Deposit Account Disclosures - Personal Products

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TERMS AND CONDITIONS OF YOUR ACCOUNT

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

AGREEMENT

This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of the branch in which your account is located and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws).

The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. summarize some laws that apply to common transactions;
2. establish rules to cover transactions or events which the law does not regulate;
3. establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document. Nothing in this document is intended to vary our duty to act in good faith and with ordinary care when required by law.

As used in this document the words “we,” “our,” and “us” mean the financial institution and the words “you” and “your” mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms “you” and “your” should not be interpreted, to expand an individual’s responsibility for an organization’s liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular. Throughout this document, when a provision is identified as being applicable to a certain state (for example, “in Washington”), it means that the provision is only applicable if your account is held at a branch located in that particular state. Any provision which is not described as applying to a particular state, applies to your account.

GLOSSARY OF TERMS - Personal Products:

ANNUAL PERCENTAGE YIELD (APY): The amount of interest paid to you by the bank on your account during the year.

AUTOMATED CLEARING HOUSE (ACH): Electronic file transfer of funds from one financial institution to another.

AVERAGE LEDGER BALANCE: Calculated by adding the balance in the account for each day of the statement period and dividing that figure by the number of days in the period.

BASE FEE IN MONTHLY SERVICE CHARGE: Monthly maintenance fee assessed to your deposit account.
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You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of withdrawal - We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account, other than a time deposit or demand deposit, or from any other savings deposit as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

UNDERSTANDING AND AVOIDING OVERDRAFT AND NONSUFFICIENT FUNDS (NSF) FEES - Generally - The information in this section is being provided to help you understand what happens if your account is overdrawn. Understanding the concepts of overdrafts and nonsufficient funds (NSF) is important and can help you avoid being assessed fees or charges. This section also provides contractual terms relating to overdrafts and NSF transactions.

An overdraft account will typically result in you being charged an overdraft fee or an NSF Fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

If you use our Standard Overdraft Practices and we cover a transaction for which there is not enough money in your account to pay, we will consider that an overdraft. We treat all other transactions for which there is not enough money in your account as an NSF transaction, regardless of whether we cover the transaction or the transaction is rejected.

Determining your available balance - We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Importantly, your "available balance" may not be the same as your account’s "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account’s actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions for which the bank has received payment (or checks that have cleared) and payments that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account in order to impact your available balance, read the subsection titled "A temporary debit authorization hold affects your account balance."

Overdrafts - You understand that we may, at our discretion, honor withdrawal requests that overdraft your account. However, the fact that we may honor withdrawal requests that overdraft your account does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how often or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. Discretionary overdrafts are those overdrafts for which there are other services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Nonsufficient funds (NSF) fees - If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we determine not to pay the item, we may charge you a fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the frequency of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented in an amount that is more than the amount of money in your account. If the amount of money in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment types - Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and checks. A check transaction is a transaction such as the use of a PIN, a signature, or a chip. An example of an ACH transaction is a preauthorized payment you have set up on a recurring basis. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the funds you have "paid out" and how those preauthorized payments you set up will help you to know what other transactions might still post against your account. For more information about how and when we process these different payment types, see the "Payment order of items" subsection below.

Balance information - Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds availability - Knowing when funds will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit how long those funds will be available for withdrawal. If your item is returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will recompute the credit of the item. We may determine moneys available in your account for the purpose of determining whether to return an item for insufficient funds at any time between the times we receive them and when we make the determination, but we may not do so. We pay interest on the amount of the credit of the item, but we do not pay interest on the amount of the funds available for withdrawal.

A temporary debit authorization hold affects your account balance - On debit card transactions, a temporary debit authorization hold affects your account balance. The temporary debit authorization hold assures the merchant that there is enough money in your account for the purpose of deciding whether to return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

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representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common) - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common.

Joint Account - No Survivorship (As Tenants In Common) - This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

Revolvable Trust or Pay-On-Death Account - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

In Idaho, OWNERSHIP OF ACCOUNT AND BENEFICIARY DESIGNATION - These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We reserve the right to refuse some forms of ownership on any or all of our accounts. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account - is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common or Community Property) - is an account in the name of two or more persons. Each of you intend that when you die the balance in the account (subject to any previous pledge to which we have agreed) will belong to the survivor(s). If two or more of you survive, you will own the balance in the account as joint tenants with survivorship and not as tenants in common. If the account is issued to a husband and wife, they intend that any community property in the account be transmuted (changed) into separate property and that all the property in the account, including earnings, be held jointly with the right of survivorship. Upon the death of either spouse the property will vest in the surviving spouse.

Joint Account - No Survivorship (As Tenants In Common) - This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the number of signatures necessary for withdrawal.

Community Property Account - No Survivorship - Such an account is issued to a husband and wife who intend that all of the property in the account, including earnings, be held as community property without right of survivorship.

Revolvable Trust or Pay-On-Death Account - If two or more of you create this type of account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating either of these account types may: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

BUSINESS, ORGANIZATION AND ASSOCIATION ACCOUNTS - Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law. Under our policy and procedures, we may choose to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

STOP PAYMENTS - The rules in this section cover stopping payment of items such as checks and drafts. Rule stopping payment on any type of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

We may accept an order to stop payment on any item from any one of you. You must make any stop-payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop-payment cutoff time. When you place your stop-payment order we will tell you what information we need to stop payment. This information must be exact since stop-payment orders are handled by computers. If your information is not exact your order will not be effective and we will not be responsible for failure to stop payment.

