

Washington Federal. invested here.

Effective May 24, 2019.

Consent to Electronic Signatures and Electronic Delivery of Documents-Online Account Opening

The E-SIGN Act permits Washington Federal, N.A. ("we," "us," "our," or "Bank") to obtain your signature electronically and to send you important documents electronically, which you have a right to receive on paper, if we meet certain regulatory requirements and you affirmatively consent. By accepting this Consent to Electronic Signatures and Electronic Delivery of Documents-Online Account Opening ("Consent"), you agree to the use of electronic signatures and to allow us to electronically deliver all initial disclosures, notices, and terms and conditions that apply to opening a deposit account with us (collectively, "Communications"). Please read this Consent carefully and download and save or print a copy for your files. As used in this Consent, "you" or "your" refers to Bank customers agreeing to this Consent.

Electronic Signatures

By consenting to use electronic signatures, you agree that any electronic signatures that you provide through the online account application process are valid and enforceable as your legal signature and acknowledge that these electronic signatures will legally bind you to the terms and conditions contained in the disclosures and terms and conditions we provide you just as if you had physically signed the same documents.

Types of Information Provided Electronically

Examples of some of the Communications we may deliver electronically:

- Personal Deposit Account Agreement and Disclosures
- Consumer Privacy Notice
- Disclosures or notices required when opening a deposit account under applicable laws and regulations

Access to Communications Delivered Electronically

The format of the electronic documents may vary based on the device you use to access, view or retain copies of Communications for your accounts. You will need a valid email address, connection to the internet, and the following hardware and software to view the Communications we deliver to you electronically:

- **Browser**-an internet browser that provides 128 bit encryption and is supported by its publisher, such as the latest versions of Microsoft Internet Explorer or Edge, Google Chrome, Mozilla Firefox, and Apple Safari.
- **PDF reader**- a program that reads and displays PDF files (such as Adobe Acrobat Reader).
- **Operating System**-an operating system that supports a browser and PDF reader as described above, such as the latest versions of Microsoft Windows and Apple OS for personal computers and iOS, Android, or Windows Phone for mobile devices.
- **Personal Computer or Mobile Device**- that can connect to the internet, is able to support an operating system as described above, and has sufficient storage capacity to download and save the Communications we send you or the ability to print Communications from your Device.

How to Obtain Paper Copies

You may request a free paper copy of any of the Communications we provide you electronically by contacting our Client Care Center at 1-800-324-9375. Documents signed electronically through your DocuSign, Inc. (DocuSign) Express user account will be available for download and print for a limited period of time (usually 30 days) after such documents are first sent to you as long as you are an authorized user of the DocuSign system. If you enroll in our online banking service, you may also download and print any Communications we send you through our online banking. We may at our option deliver information to you on paper and may also require that certain communications from you be delivered to us on paper at a specified address. For additional information, please refer to the Bank agreement covering your specific service or product.

Withdrawal of Consent

If you decide you wish to receive only paper copies of Communications regarding your accounts, you may withdraw this Consent at any time. Prior to completion of this account application, you may withdraw your consent by exiting this application. If you do not consent to receive Communications electronically, we cannot accept and process your application electronically. If you still want to complete an account application, you may visit one of our branches to complete the application in person.

If you wish to withdraw your consent after you have completed your application, you may (i) decline to sign documents within your DocuSign Express user account, and on the subsequent page, select the check-box indicating you wish to withdraw your consent; or you may (ii) contact us by our Client Care Center at 1-800-314-9375, visiting one of our branches, or emailing newaccounts@wafd.com. There is no fee to process your withdrawal of this Consent. Any withdrawal of this Consent will be effective only after we have a reasonable period of time to process your withdrawal. If you still want to complete the account opening process, you may visit one of our branches to sign documents in person.

Termination or Changes to Electronic Delivery. We may, in our sole discretion, discontinue providing Communications electronically, or terminate or change the terms and conditions for providing Communications electronically. We will provide you with notice of any such termination or change as required by law.

Electronic Delivery of Communications

We may provide you with Communications regarding your accounts electronically: (1) by email, (2) on the customer dashboard within your online banking session when you are logged on at www.washingtonfederal.com, (3) within our mobile banking app, (4) by notifying you that they are available on our website at www.washingtonfederal.com, or (5) on your DocuSign Express user account.

Updating Your Email Address

It is your responsibility to provide us with a valid email address, and to promptly notify us of any changes in this information. You can update your account information through our Online or Mobile Banking service, by calling our Client Care Center at 1-800-314-9375 or visiting one of our branches. At our option we may treat an invalid email address as a withdrawal of this Consent. In addition, you must notify DocuSign to arrange for your new email address to be reflected in your DocuSign Express user account by following the process for changing email in DocuSign.

Federal Law

All disclosures we provide to you either in electronic or paper format will be considered "in writing." You acknowledge and agree that the E-SIGN Act applies to (i) this Consent and (ii) our ability to conduct business with you by electronic means.

CONSENT

By clicking or checking "I consent and agree" you: (1) acknowledge that you have read and understand this Consent to Electronic Signatures and Electronic Delivery of Documents-Online Deposit Account Opening; (2) acknowledge that you have the ability to access Communications delivered electronically; (3) consent to the use of electronic signatures; and (4) consent to electronic delivery of Communications described in this Consent.