



This is important information about your account with:

Washington Trust Bank
PO Box 2127
Spokane, WA 99210-2127
(800) 788-4578

STUDENT CHECKING

Truth-In-Savings Disclosures

Minimum Balance to Open. \$10

Fees and Charges. The following fees and charges apply to this account:

Monthly Service Charge: \$0

Paid Overdraft Fee: None, in some cases, items causing an overdraft may be paid.

Returned Item Fee: None, in some cases, items causing an overdraft will be returned.

Additional Terms. The following additional terms apply to this account:

Standard Overdraft Practices: Debit Cards and the account are ineligible.

Check Writing: This is a check-less account. Do not write or order checks for this account. Do not order checks through check printing vendors. Any debit transactions on this account that involve a check, including written checks, check by phone or third-party authorizations that come through as a check will not be honored, even if there is enough money in the account. You may be charged by the merchant for any unpaid transactions. Any fees charged are between you and the merchant. Washington Trust Bank is not responsible for, and will not refund, fees charged by the merchant. When providing account and routing numbers to merchants to make a purchase or payment in person, electronically or over the phone, you need to ensure that the merchant is using the ACH (Automated Clearing House) system to process the transaction as an electronic debit. An ACH is an accepted form of payment for this account.

Online Banking Access for Minors: By opening this account jointly with a minor, you acknowledge and agree that the Bank may establish and issue an online and/or mobile banking profile ("Digital Banking Profile") for the minor listed as an account owner. The minor's Digital Banking Profile will be subject to the Bank's separate Online and Mobile Banking Terms and Conditions, which will be presented to the minor during the initial login or enrollment process. By proceeding with the account opening, you:

1. Authorize the Bank to create and maintain a Digital Banking Profile for the minor.
2. Consent on behalf of the minor to the minor's receipt and acceptance of the applicable Online and Mobile Banking Terms and Conditions.
3. Acknowledge and agree that the minor's use of the Digital Banking Profile, including acceptance of such terms electronically, shall be deemed authorized by you.
4. Accept responsibility for all transactions conducted through the minor's Digital Banking Profile unless prohibited by applicable law.

Bill Pay: The ability to send Bill Pay transactions will be disabled for the minor's online banking profile. Any Bill Pay transactions sent as a check from this account will be returned, see "Check Writing" above.

Graduation: In the month following the minor's 18th birthday this account will automatically convert to a Simplicity Checking Account.

Please refer to the Common Features (Limits and Fees) for additional fees which may apply.

Terms referenced throughout this document are defined in detail within the Personal Account Terms and Conditions.

Account Disclosure Definitions

Average Ledger Balance: is calculated by adding the balance in the account for each day of the statement period and dividing that figure by the number of days in the period.

Collected Balance: is the balance in the account at the end of the day as shown on our records of the Bank, calculated by adding the deposits to and subtracting the withdrawals and any collectable float from the beginning balance of the day.

Ledger Balance: is the balance in the account at the end of the day as shown on our records of the Bank, calculated by adding the deposits to and subtracting the withdrawals from the beginning balance of the day.

Minimum Ledger Balance: the lowest end-of-day balance in an account during a statement cycle; a certain minimum daily balance is often required with interest-bearing accounts to avoid a monthly maintenance fee.

Prior Month's Combined Minimum Ledger Balance: is the combined balances based on the prior month's lowest daily balance of the account during the 30-day statement period.
