

Washington Federal.

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Schedule of Consumer Fees & Service Charges

Effective 08/01/2019

All fees and service charges are subject to change.

Personal Checking Accounts

FREE	
<i>Requires Direct Deposit and eStatement Enrollment</i>	
Minimum Balance to Open	\$25
<i>No Minimum Balance Service Charge</i>	
Green	
<i>Includes Secure Checking Benefits</i>	
Minimum Balance to Open	Complimentary
Monthly Flat Fee	\$25
<i>\$6 Service Charge</i>	
Stellar Plus	
<i>Includes Secure Checking Benefits</i>	
Minimum Balance to Open	Complimentary
Minimum Balance to Earn Interest	\$100
Service Charge is Based on Balances:	\$10,000
Maintain \$20,000 or more average daily balance in checking; or \$100,000 or more in related deposit accounts	Waived With Our Compliments
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

Savings & Money Market Accounts

Money Market	
Minimum Balance to Open	\$100
Minimum Balance to Waive Service Charge	\$1,000
Service Charge	\$10 Per Month
Minimum Balance to Earn Interest	\$1,000
Excess Transaction Fee [†]	\$15 Per Transaction
Gold Money Market	
Minimum Balance to Open	\$100
Minimum Balance to Waive Service Charge	\$1,000
Service Charge	\$10 Per Month
Minimum Balance to Earn Interest	\$1,000
Excess Transaction Fee [†]	\$15 Per Transaction
Statement or Passbook Savings	
Minimum Balance to Open	\$25
Minimum Balance to Waive Service Charge	\$100
Service Charge	\$3 Per Month
Minimum Balance to Earn Interest	\$100
Excess Transaction Fee [†]	\$15 Per Transaction
Minor's Statement or Passbook Savings	
<i>No Minimum Balance Service Charge - Under Age 18</i>	
Minimum Balance to Open	\$10
Minimum Balance to Earn Interest	\$10
Excess Transaction Fee [†]	\$15 Per Transaction

[†]Regulation D limits this account to no more than 6 electronic, preauthorized, telephonic, online or check withdrawals or transfers per month as outlined in your account agreement.

[‡]Price dependent on service & volume requested; contact your branch for more information.

Digital Payments (Available through Online and Mobile Banking)

Zelle® (P2P)	
Send Money	No Fee
Receive Money	No Fee
Split Payment	No Fee
Payment Cancellation**	\$25 Per Request
Bill Pay	
Bill Pay - Regular Payment	No Fee
Bill Pay - Next Day Payment	\$10 Per Payment
Bill Pay - Overnight Check	\$15 Per Payment
Bill Pay - Claims Investigation	\$29 Per Claim
Bill Pay - Stop Payment	\$25 Per Request
External Transfers	
TransferNow - Standard	No Fee
TransferNow - Express	\$10 Per Transfer

In Person Payments

External Transfers - Must be scheduled by 9:30am PT for same day guarantee.	
Pre-Authorized Transaction - Same Day	\$10 Per Transfer
Cashier's Checks	
Cashier's Checks	\$8 Per Check
Collections and Foreign Check Processing	
All Check Collections	\$50 Per Collection
Canadian Check Processing	\$10 Per Item
All Other Foreign Check Processing	\$30 Per Item
Wire Transfers	
Incoming	\$15 Per Wire
Outgoing—Domestic	\$25 Per Wire
Outgoing—International	\$45 Per Wire

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
Closed Account*	\$20
Deposited Items/Check Copies	Price Varies [‡]
Legal Processing	\$75 Per Occurrence
Insufficient Funds	\$30 Per Item
Inactive Account - Checking only	\$5 Per Month
<i>Assessed after 180 days without activity</i>	
Overdraft Transfer Advance Fee	\$5 Per Occurrence
Research Fee (1 Hour Minimum)	\$30 Per Hour
Returned Deposit Item Fee	\$10 Per Item
Returned Deposit Item Fee - Foreign	\$15 Per Item
Statement Re-Print	\$5 Per Statement
Stop Payment	\$25 Per Request

* Assessed if account is closed within 90 days after account opening. Fee does not apply to IOLTAs or CDs.

** Payment cancelations are available if recipient has not yet enrolled in Zelle®. For recipients already enrolled in Zelle®, senders will be unable to cancel a payment.

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