ Employee Checking
- ❖ Premium Rewards Checking
- ❖ Interest Checking
- ❖ Gold Money Market
- ❖ Money Market
- ❖ High Yield Money Market
- ❖ Platinum Money Market
- ❖ Daisy Money Market

**Savings**

- ❖ Minor Savings
- ❖ Save at School Savings
- ❖ Savings
- ❖ Start Savings
- ❖ IRA Money Market
- ❖ IRA Savings
- ❖ Daisy IRA Money Market
- ❖ Secure Card Deposit account

**Certificates of Deposit**

- ❖ CD 14-60 Days
- ❖ CD 3 Months
- ❖ CD 4-5 Months
- ❖ CD 6-11 Months
- ❖ CD 7 Month Special
- ❖ CD 7 Month Special (Qualified)
- ❖ CD 12-17 Months
- ❖ CD 13 Month Special
- ❖ CD 13 Month Special (Qualified)
- ❖ CD 18-23 Months
- ❖ CD 19 Month Special
- ❖ CD 19 Month Special (Qualified)
- ❖ CD 24-35 Months
- ❖ CD 36-47 Months
- ❖ CD 48-59 Months
- ❖ CD 60 Months
- ❖ IRA 14-60 Days
- ❖ IRA 3 Months
- ❖ IRA 4-5 Months
- ❖ IRA 6-11 Months
- ❖ IRA 7 Month Special
- ❖ IRA 7 Month Special (Qualified)
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- ❖ IRA 24-35 Months
- ❖ IRA 36-47 Months
- ❖ IRA 48-59 Months
- ❖ IRA 60 Months

**Retirement Plans**

- ❖ Education Savings
- ❖ Inherited ROTH IRA
- ❖ Inherited Traditional IRA
- ❖ ROTH IRA
- ❖ SEP Plan
- ❖ Traditional IRA Plan

**Consumer Services**

- ❖ Debit/ATM Card
- ❖ Online and Mobile Banking
- ❖ Bill Pay
- ❖ Zelle®
- ❖ Rewards
- ❖ Premium Rewards
- ❖ Mobile Deposit
- ❖ TransferNow (digital external transfers)
- ❖ External Transfers (in-branch)
- ❖ Online Wires
- ❖ Wires
- ❖ Wire Drawdowns
- ❖ Safe Deposit Boxes
- ❖ CDARs
- ❖ IDS, Insured Deposit Sweep
- ❖ Greenlight

**Business Products & Services****Checking**

- ❖ Analyzed Checking
- ❖ Premier Analysis Checking
- ❖ Business IOLTA Checking
- ❖ Free Business Checking
- ❖ Business Interest Checking
- ❖ Business Money Market
- ❖ Business Premium Money Market

**Savings**

- ❖ Business Savings

**Certificates**

- ❖ Business CD 14-60 Days
- ❖ Business CD 3 Months
- ❖ Business CD 4-5 Months
- ❖ Business CD 6-11 Months
- ❖ Business CD 7 Month Special
- ❖ Business CD 7 Month Special (Qualified)
- ❖ Business CD 12-17 Months
- ❖ Business CD 13 Month Special
- ❖ Business CD 13 Month Special (Qualified)
- ❖ Business CD 18-23 Months
- ❖ Business CD 19 Month Special
- ❖ Business CD 19 Month Special (Qualified)
- ❖ Business CD 24-35 Months
- ❖ Business CD 36-47 Months
- ❖ Business CD 48-59 Months
- ❖ Business CD 60 Month

**Services**

- ❖ Debit/ATM Card
- ❖ Treasury Express Online Banking
- ❖ Business Bill Pay
- ❖ Wires
- ❖ Wire Drawdowns
- ❖ Treasury Express Payments Package (ACH and Wires)
- ❖ Treasury Express eWires
- ❖ Mobile Deposit
- ❖ Remote Deposit Capture
- ❖ Safe Deposit Boxes
- ❖ CDARs
- ❖ ICS, Insured Cash Sweep
- ❖ IDS, Insured Deposit Sweep
- ❖ Business Zelle
- ❖ Premier Analysis Package

**Select Banking Products & Services****Checking**

- ❖ Select Checking
- ❖ Select Money Market

**Services**

- ❖ Debit/ATM Card
- ❖ Online and Mobile Banking
- ❖ Bill Pay
- ❖ Zelle®
- ❖ Premium Rewards
- ❖ TransferNow (digital external transfers)
- ❖ External Transfers (in-branch)
- ❖ Wires
- ❖ Wire Drawdowns
- ❖ Safe Deposit Boxes
- ❖ CDARs
- ❖ IDS, Insured Deposit Sweep

