Washington Trust Bank
Member FDIC

SMALL BUSINESS CREDIT CARD DISCLOSURE – VISA®

FEATURE	VISA® SMALL BUSINESS
INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	**0%** introductory APR for 6 months. After that, your APR will be **16.99%**. (This APR will vary with the market based on the Prime Rate.)
APR for Cash Advances	**19.99%** (This APR will vary with the market based on the Prime Rate.)
Penalty APR and When it Applies	**22.99%** This APR may be applied to your account if you are more than 60 days late in making your required monthly Minimum Payments. This APR will vary with the market based on the Prime Rate. **How Long Will the Penalty APR Apply?** If your APRs are increased for the reason above, the Penalty APR will apply until you make six (6) consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than **$1.00**.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at **http://www.consumerfinance.gov/learnmore**.
FEES	
Annual Fee	**None**
Transaction Fees	
· Cash Advances	**4%** of the amount of each cash advance
· Foreign Transaction	**None**
Penalty Fees	
· Late Payment	**$35.00**
· Over Limit	**$35.00**
· Returned Payment	**$35.00**

How We Will Calculate Your Balance
We use a method called "average daily balance (including new purchases)." See your account agreement for more details.

Loss of Introductory APR
We may end your introductory APR and apply the Penalty APR if you are more than 60 days late in making your required monthly payment.

Billing Rights
Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement. All Annual Percentage Rates (APRs) are based on the Prime Rate or Index Rate in effect as of the date of publication, October, 2026. This information may have changed after that date. To find out what may have changed, call us at **800.788.4578** or write us at **P.O. Box 2127, Spokane, WA 99210-2127**.

Department of Defense Consumer Credit Disclosure
Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

My payment obligation for my loan is as follows: My payment schedule will be monthly with a minimum payment of 3% of the total balance (rounded up to the next whole dollar) or $10, whichever is greater. I may call **855.682.0794** toll-free to receive the contents of this disclosure orally.