

Personal Banking

Checking Accounts

Simply select the checking account that best fits your lifestyle.

Enjoy the ease and control of managing your account online, in a branch or from your mobile device. And, take advantage of these benefits:

- A Washington Trust debit card equipped with chip technology to help protect you from fraud during transactions.
- 24-hour access to your accounts through WTB Online, mobile banking (some mobile service provider fees may apply) or by calling Priority Service at **800.788.4578**.
- Set up alerts and bill payments to manage your payment schedule.
- Automated telephone banking access to check balances, make a transfer and check previous transactions.
- eStatements available through your online banking account.

Checking Accounts

| | Simplicity¹ | Preferred¹ | Signature¹ |
|---|---|---|---|
| | Basic checking with no monthly minimum balance requirement and no per-check charges. | Interest-earning checking with special benefits, discounts and services. | Checking with highest level of benefits/services, special discounts and competitive rates. |
| Earns Interest | No | Yes – tiered rates See rate sheet for current rates and tiers. | Yes – tiered rates See rate sheet for current rates and tiers. |
| Monthly Base Fee/Service Charge | \$3 | \$8 | \$20 |
| Paper Statements No charge for check images or eStatements ² | No charge | \$3 | No charge |
| Minimum Balance Requirements | None | Monthly service charge waived with \$2,500 minimum ledger balance ³ . | Monthly service charge refunded with \$15,000 minimum ledger balance between checking, savings, money market deposit accounts and CDs/IRAs ⁴ . |
| Service Charge Refund/Reward Credit | \$3 credit for direct deposit ⁵ or eStatements. | No | Yes |
| ATM Benefits/Fees | WTB and MoneyPass ATMs – \$0.00 Other ATMs – \$2.50 | WTB and MoneyPass ATMs – \$0.00 Other ATMs – \$2.50 (Two at no charge per calendar month.) | WTB and MoneyPass ATMs – \$0.00 Other ATMs – \$2.50 (Five at no charge per calendar month.) |
| ATM/Debit Card Limits | \$5,000 in purchases per day in combination with ATM withdrawals of \$500. | \$5,000 in purchases per day in combination with ATM withdrawals of \$500. | \$10,000 in purchases per day in combination with ATM withdrawals of \$1,000. |
| Overdraft Courtesy Refund | No | Yes – one per calendar quarter (Up to \$120 value.) ⁶ | Yes – one per calendar quarter (Up to \$120 value.) ⁶ |
| Overdraft Protection/Transfer of Funds | Yes See the Standard Overdraft Practices brochure and Personal Deposit Account Disclosure with Account Service Fees & Charges for details. | Yes See the Standard Overdraft Practices brochure and Personal Deposit Account Disclosure with Account Service Fees & Charges for details. | Yes See the Standard Overdraft Practices brochure and Personal Deposit Account Disclosure with Account Service Fees & Charges for details. |

¹\$50 minimum to open. Please see the Personal Deposit Account Disclosure for full terms and conditions. All accounts are FDIC insured within FDIC limits. ²Enroll in and maintain an active Washington Trust Bank online account and select eStatements. ³Minimum Ledger Balance: The lowest end of day balance in an account during a statement cycle; a certain minimum daily balance is often required with interest-bearing accounts to avoid a monthly maintenance fee. ⁴Prior Month's Minimum Ledger Balance: The balance based on the prior month's lowest daily balances of the account(s) during the 30-day statement period. Personal accounts with primary or secondary ownerships (with a signer in common) may be included in the combined balances. ⁵Recurring Direct Deposits: Electronic transfer of funds directly from the payer bank received in your account at Washington Trust Bank. ⁶Overdraft Courtesy Refund: After the end of each calendar quarter a \$30 Paid Overdraft/Returned Item Fee refund will be credited back to the account if an overdraft occurrence was charged to the account during that quarter.