Washington Federal. invested here.

1001 W Idaho St Boise, ID 83702 o: 208-338-7400 f: 208-338-7322

www.washingtonfederal.com

May 5, 2015

Information Regarding Your Debit Card Dispute

RE: Debit Card XXXX-XXXX-X949-1204

Dear Mr Laham:

This letter serves as notification that Washington Federal's investigation into your debit card complaint on the above mentioned card, in the amount of \$75.00, has been completed.

The item you disputed was not a Visa transaction; rather a compensation for poor service from Delta. Washington Federal has no chargeback rights in this case.

Washington Federal as a courtesy will absorb the loss and reimburse you for the travel voucher Delta Airlines offered.

The credit posted into your account on May 4, 2015 will remain in effect.

This dispute has been resolved and requires no further action by you.

Sincerely,

Barbara Ahrens Debit Card Manager

Cc. Roy Whitehead Linda Brower Elaire Bachman