



A quick overview of current ways to earn more.

Consumer Rates

AZ ID NM NV OR UT WA

Effective 9/17/2019 and subject to change. Ask us about interest rates and Annual Percentage Yields (APYs) for accounts over \$1 million.

CD SPECIALS	13-Month	7-Month
\$1,000 - \$500,000 With Eligible† Checking: Interest Rate/APY%	1.78/1.80	1.69/1.70
Without Eligible† Checking: Interest Rate/APY%	1.73/1.75	1.64/1.65

† Eligible checking accounts include Free, Green, Stellar Plus or Select Checking

Stellar Plus Checking

\$100 minimum to open. \$10,000 minimum to earn interest. Service charge is based on your average daily balances each month.

Interest Rate/APY% **.05/0.05**

Service Charge if either of the two qualifiers are met:	Minimum Average Balance in Stellar Plus Checking	Minimum Average Balance in Related Accounts
\$0	\$20,000	\$100,000
\$3	\$10,000	\$50,000
\$8	Less Than \$10,000	Less than \$50,000

Fixed Rate Certificates of Deposit

\$1,000 minimum to open (\$500 minimum for minors). A penalty may be assessed for early withdrawal.

Choice of Terms	\$1,000 Plus Rate/APY%	\$90,000 Plus Rate/APY%	Renewal Term
14 Days - 2 Months	N/A	0.10/0.10	1-2 Months
3 Months	0.15/0.15	0.20/0.20	3 Months
4-5 Months	0.15/0.15	0.20/0.20	4-5 Months
6-11 Months	0.45/0.45	0.50/0.50	6-11 Months
12-17 Months	0.60/0.60	0.65/0.65	12-17 Months
18-23 Months	0.80/0.80	0.85/0.85	18-23 Months
24-35 Months	0.99/1.00	1.04/1.05	24-35 Months
36-47 Months	1.14/1.15	1.19/1.20	36-47 Months
48-59 Months	1.24/1.25	1.29/1.30	48-59 Months
60 Months	1.98/2.00	2.03/2.05	60 Months

Money Market

\$100 minimum to open. \$1,000 minimum to earn interest and avoid \$10 service charge.

\$1,000 - \$89,999
Interest Rate/APY%

.10/0.10

\$90,000-Plus
Interest Rate/APY%

.15/0.15

Gold Money Market*

\$100 minimum to open. \$1,000 minimum to earn interest and avoid \$10 service charge.

\$1,000 - Plus
Interest Rate/APY%

1.29/1.30

*Not available for IRAs

Passbook or Statement Savings

\$25 minimum to open. \$100 minimum to earn interest. \$100 minimum balance to waive \$3 monthly service charge. \$10 minimum to open a minor's account. No monthly service charges for minors.

\$100-Plus
Interest Rate/APY%

.10/0.10

Member FDIC. Service Charges or withdrawals will reduce earnings. Please ask us for details.



WaFd Bank **earn more.**

A quick overview of current ways to

Business Accounts

AZ ID NM NV OR UT WA

Effective 9/17/2019 and subject to change. Ask us about interest rates and Annual Percentage Yields (APYs) for accounts over \$1 million.

Business Savings

\$25 minimum to open. \$200 minimum to earn interest and avoid \$5 monthly service charge.

Interest Rate/APY%
.10/0.10

Stellar Business Interest Checking

\$100 minimum to open. \$1,000 minimum to earn interest. \$2,000 minimum to avoid \$15 service charge.

\$1,000 - \$9,999
Interest Rate/APY%
.02/0.02

\$10,000-Plus
Interest Rate/APY%
.05/0.05

Fixed Rate Certificates of Deposit

\$1,000 minimum to open. A penalty may be assessed for early withdrawal.

Choice of Terms	\$1,000 Plus Rate/APY%	\$90,000 Plus Rate/APY%	Renewal Term
14 Days - 2 Months	N/A	0.10/0.10	1-2 Months
3 Months	0.15/0.15	0.20/0.20	3 Months
4-5 Months	0.15/0.15	0.20/0.20	4-5 Months
6-11 Months	0.45/0.45	0.50/0.50	6-11 Months
12-17 Months	0.60/0.60	0.65/0.65	12-17 Months
18-23 Months	0.80/0.80	0.85/0.85	18-23 Months
24-35 Months	0.99/1.00	1.04/1.05	24-35 Months
36-47 Months	1.14/1.15	1.19/1.20	36-47 Months
48-59 Months	1.24/1.25	1.29/1.30	48-59 Months
60 Months	1.98/2.00	2.03/2.05	60 Months

BUSINESS CD SPECIALS	13-Month	7-Month
\$1,000 - \$250,000 With Business Checking: Interest Rate/APY%	1.78/1.80	1.69/1.70
Without Business Checking: Interest Rate/APY%	1.73/1.75	1.64/1.65

Service charges or withdrawals will reduce earnings. Please ask us for details.

Premium Business Money Market

\$100 minimum to open. \$1,000 minimum to earn interest and avoid \$12 monthly service charge. Maximum \$100,000 deposit per client.

\$1,000-\$100,000
Interest Rate/APY%
1.29/1.30

Business Money Market

\$100 minimum to open. \$1,000 minimum to earn interest and avoid \$12 monthly service charge.

\$1,000 - \$89,999
Interest Rate/APY%
.10/0.10

\$90,000-Plus
Interest Rate/APY%
.15/0.15