



WaFd Wealth Consumer Privacy Policy Notice

Last Updated: August 29, 2025

We respect your privacy and are committed to protecting it through our compliance with this Privacy Policy (this "Policy"). This Policy explains how we handle personal information we receive from you in order to provide you with information, products, and services ("Services") that you have requested from WaFd Wealth. This Policy also describes the types of information we may collect from you or that you have provided related to the Services provided by WaFd Wealth, along with our practices for collecting, using, maintaining, protecting, and disclosing that information. The terms "WaFd Wealth", "we", or "us" means WaFd Wealth Inc. "You", "your", or "user" means a person or entity who visits the Website or uses our Services.

Please read this Policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use the Services. By using the Services, you agree to this Policy. This Policy may change from time to time. Your continued use of the Services after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

Our website, www.wafdwealth.com ("Website"), does not collect personal information, user cookies, or track users. Below we outline our practices regarding the personal information we receive from you related to the Services.

Personal Information We Collect

This Policy applies to information we collect in connection with providing you with the Services. The type of information we collect from and about you will vary depending on the Services and may include personal information which may personally identify you, such as name, postal address, email address, telephone number, account number(s), username and password, or any other identifier by which you may be contacted online or offline. We may also collect your social security number, tax identification number, driver's license number, or other government-issued identification when you provide such information while using our online services and where we believe it is reasonably required for ordinary business purposes. If you have a financial product or service with us, we will use any personal information that we collect from or about you in accordance with the policies listed in our Privacy Center, www.wafdwealth.com/privacy-policy.

How We Collect Your Personal Information

- Directly from you or an authorized agent or family when provided to us
- Directly and indirectly from activities related to providing you with the requested Services
- From third parties (for example our service providers)
- From information that you provide by filling in forms or applications, such as
- Records and copies of your communications with us, including emails and other electronic messages between WaFd Wealth and you
- Your responses to surveys that we may ask you to complete for research purposes

How We Use the Information We Collect

We may use or disclose information that we collect about you or that you provide to us, including any personal information, for one or more of the everyday business purposes or other business purposes, such as those described below:

- To provide you with the Services that you request from us
- To fulfill any other purpose for which you provide it
- To provide you with notices about your account
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us
- To notify you about changes to the Services we offer
- For any other purpose disclosed by us when you provide the information
- For any other purpose with your consent
- To conduct transactions, surveys, research, marketing, data analysis, and enrichment
- To comply with any court order, law, or legal process, including to respond to any government or regulatory request
- To enforce or apply any other policies and notices linked on the Website
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of WaFd Wealth, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and identity verification

Categories Of Third Parties And Disclosure Of Personal Information

We may disclose the personal information that we collect from or about you with our subsidiaries, affiliates, and third parties for everyday business purposes and other business purposes to the following categories of third parties or service providers:

- To our subsidiaries and affiliates (i.e., companies related to us by common ownership or control)
- To our service providers and other third parties we use to support our business
- To other financial institutions that jointly offer, endorse, or sponsor financial products or services with us
- To other individuals or entities, when we believe that disclosure is necessary to report suspicious activities, prevent physical harm, financial loss, or violations of our agreements and policies
- To regulators and other organizations or individuals who are legally entitled to receive such information
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of WaFd Wealth's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us about our Site users is among the assets transferred

Third-Party Sites and Services

Our Website may contain links to third party websites and other online services, which are not governed by this Policy. As such, we encourage you to learn about the privacy and security practices of those third parties. We are not responsible for the privacy or security of such websites and other online services, nor the online collection, use or sharing of personal or non-personal information by third parties.

Text Privacy

WaFd Wealth will never ask you for personal information when you communicate with us by text. Communicating with us by text is not a secure method for sending personal or financial information. For that reason, we ask that you do not include personal information during



conversations through this method. If you need to discuss your personal or financial information, please call.

Call and Text Recording

Your calls and texts may be recorded and monitored for quality assurance, training, and compliance purposes. These recordings may include any personal information you share during the conversation. In addition to our internal teams, our service providers, and other third parties, may also have access to your communications with us. These service providers assist us with call and text monitoring, data processing, and analysis to improve our services. Please note that these third parties are authorized to access and use your information solely for the purposes outlined in this Policy.

E-Mail Privacy

WaFd Wealth will never ask for personal information through e-mail. E-mail is not a secure method for sending personal or financial information including:

- Social Security Numbers
- Account Numbers
- Driver License or State ID Numbers

If you need to send personal information to WaFd Wealth, please contact us to learn more about our secure e-mail encryption portal.

Accuracy of Your Information

The accuracy of your account and other personal information is important. If you have a financial product or service with us and you find that any personal information we have or have reported to another party does not appear to be accurate, please contact us as follows:

WaFd Wealth
1215 Fourth Avenue, 22nd Floor
Seattle, WA 98161
206-467-2800

Please include your account number, if available.

Visitors Residing Outside the United States



The Sites and services are controlled and operated by us from the United States and are not intended to subject us to the laws or jurisdiction of any country or territory other than those of the United States. If you visit or use our online services, your personal and non-personal information may be collected, stored, used, and processed in and transferred to, from, and within the United States. In such instances, applicable U.S. federal and state laws shall govern. If you are a non-U.S. resident, such laws may not provide the same level of protection as the laws of the country of your residence.

Changes to Our Privacy Policy

We reserve the right to update this Policy from time to time to comply with applicable laws and to reflect changes in our Services. For this reason, we encourage you to periodically review this Policy. If we make changes to this Policy, we will revise the "Last Updated" date shown at the top of this Policy and post the revised Policy on the Website and through our other online services. The changes will become effective when we post the revised Policy. Your visit or use with the Website or Services following such posting means that you accept the revised Policy.

Contact Us

If you have any questions regarding this Privacy Policy, please contact us at:

WaFd Wealth
1215 Fourth Avenue, 22nd Floor
Seattle, WA 98161
206-467-2800