

Common Features

(Limits and Fees)

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

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

ATM/Visa Debit Card

| | |
|---|--------------------------------|
| Expedited Card Shipping Fee | \$30 |
| WTB ATM Withdrawal | No charge |
| MoneyPass Affiliated ATM | No charge |
| Non-WTB ATM Withdrawal | \$2.50 per withdrawal/transfer |
| Non-WTB ATM operators may charge additional fees Appears on statement as "[ATM Location] W/D SVC." | |
| International Service Assessment | Varies |
| Appears on statement as "Int Fee" | |

Cashier's Checks and Money Orders

| | |
|------------------|-----------|
| Cashier's Checks | No charge |
| Money Orders | No charge |

Non-Customer Check Cashing

| | |
|-------------------------|-----|
| Federal or State Checks | \$6 |
| Government Checks | \$6 |

Check Order Services

| | |
|-------------------------------|-----------------------------|
| Check Order Delivery Services | Varies with delivery method |
| Check Printing Charges | Varies with style ordered |

Collections (Domestic & Foreign)

| | |
|--|----------------------------|
| Collections | \$25 min. pass through fee |
| WTB facilitates payments for a non-check drawn on a U.S. bank (domestic) or for a check drawn on a non-U.S. bank (foreign) | |

Deposited Item Returned

| | |
|-------------------------|------------------------|
| Deposited Item Returned | No charge |
| Special Return Handling | \$10 per month minimum |

Dormant Account

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|--|---------------|
| Dormant Account Fee | \$6 per month |
| Imposed on accounts with no customer-initiated activity (deposits, withdrawals, transfers) within the past 30 consecutive months | |

Expedited Online Bill Payment

| | |
|--|-----------------------------|
| Expedited Online Bill Payment | Varies with delivery method |
| Pricing presented when using WTB Online or by calling (800) 788-4578 | |

Garnishments/Levies

| | |
|---------------------|-------------------------------------|
| Garnishments/Levies | \$75 Unless limited by state law |
|---------------------|-------------------------------------|

Image with Statement Fee

| | |
|--------------------------|-----------|
| Image with Statement Fee | No charge |
|--------------------------|-----------|

Notary

| | |
|--|-----------------------|
| Notary Fee for Non-Customer | Varies with state law |
| Notary Fees by State: Washington: \$15, Oregon: \$10, Idaho: \$5 | |

Paid Overdraft & Returned Item

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|---|------|
| Paid Overdraft Fee | \$15 |
| Imposed on any items* we pay which create an overdraft on your account. | |

| | |
|--|------|
| Returned Item Fee | \$15 |
| Imposed when items* presented are returned unpaid. | |

Daily Maximum: In combination, the maximum number of Paid Overdraft and Returned Item Fees charged is five (5) per business day. No Paid Overdraft or Returned Item Fees will be charged if you are overdrawn by \$25 or less.

**Items refer to any check, ACH, withdrawal, debit card purchase, funds transfer, or other amount that is subtracted from your account.*

Safe Deposit Boxes

| | |
|-----------------|----------------------|
| Annual Rental | Varies with box size |
| Box Drilling | \$25 plus cost |
| Key Replacement | \$15 per key |

Statement Fees

| | |
|----------------------------------|-----------|
| Additional Statement Mailed | No charge |
| Paper Statement | No charge |
| Mailed, not electronic statement | |

| | |
|--|--------------------|
| Statement Copy | No charge |
| Stop Payment Fee | |
| Stop Payment Fee | \$20 |
| Sweep Transaction Charge | |
| Funds Transfer for Overdraft Coverage from WTB Line of Credit | No charge |
| Funds Transfer for Overdraft Coverage from WTB Checking, Savings, or Money Market | No charge |
| Wire Transfers, Each Wire | |
| Domestic Wire Transfer - Outgoing | \$25 |
| Foreign Wire Transfer - Outgoing | \$40 |
| Additional foreign wire fees may be assessed by correspondent banks | |
| Domestic or Foreign Wire Transfer - Incoming | \$13 |
| On-Us Wire Transfer - Outgoing | \$7 |
| On-Us Wire Transfer - Incoming | \$7 |
| Online Domestic Wire Transfer - Outgoing | \$10 |
| Online Foreign Wire Transfer - Outgoing | \$25 |
| Business Coin and Currency Fees | |
| Coin Deposited | \$4.20 per bag |
| If the amount of coin within the bag exceeds \$500, a charge for two bags may be assessed. | |
| Coin Purchased | \$0.05 per roll |
| Currency Deposited | \$0.90 per \$1,000 |
| Currency Purchased | \$0.50 per \$1,000 |
| Night Depository | |
| Zipper Bag | \$5 |
| Locking Bag | \$22 |
| Standard Daily Card Limits | |
| ATM Card | |
| ATM Withdrawal | \$519 |
| Point of Sale | \$0 |
| Debit Card | |
| ATM Withdrawal | \$519 |
| Point of Sale | \$5,000 |
| Signature Checking Debit Card | |
| ATM Withdrawal | \$1,030 |

| | |
|---------------------------|----------|
| Point of Sale | \$10,000 |
| HELOC Debit Card | |
| ATM Withdrawal | \$1,030 |
| Point of Sale | \$20,000 |
| Health Savings Debit Card | |
| ATM Withdrawal | \$519 |
| Point of Sale | \$5,000 |