**References**

- ❖ [Consumer Account Types](#)
- ❖ [Business Account Types](#)
- ❖ [Select Banking Program](#)



## LENDING PRODUCTS

### Consumer Credit Products

- ❖ Visa® Consumer Cash Back Rewards Credit Card
- ❖ Visa® Select Banking Credit Card

### Small Business and Corporate Credit Products

- ❖ Visa® Community Banking Cash Back Rewards Credit Card
- ❖ Visa® Commercial Preferred Solution Credit Card (T&E)
- ❖ Visa® Purchasing Card

### Commercial Lending Products

- ❖ Commercial & Industrial
  - PPP
  - C&I Line of Credit
  - C&I Term Loan
- ❖ Commercial Equipment Finance
- ❖ Commercial Letter of Credit
- ❖ Commercial Real Estate
  - Land Loan (A&D)
  - Land Loan
  - Homebuilders Line of Credit
  - CRE Term Loan
  - Construction Loan

### Consumer Lending Products

- ❖ Effective January 16, 2025, WaFd Bank will no longer accept applications for home financing

## Checking

### \*FREE Account

Initial Deposit to Open	\$25
<i>No Minimum Balance Service Charge</i>	

### Rewards Account

Initial Deposit to Open	\$25
<i>Includes Rewards</i>	
Service Charge	\$6 Per Month

### Premium Rewards Account

Initial Deposit to Open	\$25
<i>Includes Premium Rewards</i>	
Service Charge	\$9 Per Month

### Interest Account<sup>1</sup>

Initial Deposit to Open	\$25
<i>Includes Premium Rewards</i>	
Minimum Average Daily Balance to Waive Service Charge	\$5,000 or \$50,000 in eligible balances
Service Charge	\$12 Per Month
<i>No Minimum Balance to Earn Interest</i>	

### Fresh Start (BankOn Certified)

<i>Not eligible for checks or starter checks</i>	
Initial Deposit to Open	\$25
Service Charge	\$4 Per Month

## Digital Payments

*(Available through Online and Mobile Banking)*

### Zelle® (P2P)

Send Money	No Fee
Receive Money	No Fee
Split Payment	No Fee
Payment Cancellation <sup>4</sup>	\$25 Per Request

### 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
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### Wire Transfers

Outgoing-Domestic	\$10 Per Wire
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## In Person Payments

### Cashier's Checks

Cashier's Checks	\$8 Per Check
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### Collections and Foreign Check Processing

All Check Collections	\$50 Per Collection
Canadian Check Processing	\$10 Per Presentment <sup>8</sup>
All Other Foreign Check Processing	\$30 Per Presentment <sup>8</sup>

### External Transfers

<i>Must be scheduled by 9:30am PT for same day guarantee</i>	
Pre-Authorized Transaction - Same Day	\$10 Per Transfer

### Wire Transfers

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

\* Nonsufficient Funds Fees may apply.

<sup>8</sup> Presentment refers to items such as checks and electronic (ACH) transactions.

<sup>1</sup> Interest is compounded daily and paid monthly.

<sup>2</sup> Minimum balance calculation based on daily balance.

<sup>3</sup> Assessed only if request will take at least one hour. Includes cost for statement, deposit ticket and/or check copies.

<sup>4</sup> 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.

<sup>5</sup> Safe Deposit Box Annual Rent Schedule available upon request.

<sup>6</sup> Overdraft Protection covers checks, automatic payments and recurring payments, as long as funds are available in the linked account to cover the transaction.

<sup>7</sup> Overdraft Line of Credit covers checks, ATM withdrawals, debit card purchases, automatic payments, and recurring payments, up to credit limit.

