



This is important information about your account with:

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

SIGNATURE CHECKING

## Truth-In-Savings Disclosures

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### Rate Information.

At our discretion, we may change the interest rate(s) for this account.

The interest rate(s) and annual percentage yield (APY) are shown on the current Rate Sheet and may change at any time.

**Additional Rate Information.** Annual Percentage Yield (APY) assumes principal and interest remain on deposit for one year. The minimum balance required to obtain the stated Annual Percentage Yield is calculated based on the collected balance in the account. Any fees charged on these accounts could reduce earnings.

**Crediting Frequency.** The interest will be credited into this account at the end of each statement cycle. Depending on the statement end date if interest earned is greater than interest paid the difference of the interest earned will be paid on the following statement.

**Compounding Frequency.** The interest will be compounded daily.

**Daily Balance Computation Method.** The interest is calculated by the daily balance method which applies a daily periodic rate to the principal in the account each day.

**Accrual of Interest on Noncash Deposits.** The interest will begin to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) into your account.

**Minimum Balance to Open.** \$50

**Minimum Balance to Obtain the Disclosed Annual Percentage Yield.** You must maintain a minimum daily balance of \$1.00 in your account each day to obtain the disclosed annual percentage yield.

**Minimum Balance to Avoid a Fee.** \$20 Monthly Service Charge Refund will be posted to the account each statement period if the prior month's minimum ledger balance is \$15,000 or more in your combined checking, savings, money market deposit accounts, certificates of deposit and Individual Retirement Accounts. Personal accounts with Primary, Joint, or trustee ownership (with a signer in common) may be included in the combined balances.

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

- Monthly Service Charge: \$20 charged monthly.
- Overdraft Courtesy Refund: After the end of each calendar quarter, a Paid Overdraft fee or Returned Item Fee refund will be credited back to the account if an overdraft occurrence was charged to the account during that quarter.
- Non-Washington Trust Bank ATM Fee Waiver: No fee charged for five non-Washington Trust Bank ATM withdrawals per calendar month, unless otherwise noted.

**Additional Terms.** The following additional terms apply to this 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

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**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.

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