

# Washington Federal.

## invested here.

### Schedule of Consumer Fees & Service Charges

Effective 04/23/2019

All fees and service charges are subject to change.

#### Personal Checking Accounts

<b>FREE</b>	
<i>Requires Direct Deposit and eStatement Enrollment</i>	
Minimum Balance to Open	\$25
<i>No Minimum Balance Service Charge</i>	
<b>Green</b>	
<i>Includes Secure Checking Benefits</i>	
Minimum Balance to Open	Complimentary
Monthly Flat Fee	\$25
<b>Stellar Plus</b>	
<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

<b>Money Market</b>	
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 <sup>†</sup>	\$15 Per Transaction
<b>Gold Money Market</b>	
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 <sup>†</sup>	\$15 Per Transaction
<b>Statement or Passbook Savings</b>	
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 <sup>†</sup>	\$15 Per Transaction
<b>Minor's Statement or Passbook Savings</b>	
<i>No Minimum Balance Service Charge - Under Age 18</i>	
Minimum Balance to Open	\$10
Minimum Balance to Earn Interest	\$10
Excess Transaction Fee <sup>†</sup>	\$15 Per Transaction

<sup>†</sup>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.

<sup>‡</sup>Price dependent on service & volume requested; contact your branch for more information.

#### Digital Payments (Available through Online and Mobile Banking)

<b>Zelle® (P2P)</b>	
Send Money	No Fee
Receive Money	No Fee
Split Payment	No Fee
Payment Cancellation **	\$25 Per Request
<b>Bill Pay</b>	
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
<b>External Transfers</b>	
TransferNow - Standard	No Fee
TransferNow - Express	\$10 Per Transfer

#### In Person Payments

<b>External Transfers - Must be scheduled by 9:30am PT for same day guarantee.</b>	
Pre-Authorized Transaction - Same Day	\$10 Per Transfer
<b>Cashier's Checks</b>	
Cashier's Checks	\$8 Per Check
Non-Client Exchange From On-Us Check	\$10 Per Check
<b>Collections and Foreign Check Processing</b>	
All Check Collections	\$50 Per Collection
Canadian Check Processing	\$10 Per Item
All Other Foreign Check Processing	\$30 Per Item
<b>Wire Transfers</b>	
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 <sup>‡</sup>
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 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.

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