



**WaFd**  
Bank

# A quick overview of current ways to earn more.

## Consumer Rates

Texas Only

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 <sup>†</sup> Checking: Interest Rate/APY%	<b>1.78/1.80</b>	<b>1.69/1.70</b>
Without Eligible <sup>†</sup> Checking: Interest Rate/APY%	<b>1.73/1.75</b>	<b>1.64/1.65</b>

<sup>†</sup> 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 monthly service charge.

\$1,000-Plus  
Interest Rate/APY%  
**1.24/1.25**

## 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.



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# A quick overview of current ways to earn more.

## Business Accounts

Texas Only

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 monthly service charge.

\$1,000 - \$9,999	\$10,000-Plus
Interest Rate/APY%	Interest Rate/APY%
<b>.02/0.02</b>	<b>.05/0.05</b>

## 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 Money Market

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

\$1,000 - \$89,999	\$90,000-Plus
Interest Rate/APY%	Interest Rate/APY%
<b>1.24/1.25</b>	<b>1.24/1.25</b>

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

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