



Consumer Privacy Notice

Rev. June 2026

FACTS

WHAT DOES WAFD BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of information we collect, and share depend on the product or service you have with us.

This information can include:

- Social security number and income
- Accounts balances and transaction history
- Credit history and payment history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons WaFd Bank chooses to share, and whether you can limit the sharing.

Reasons we can share your personal information.	Does WaFd Bank share?	Can you limit this sharing?
For our everyday business purposes— Such as to process your transactions, maintain your Account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— To offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— Information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing

Call our Client Care Center at **1-800-324-9375**.

Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call **1-800-324-9375** or visit our Website at www.wafdbank.com.

Who we are

Who is providing this notice?	WaFd Bank
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What we do

How does WaFd Bank protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We authorize our employees to obtain your information only when they need it to do their work and we require companies that work for us to protect your information.

How does WaFd Bank collect my personal information?

We collect your personal information, for example, when you:

- Open an account or make deposits or withdrawals from your account
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to you alone unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies such as WaFd Insurance Group, Inc., WaFd Wealth, Inc., and WaFd, Inc. and nonfinancial companies such as Pike Street Labs.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *WaFd Bank does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include companies such as insurance providers.*

Other important information

For additional information about our privacy practices please visit our privacy center at www.wafdbank.com/privacy-center.

For Nevada residents only: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by calling (800) 324-9375, or by writing to us at WaFd Bank, Client Care Center, 9929 Evergreen Way, Everett, WA 98204. For more information, contact us at the address above, or email info@wafd.com with "Nevada Annual Notice" in the subject line. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email BCPINFO@ag.state.nv.us.

For California residents only: We will not share information we collect about you with our affiliates, nonaffiliated third parties, or for joint marketing purposes, except as permitted by California law, such as to service your account or with your consent. For additional privacy information, please review our [California Consumer Privacy Act Notice at www.wafdbank.com/privacy-center#ccpa-notice](http://www.wafdbank.com/privacy-center#ccpa-notice).

For Vermont residents only: We will not share information about your creditworthiness to our affiliates and will not disclose your personal information to nonaffiliated third parties to market to you, other than as permitted by Vermont law. For joint marketing, we will only share your name, contact information, and information about your transactions and experiences with WaFd Bank.

For North Dakota residents only: We will not share information we collect about you with non-affiliated third parties, except as permitted by North Dakota law, such as to process your transactions or to maintain your account.