

# Privacy Statement

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## Online Banking

 Username
 
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Here at Washington Federal, we know you want to keep your financial matters private.

Our goals are to serve you as effectively and conveniently as possible and to ensure that information you share with us remains confidential. That's why we've adopted the following privacy principles.

### Collecting 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. This policy applies to Washington Federal and all of our 234 branches as well as our affiliated insurance company, First Insurance.

**What?** If we collect information about you, we will do so only for a specific business purpose; and if you request, we will tell you why we are collecting the information. For example:

- We require information about your credit history and your home in order to determine whether you qualify for a home loan.
- We ask for your Social Security number when we open a new savings account because we are required to do so by the Internal Revenue Service.
- We ask for other personal identifying information so that we can protect your account from fraud.

**How?** We collect, retain and use information about you only in order to:

1. Allow us to conduct our business with you,
2. Satisfy legal reporting requirements,
3. Administer our internal operations, and
4. Provide you with information regarding our products and services which you may find of value.

**Unlike many financial institutions, Washington Federal does not disclose any non-public personal information about you to anyone outside of our company for the purpose of marketing their products or services.**

### Sharing information:

How we may share information with third parties:

|   | Does Washington Federal share? | Can you limit this sharing? |
|---|--------------------------------|-----------------------------|
| When information is provided to a reputable credit reporting agency   | Yes                            | No                          |
| When we hire a vendor or service company to prepare our account statements or provide support for one or more of our products or services | Yes                            | No                          |
| When you ask us to share in order to complete a transaction initiated by you  | Yes                            | No                          |
| To respond to court orders and legal investigations   | Yes                            | No                          |
| To offer Washington Federal's own products and services to you when we believe it is appropriate  | Yes                            | No                          |
| For affiliated companies to offer their products and services to you  | No                             | N/A                         |
| For unrelated companies to offer their products and services to you   | No                             | N/A                         |

### Protecting your information:

**With** When it is necessary to provide personally identifiable information about you to a party outside of

**outside vendors** our organization, we require them by contract to safeguard your personal and confidential information. These vendors must abide by our privacy policies and applicable law.

**Within Washington Federal** Washington Federal has policies and procedures in place to limit access to your personal information to those employees with a specific business reason for knowing such information. We educate our employees about the importance of confidentiality and customer privacy, and we have appropriate policies to enforce employee responsibility regarding the privacy of customer information. We maintain physical and electronic safeguards to protect your non-public personal information.

### Making sure information is accurate:

Maintaining accuracy of your personal information is important to us. We have procedures in place to help ensure that your personal information is accurate, current and complete. We also have procedures to correct inaccurate information in a timely manner, including processes to update information or remove outdated information. For example, if a customer requests a change of address, we have procedures in place to help us verify that the person requesting the change is authorized to do so. If you discover any information we have about you that is incorrect, please let us know.

### Changes to our policy:

We reserve the right to change our Privacy Policy from time to time. If at any time in the future, it is necessary to disclose any of your personal information in a way that is inconsistent with this policy, we will give you advance notice of the

proposed change so that you will have the opportunity to opt out of such disclosure.

If you have questions about our [Privacy Policy](#), please call us at 206-624-7930 or [email us](#). We will be glad to answer your questions.