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## Savings & Money Market

### Money Market<sup>1</sup>

Initial Deposit to Open	\$25
Minimum Balance <sup>2</sup> to Waive Service Charge	\$1,000
Service Charge	\$10 Per Month
Minimum Balance to Earn Interest	\$1,000

### High Yield Money Market<sup>1</sup>

*Promotion may be discontinued at any time*

Initial Deposit to Open	\$25
Minimum Balance <sup>2</sup> to Waive Service Charge	\$1,000
Service Charge	\$10 Per Month
<i>No Minimum Balance to Earn Interest</i>	

### Platinum Money Market<sup>1</sup>

*Promotion may be discontinued at any time*

*Requires a checking account and \$25,000 new money to open.*

Initial Deposit to Open	\$25,000
Service Charge	\$10 Per Month
Minimum Balance <sup>2</sup> to Waive Service Charge	\$1,000

### Savings<sup>1</sup>

Initial Deposit to Open	\$25
Minimum Balance <sup>2</sup> to Waive Service Charge	\$100
Service Charge	\$3 Per Month
Minimum Balance to Earn Interest	\$100

### Start Savings<sup>1</sup>

*Requires a checking account to open.*

Initial Deposit to Open	\$25
<i>No Minimum Balance Service Charge</i>	
<i>No Minimum Balance to Earn Interest</i>	

### Minor Savings<sup>1</sup>

*No Minimum Balance Service Charge - Under Age 18*

Initial Deposit to Open	\$10
Minimum Balance to Earn Interest	\$10

### Save at School Savings<sup>1</sup>

*Only available to elementary school aged minors part of an active Save at School program.*

*No Minimum Balance Service Charge*

Initial Deposit to Open	\$5
Minimum Balance to Earn Interest	\$5

## Overdraft Services

### Overdraft Protection<sup>6</sup>

*Funds transfer from another account in case of an overdraft. Setup required.*

Setup Fee	No Fee
Overdraft Transfer Fee	No Fee

### Overdraft Line of Credit<sup>7</sup>

*Funds transfer from line of credit in case of an overdraft.*

Setup Fee	\$33 Credit Report Fee
Overdraft Transfer Fee	No Fee

## 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 Occurrence
Loan Payment - Returned Check Fee	\$20 Per Presentment <sup>8</sup>
<b>Nonsufficient Funds Fee (NSF)</b>	
ATM or Everyday Debit Card Transactions	No Fee
Insufficient Funds Charge (Returned)	\$30 Per Presentment <sup>8</sup>
Insufficient Funds Charge (Paid)	\$30 Per Presentment <sup>8</sup>
Daily Maximum	3/day or \$90
Research Fee <sup>3</sup>	\$30 Per Hour
Safe Deposit Box Key Deposit <sup>5</sup>	\$20
Safe Deposit Box Drilling <sup>5</sup>	Varies by Location
Stop Payment	\$30 Per Request
VISA International Transaction Fee	1% Per Transaction

## Checking

### \*Free Business Account

Initial Deposit to Open	\$100
<i>No Minimum Balance Service Charge</i>	

### Business Interest Account<sup>1</sup>

Initial Deposit to Open	\$100
Minimum Balance <sup>2</sup> to Waive Service Charge	\$5,000
Service Charge	\$15 Per Month
Minimum Balance to Earn Interest	\$1,000

### Premier Analysis Account

Initial Deposit to Open	\$0
<i>No Minimum Balance Service Charge</i>	
Service Charge	\$75 Per Month
<i>Includes Premier Analysis Package<sup>7</sup></i>	

### Business IOLTA Account

Initial Deposit to Open	\$0
<i>No Minimum Balance Service Charge</i>	
Minimum Balance to Earn Interest	\$1,000
	\$0 (Nevada Only)

### Business RETA (IRETA) Account

Initial Deposit to Open	\$0
<i>No Minimum Balance Service Charge</i>	
Minimum Balance to Earn Interest	\$1,000

### 1031 Exchange Account

Initial Deposit to Open	\$0
<i>No Minimum Balance Service Charge</i>	
<i>No Minimum Balance to Earn Interest</i>	

### Analyzed Account<sup>7</sup>

Initial Deposit to Open	\$0
<i>Contact your Relationship Manager or ask your local branch for more information.</i>	

## Premier Analysis Package<sup>7</sup>

Requires *Premier Analysis Account* and includes:

Treasury Prime	No Additional Fee
ACH Origination	No Additional Fee
Check & ACH Positive Pay	No Additional Fee
eWires - Domestic (Over 4 eWires Per Month)	\$15 Per Wire
eWires - Foreign	
Foreign USD	\$25 Per Wire
Foreign Currency	\$35 Per Wire
Out of Branch Wire Requests	
Outgoing - Domestic	\$50 Per Wire
Outgoing - International	\$60 Per Wire
Remote Deposit Capture	No Additional Fee

## In Person Payments

### Cashier's Checks

Cashier's Checks	\$8 Per Check
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### Collections and Foreign Check Processing

All Check Collections	\$50 Per Collection
Canadian Check Processing	\$10 Per Presentment <sup>8</sup>
All Other Foreign Check Processing	\$30 Per Presentment <sup>8</sup>

### Currency and Coin Processing

Exchanged/Purchased	\$0.10 Per Strap/Roll
Deposited	\$0.08 Per \$100
<i>May be assessed on transactions that exceed \$1,000</i>	

### Wire Transfers

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

<sup>4</sup> Nonsufficient Funds Fees may apply.

