

## Common Features

### (Limits and Fees)

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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	No charge
Government Checks	No charge

#### **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
<b>Dormant Account</b>	
Dormant Account Fee	\$6 per month
Imposed on accounts with no customer-initiated activity (deposits, withdrawals, transfers) within the past 30 consecutive months	
<b>Expedited Online Bill Payment</b>	
Expedited Online Bill Payment	Varies with delivery method
Pricing presented when using WTB Online or by calling (800) 788-4578	
<b>Garnishments/Levies</b>	
Garnishments/Levies	\$75
	Unless limited by state law
<b>Image with Statement Fee</b>	
Image with Statement Fee	No charge
<b>Notary</b>	
Notary Fee for Non-Customer	No charge
<b>Paid Overdraft &amp; Returned Item</b>	
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.	
<i>*Items refer to any check, ACH, withdrawal, debit card purchase, funds transfer, or other amount that is subtracted from your account.</i>	
<b>Safe Deposit Boxes</b>	
Annual Rental	Varies with box size
Box Drilling	\$25 plus cost
Key Replacement	\$15 per key
<b>Statement Fees</b>	
Additional Statement Mailed	No charge
Paper Statement	No charge
Mailed, not electronic statement	
Statement Copy	No charge

**Stop Payment Fee**

Stop Payment Fee	\$20
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**Sweep Transaction Charge**

Funds Transfer for Overdraft Coverage from WTB Line of Credit	No charge
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Funds Transfer for Overdraft Coverage from WTB Checking, Savings, or Money Market	No charge
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**Wire Transfers, Each Wire**

Domestic Wire Transfer - Outgoing	\$25
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Foreign Wire Transfer - Outgoing	\$40
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Additional foreign wire fees may be assessed by correspondent banks

Domestic or Foreign Wire Transfer - Incoming	\$13
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On-Us Wire Transfer - Outgoing	\$7
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On-Us Wire Transfer - Incoming	\$7
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Online Domestic Wire Transfer - Outgoing	\$10
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Online Foreign Wire Transfer - Outgoing	\$25
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**Business Coin and Currency Fees**

Mixed Coin Dep Less than 25lb	\$4.20 per bag
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If the amount of coin within the bag exceeds \$500, a charge for two bags may be assessed.

Coin Purchased	\$0.05 per roll
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Currency Deposited	\$0.90 per \$1,000
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Currency Purchased	\$0.50 per \$1,000
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Full Fed Bags Dep - Single Denom	\$1
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**Night Depository**

Zipper Bag	\$5
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Locking Bag	\$22
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**Standard Daily Card Limits****ATM Card**

ATM Withdrawal	\$519
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Point of Sale	\$0
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**Debit Card**

ATM Withdrawal	\$519
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Point of Sale	\$5,000
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**Signature Checking Debit Card**

ATM Withdrawal	\$1,030
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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