Washington Trust Bank
Member FDIC

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

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 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)	$25 min. pass through fee

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Deposited Item Returned

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

Expedited Online Bill Payment

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

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	No charge

Paid Overdraft & Returned Item

Paid Overdraft Fee Imposed on any items* we pay which create an overdraft on your account.	$15
Returned Item Fee 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.*	$15

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 Mailed, not electronic statement	No charge
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
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 Additional foreign wire fees may be assessed by correspondent banks	$40
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

Mixed Coin Dep Less than 25lb If the amount of coin within the bag exceeds $500, a charge for two bags may be assessed.	$5.00 per bag
Coin Purchased	$0.10 per roll
Currency Deposited	$1.10 per $1,000
Currency Purchased	$1.10 per $1,000
Full Fed Bags Dep - Single Denom	$1.25

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

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ATM Withdrawal	$1,030
Point of Sale	$20,000
Health Savings Debit Card	
ATM Withdrawal	$519
Point of Sale	$5,000
Student Checking Debit Card	
ATM Withdrawal	$519
Point of Sale	$500

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