UNITED STATES OF AMERICA BUREAU OF CONSUMER FINANCIAL PROTECTION

ADMINISTRATIVE PROCEEDING
File No. 2020-BCFP-0019

In the Matter of:

ORDER TERMINATING THE CONSENT ORDER

Washington Federal Bank, N.A.

With the consent of Washington Federal Bank, N.A. (Respondent) and through its President and Chief Executive Officer, the Consumer Financial Protection Bureau (Bureau) issued a Consent Order effective October 27, 2020, for violations of the Home Mortgage Disclosure Act (HMDA), 12 U.S.C. §§ 2801–2810, its implementing regulation, Regulation C, 12 C.F.R. pt. 1003,¹ and § 1036(a)(1)(A) of the Consumer Financial Protection Act of 2010 (CFPA), 12 U.S.C. § 5536(a)(1)(A), related to erroneous mortgage-loan data for 2016 and 2017.

To this date, Respondent has fulfilled several obligations under the Consent

¹ All references to Regulation C are to the version in effect during the Relevant Period.

Order, including, among other things, paying a civil money penalty of \$200,000, and creating and implementing a Compliance Plan designed to ensure that Respondent's collection, recording, and reporting of HMDA data complies with applicable Federal consumer financial laws and the terms of the Consent Order.

Pursuant to its authority under 12 U.S.C. § 5563(b)(3), the Bureau hereby terminates the October 27, 2020 Consent Order.

Accordingly, under Paragraph 75 of the Consent Order, the Bureau directs that the Consent Order be, and hereby is, terminated this ______ day of September, 2025.

Russell Vought Acting Director

Consumer Financial Protection Bureau