

Electronic Procedure Disclosure

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

This disclosure details the procedures that you and we will follow in conducting transactions electronically, including the means by which you provide or withhold consent to do so. By following this procedure, you will be able to sign transaction documents with an Electronic Signature, subject to any limitations we may provide (subject to our policy for when an Electronic Signature will be accepted). This disclosure also describes the process that must occur before we can provide you with electronic disclosures and notices (such as by email or other electronic messages, or using online services).

The disclosure also describes your rights relative to conducting transactions electronically and relative to electronic receipt of disclosures and notices, as well as the consequences of later withdrawing your consent to receive disclosures and notices electronically. We recommend you retain a copy of this disclosure along with all the other disclosures and agreements related to this transaction.

Definitions: Throughout this disclosure, “we” means the Financial Institution identified above, and “you” means the party applying for accounts or services using these electronic procedures.

“*Electronic Signature*” means a digitized image of your handwritten signature or initials. “*Sign*” means to authenticate by applying or intending to apply your signature.

Procedures for Signing Documents Electronically

You and we wish to enter into a financial services transaction (opening an account, arranging for services, etc.).

You intend to sign documents for the transaction with an electronically-collected signature or initials, as applicable. You intend that the resulting Electronic Signature is your valid signature/initials.

You agree that any signed electronic document(s) will be as enforceable as any paper document(s) that you sign or initial with handwritten ink.

Before you sign any document(s) in the transaction, you review a completed but unsigned copy.

We and you review each area of the document(s) that requires any signature/initials, and we explain to you the purpose of each of the signatures/initials.

After you review and understand the document(s) and are ready to sign the document(s), you may create your Electronic Signature to sign each of the documents electronically using the electronic signature device that we provide.

After we add your Electronic Signature to the otherwise unaltered document(s), the document(s) will show your Electronic Signature and a date of the Electronic Signature. You will receive a copy of the documents you signed. We will retain the signed copies of the document(s).

Your electronic signature is only effective for the documents that are a part of the transaction.

You may withdraw your consent to sign with Electronic Signatures at any time before you sign the electronic signature device for the transaction.

Procedures and Conditions for Receiving Electronic Disclosures and Notices

First we must inform you as to the computer hardware and software requirements to receive and keep the electronic disclosures and notices. Then we must make an electronic request for your consent. Finally, you must give your consent electronically in response to our request.

You understand prior to consenting that:

1. Your consent applies only to disclosures and notices regarding your deposit accounts, excluding your periodic account statements;
2. Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
3. Even after consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by calling or writing us using the Contact Information provided below;
4. You can withdraw your consent at any time by calling us or writing us using the Contact Information provided below; and
5. You agree to promptly provide us with the information (such as a current email address or other relevant contact information) needed to communicate with you electronically and update us as to any changes in such information by calling or writing us using the Contact Information provided below;

We reserve the right to provide any disclosures or notices in a paper or nonelectronic form.

Regardless of anything in this agreement to the contrary, and except as otherwise provided by law or other agreements, you can give us all notices regarding your deposit accounts by email (or, to the extent permitted, using our online or mobile banking services), except for stop payment orders. Email notices must use your current email address on file with us and our then current email address. We reserve the right to have any notices confirmed in a paper or nonelectronic form upon our request.

Hardware and Software Requirements: To receive an electronic copy of the disclosures, notices, terms and conditions, other documents, and changes, you must have the following equipment and software:

1. A personal computer or other device which is capable of accessing the Internet;
2. Sufficient electronic storage capacity on your computer's hard drive and other data storage unit;
3. An Internet web browser which is capable of supporting 128-bit SSL encrypted communications with an approved version of browser software and/or operating system of the latest stable release of Microsoft Edge, Firefox, Chrome or Safari.
4. In addition to the system requirements specified in this document, customer's system must be equipped with a supported version of Adobe Acrobat Reader or similar software that must be able to open PDF 1.5+.
5. Customer certifies that he/she is able to open and view files in Portable Document Format or "PDF" files, such as Adobe Acrobat Reader which is available for downloading at <https://get.adobe.com/reader>.
6. Modifications to the Services in the future may require installation of upgrades to your browser software. You are responsible for any telephone or other connectivity charges incurred by accessing your bank accounts through the Services and for the installation, maintenance, and operation of your browser software and/or operating system.
7. Support for new browsers and browser versions will generally be accomplished as they become publicly adopted.

If you consent to receive electronic notices and our minimum hardware or software requirements change, we will notify you by paper or other nonelectronic method, by email, or by using the other relevant contact information you have provided to us.

Contact Information:

Washington Trust Bank
PO Box 2127
Spokane, WA 99210
Phone: (800) 788-4578
Email: washingtontrustbank@watrust.com

Your Consent to Conduct Transactions Electronically and Receive Disclosures Electronically

By following the electronic procedures disclosed above and continuing to conduct this transaction electronically according to the electronic signature procedure, you acknowledge that we have followed the procedure, you consent to this

procedure and declare your intent to sign using this procedure, and you acknowledge that you have received copies of and understand and agree to the terms of the transaction documents prior to signing.

You also consent to receive disclosures and notices electronically according to the terms and conditions described above.

You further provide your consent and confirm your and our compliance with the procedures described above by using the products or services related to this transaction. You also provide your consent by later acknowledging your prior receipt of this disclosure in any subsequently-executed account or service agreement.