

## Simplicity Checking Basic Terms and Conditions

<b>Account Opening and Usage</b>	Minimum Deposit to Open Account	\$50	
	Monthly Service Charge	\$3	Charged monthly.
	Requirements to Receive Monthly Service Charge Refund	→	\$3 Monthly Service Charge refund if you have a direct deposit during your statement cycle or receive eStatements.
	Interest Bearing	→	No
	ATM Fees	None	Washington Trust Bank ATM
		\$2.50	Non-Washington Trust Bank ATM
	Stop Payment Fee	\$20	Charged per request to stop ACH or check.
Other Service Fees	→	Please refer to the Personal Banking Account Service Fees and Charges Common Features for additional fees which may apply.	
<b>Insufficient Funds and Overdraft Fees</b>	Paid Overdraft Fee	\$15	Charged for each item paid when account has insufficient funds.
	Returned Item Fee	\$15	Charged for each item returned when account has insufficient funds.
	Maximum Number of Overdraft Fees Per Day	Five	Maximum number of Paid Overdraft and Returned Item fees charged per business day.
	Minimum Amount Required to Trigger an Overdraft Fee	\$25	No Paid Overdraft or Returned Item Fees will be charged if you are overdrawn by \$25 or less.
<b>Overdraft Coverage Options</b>	Overdraft Transfer Fee	None	See the Overdraft Protection Agreement in the Personal Products Deposit Account Disclosure for additional details and other options.
<b>Debit Card Overdraft Options for Consumers</b>	<b>Option A:</b> Opt-Out (default) No overdraft service	→	If you opt-out of our Standard Overdraft Practices, your ATM and everyday debit card transactions may not be authorized if they cause an overdraft.
	<b>Option B:</b> Opt-In Paid Overdraft or Returned Item Fee	\$15	If you opt-in to our Standard Overdraft Practices, and an ATM or everyday debit card transaction overdraws your account, overdraft fees may apply. Please refer to our Standard Overdraft Practices.
<b>Processing Policies</b>	Posting Order The order in which withdrawals and deposits are processed.	→	Generally, for each business day Washington Trust Bank will: <b>FIRST</b> , process deposits to your account. <b>SECOND</b> , process debit card and ATM transactions by date and time sequence (date and time sequence refer to the date and time of purchased authorization at merchant). <b>THIRD</b> , process ACH (automatic withdrawal) in ascending order amount (smallest to largest). <b>NEXT</b> , process checks in numerical order.

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<b>Processing Policies</b> (continued)	<b>Funds Availability Policy</b> When funds deposited to your account are available.	→	Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. <ul style="list-style-type: none"> <li>• <b>Cash deposit with teller: Same business day</b></li> <li>• <b>Direct Deposit/Wire Transfer: Same business day</b></li> <li>• <b>Check deposit: Usually the next business day</b></li> </ul> If something causes a longer hold on a deposit, the first \$225 will be available on the first business day. A "business day" is a non-holiday weekday. Deposits made directly to an employee at a branch on a business day, will be considered the day of your deposit. Deposits received at a Washington Trust Bank ATM after 12:00 noon on a banking day will be considered received at the opening of the next business day.
<b>Dispute Resolution and Contact Information</b>	<b>Dispute Resolution Agreement</b> <b>Washington Trust Bank</b> <b>P.O. Box 2127</b> <b>Spokane, WA 99210</b> <b>800.788.4578</b>	→	In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed, as soon as you can. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. You can also call or write us at this number or address for general customer service support.
<b>Important Definitions</b>	<p><b>eStatement:</b> An electronic version of your statement provided via the Internet. eStatements are available to Digital Banking customers and may be provided daily, weekly, monthly or quarterly depending on your statement cycle date. Must maintain an active Digital Banking account to receive eStatements.</p> <p><b>Insufficient Funds:</b> When you do not have enough funds in your account to cover an item. The item is declined as insufficient funds and returned unpaid.</p> <p><b>International Service Assessment:</b> When applicable, this charge will appear on your statement as "Int Fee." Refer to the Personal Products Deposit Account Disclosure for additional details.</p> <p><b>Item:</b> Any check, ACH, withdrawal, debit card purchase, funds transfer, fee, charge or other amount that is added to or subtracted from your account.</p> <p><b>Non-Washington Trust Bank ATM Fee:</b> When applicable, this charge will appear on your statement as "[ATM Location] W/D SVC".</p> <p><b>Overdraft:</b> When there are not enough available funds in your account to cover an item. We authorize and pay the item and overdraw your account.</p> <p><b>Overdraft Coverage:</b> The linking of your eligible Washington Trust Bank checking account to another Washington Trust Bank account (checking, savings, or money market account, a credit card in good standing or a qualifying line of credit) to automatically transfer available funds to cover purchases and prevent returned checks and declined items when there are not enough available funds in your checking account.</p> <p><b>Recurring Direct Deposit:</b> Electronic transfer of funds directly from the payer bank received in your account at Washington Trust Bank.</p> <p><b>Refund:</b> A payment of a sum of money back to your account.</p> <p><b>Service Charge:</b> Assessed to your deposit account for a service or product. Can be monthly, quarterly, annually, periodic or a one-time charge.</p> <p><b>Statement Cycle:</b> Generally, a thirty- or thirty-one-day period.</p> <p><b>Waived:</b> When a service charge or fee is not charged to your account.</p>		

Please refer to the Personal Products Deposit Account Disclosure for full disclosure details.

