



March 16, 2020

Dear ,

Effective March 17, WaFd Bank is restricting access to all branch lobbies through March 31.

WaFd Bank is working to provide safe banking options for our clients. Though our lobbies are closed to the public, almost all branches remain open, staffed and operating with normal business hours. We are implementing these restrictions on lobby traffic to follow guidelines for social distancing designed to protect public health. We will continue to sanitize our locations by routinely wiping down all hard surfaces including ATM screens, drive up windows and night deposit drops. We continue to follow the guidance of the [National Department of Health and Human Services](#) and [Centers for Disease Control](#) to combat and contain the Novel Coronavirus (COVID-19) throughout the eight western states we serve.

Restricted Lobby Access

Despite many school and retail closures, bank locations remain open to serve clients through the drive-up windows, the night deposit drops, local staff via the phone, and ATMs. If your branch does not have a drive through or night deposit, please visit one of our other WaFd Bank locations or call ahead to discuss how we can assist you. If you have questions or need access to your safe deposit box, please call your branch or the Client Care Center to make necessary arrangements at 1-800-324-9375.

Branch Closures

When we are made aware of potential direct exposure to the virus, that location may be temporarily closed to undergo deep cleaning. In some cases, a branch may be closed for longer periods related to the inability to safely conduct transactions and maintain social distance between clients and our employees. A list of closed offices can be found [here](#).

Other Ways to Bank with Us

As we work through this National Emergency, we encourage our clients to use mobile and online banking as well as phone banking. Our bank ATMs accept both cash and check deposits. If you need assistance via the phone, please call our Client Care Center 24 hours a day, 7 days a week at 1-800-324-9375. And note that many stores are reluctant to accept cash for the health and safety of the employees. Using your debit card to access your funds is recommended.

Businesses Needing Assistance

WaFd is pleased to be in a position of strength that allows us to offer lines of credit to small businesses who have been impacted by COVID-19. You'll find details on our Small Business Lifeline [here](#).

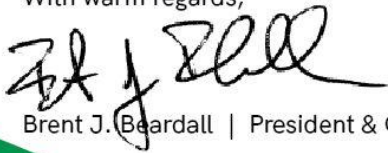
Thank You

Please check back for further updates. We encourage everyone to practice the health safety tips recommended by the [Centers for Disease Control](#).

Overall, we are optimistic. We know the next weeks and months of mandated restrictions on our activities will be painful, but we also believe in the capacity of Americans to work through challenges together. We are confident our economy will return to a point of stability, and in the meantime, want to recognize that the most important attribute about your deposits today is that they are safe. WaFd is highly capitalized, making us one of the strongest banks in the United States.

We truly appreciate your business, are honored to serve you, and thank you for your understanding as we work through this period together.

With warm regards,



Brent J. Beardall | President & CEO | WaFd Bank



425 Pike Street | Seattle, WA 98101
1-800-324-9375
info@wafd.com
Click [here](#) to unsubscribe.





March 12, 2020

WaFd Bank Launches Small Business Lifeline in Response to Coronavirus

SEATTLE, WASHINGTON - Washington Federal, Inc. (Nasdaq: WAFD) (the “company”), parent Company of Washington Federal Bank, National Association “WaFd Bank” today announced it will immediately start offering small business lines of credit up to \$200,000 interest free for 90 days to businesses affected by Coronavirus (COVID-19). WaFd Bank is committing up to \$100 million in lines of credit to help the business community weather this financial disruption. “Businesses are already struggling as our neighbors limit shopping and eating at restaurants to follow public health orders to avoid large crowds. We want to offer these impacted business owners a lifeline to help them make it through this crisis,” says President and CEO Brent Beardall.

WaFd Bank will expedite processing for lines of credit up to \$30,000 to existing and new credit worthy clients in their regional market who have been in operation at least two years and can show a 10 percent loss in revenue due to the impact of Coronavirus. Please contact a WaFd banker to learn more, or visit us at www.wafdbank.com

Washington Federal Bank, a national bank with headquarters in Seattle, Washington, has 234 branches in eight western states. To find out more about WaFd Bank, please visit our website www.wafdbank.com. WaFd Bank uses its website to distribute financial and other material information about the Company.

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Contact:
Brad Goode
Washington Federal, Inc.
425 Pike Street, Seattle, WA 98101
(206) 626-8178