<sup>5</sup> Presentment refers to items such as checks and electronic (ACH) transactions.

<sup>1</sup> Interest is compounded daily and paid monthly.

<sup>2</sup> Minimum balance calculation based on daily balance.

<sup>3</sup> Assessed only if request will take at least one hour. Includes cost for statement, deposit ticket and/or check copies.

<sup>4</sup> 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.

<sup>5</sup> Safe Deposit Box Annual Rent Schedule available upon request.

<sup>6</sup> Certain clients may select our Retail Bill Pay (Consumer) online banking alternative. Please refer to our Schedule of Consumer Fees & Service Charges for details.

<sup>7</sup> Not all clients qualify for all Treasury Management services.

<sup>8</sup> Overdraft Protection covers checks, automatic payments and recurring payments, as long as funds are available in the linked account to cover the transaction.

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## Savings & Money Market

### Business Savings<sup>1</sup>

Initial Deposit to Open	\$25
Minimum Balance <sup>2</sup> to Waive Service Charge	\$200
Service Charge	\$5 Per Month
Minimum Balance to Earn Interest	\$100

### Business Money Market<sup>1</sup>

Initial Deposit to Open	\$100
Minimum Balance <sup>2</sup> to Waive Service Charge	\$1,000
Service Charge	\$12 Per Month
Minimum Balance to Earn Interest	\$1,000

### Business Premium Money Market<sup>1</sup>

Initial Deposit to Open	\$100
Minimum Balance <sup>2</sup> to Waive Service Charge	\$1,000
Service Charge	\$12 Per Month
Minimum Balance to Earn Interest	\$1,000

## Treasury Express Services<sup>6</sup>

### Business Zelle®

*Includes P2P, B2B and B2P*

Send Money	No Fee
Receive Money	No Fee
Split Payment	No Fee
Payment Cancellation <sup>4</sup>	No Fee

### Business Bill Pay

Stop Payment	No Fee
	\$30 Per Request

### Deposits

Mobile Photo Deposit	No Fee
Remote Deposit Capture ( <i>deposit limits apply</i> )	\$35 Per Month

### ePayments Package

<i>ACH Credit and Outgoing Domestic eWires only</i>	
Outgoing—Domestic	\$25 Per Wire
ACH Return Fee	\$5 Per Presentment <sup>8</sup>

### eWires Only

Outgoing—Domestic	No Fee
	\$25 Per Wire

### Fraud Prevention & Security

Check Validation	\$5 Per Month
<i>Available only on Business Checking Accounts</i>	

## Overdraft Services

### Overdraft Protection<sup>8</sup>

*Funds transfer from another account in case of an overdraft. Setup required.*

Setup Fee	No Fee
Overdraft Transfer Fee	No Fee

## 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
Check Images on CD	\$25 Per CD
Inactive Account Fee - Checking only	\$5 Per Month
<i>Assessed after 180 days without activity</i>	
Insured Deposit Sweep	\$15 Per Month
Legal Processing	\$75 Per Occurrence
Loan Payment - Returned Check Fee	\$20 Per Presentment <sup>8</sup>
<b>Nonsufficient Funds Fee (NSF)</b>	
ATM or Everyday Debit Card Transactions	No Fee
Insufficient Funds Charge (Returned)	\$30 Per Presentment <sup>8</sup>
Insufficient Funds Charge (Paid)	\$30 Per Presentment <sup>8</sup>
Research Fee <sup>3</sup>	\$30 Per Hour
Safe Deposit Box Key Deposit <sup>5</sup>	\$20
Safe Deposit Box Drilling <sup>5</sup>	Varies by Location
Stop Payment	\$30 Per Request
VISA International Transaction Fee	1% Per Transaction
WAFD Local Deals ( <i>must opt-in</i> )	No Fee

*Requires at least one active Business Checking*