You may stop payment on any item drawn on your account whether you sign the item or not. Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was oral your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires.

If you stop payment on an item and we incur any damages or expenses because of this stop payment, you agree to indemnify us for those damages or expenses, including attorneys’ fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment of the payment order.

TELEPHONE TRANSFERS - A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing.

AMENDMENTS AND TERMINATION - We may change any term of this agreement. Relevant governing changes in interest rates are provided separately in the Truth-in-Savings disclosure in another document. For other changes we will give you reasonable notice in writing or by any other method permitted by law. We will provide reasonable account closure notice of seven business days and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s):

NOTICES - Any written notice you give us is effective when we actually receive it, and if it is mailed to us according to the specific delivery instructions provided elsewhere, if any. We must receive it in time to have a reasonable opportunity to act on it. If the notice is regarding a check or other item, you must give us sufficient information to be able to identify the check or item, including the precise check or item number, amount, date and payee. Written notice we give you is effective when it is deposited in the United States Mail with proper postage and addressed to your mailing address we have on file. Notice to any of you is notice to all of you.

STATEMENTS - Your duty to report unauthorized signatures, alterations and forgeries - You must examine your statement of account with “reasonable promptness.” If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to either share the loss with us, or bear the loss entirely yourself (depending on whether we used ordinary care and, if not, whether we substantially contributed to the loss). The loss could be not only with respect to items on the statement but other items unauthorized signatures or alterations by the same wrongdoer.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 30 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries, we will be able to impose a deduction against you despite the stop-payment order. If such a deduction is made, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your duty to report other errors or problems - In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error or problem - such as an encoding error or an unexpected deposit amount. Also, if you receive or we make available either your items or images of your items, you must examine them for any unauthorized or missing indorsements or any other problems. You agree that the time you have to examine your statement and items and report to us will depend on the circumstances. However, this time period shall not exceed 60 days. Failure to examine your statement and items and report any errors to us within 60 days of when we first send or make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours.

Errors relating to electronic fund transfers or substitute checks - For information on errors relating to electronic fund transfers (e.g., on-line, mobile, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Duty to notify if statement not received - You agree to immediately notify us if you do not receive your statement by the date you normally expect to receive it. Not receiving your statement in a timely manner is a sign that there may be an issue with your account, such as possible fraud or identity theft.

ACCOUNT TRANSFER - This account may not be transferred or assigned without our prior written consent.
DIRECT DEPOSITS - If we are required for any reason to reimburse the federal government for any or all portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the federal government from or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal process to collect the amount in respect of which we are obligated to reimburse the federal government.

TEMPORARY ACCOUNT AGREEMENT - If the account documentation indicates that this is a temporary account agreement, each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

ODERFUND PROTECTION AGREEMENT -

Overdraft Protection: To request Overdraft Protection, you must specify one or more checking accounts to be protected by the service, and specify one or more funding accounts. The funding account may be a checking, savings, or money market account, a credit card in good standing, or a qualifying line of credit. Personal checking account amounts may only be protected by personal funding accounts, and business checking accounts may only be protected by business funding accounts. Any person who is an authorized signer on both the protected checking account and the funding account may request the service without consent of other signers.

Overdraft Protection will become effective within a reasonable time after the bank receives and approves the request.

Activation: If an account with Overdraft Protection is overdrawn, available funds will automatically be transferred from the funding account to the protected account in increments of $10.00, or as much as is available, to pay the overdraft amount and any resulting sweep transaction charges. Sweep Transaction Charges, as disclosed in the Personal Banking Account Service Fees & Charges section, will be subtracted from the balance of the (accounts) each time funds are transferred.

If the account selected for overdraft protection coverage has insufficient funds to cover the overdraft transfer, all available funds in that account will be transferred and you may be charged a fee for both the transfer and the paid overdraft or returned item(s). Transfers and charges will appear on the periodic statements for each applicable account.

Termination of Overdraft Protection: Any authorized signer on the checking, savings or money market account used as the funding account, or any borrower on a credit card or line of credit account used as the funding account, may cancel Overdraft Protection in person or in writing.

Cancellation will be effective within a reasonable time after the bank receives the request.

SETOFF - We may (without prior notice and when permitted by law) set off the funds in this account against any due and payable debt of any of you or us now or in the future.

If this account is owned by one or more of you as individuals, we may set off any funds in the account against a due and payable debt a partnership owes us now or in the future, to the extent of your liability as a partner for the partnership debt.

If your debt arises from a promissory note, then the amount of the due and payable debt will be the full amount we have demanded, as entitled under the terms of the note, and this amount may include any portion of the balance for which we have properly accelerated the due date.

This right of setoff does not apply to this account if prohibited by law. Foreexample, the right of setoff does not apply to this account if: (a) it is an individual Retirement Account or other tax-deferred account, (b) the account is held to the order of a trustee or agent for a ward, (c) the account is subject to a lien or a security interest, (d) the account is under a debt transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (e) the debtor's right of withdrawal only arises in a representative capacity. We will not be liable for the donner of any check when the drawee occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of setoff.

In Washington, AGENT (Single Accounts only) - A single individual is the owner. The agent is merely designated to conduct transactions on the owner's behalf. The owner does not give any rights over the account, and the agent may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the agent.

We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

The owner may terminate the agency at any time, and the agency is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the agency, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an agent.

In Idaho, AUTHORIZED SIGNER (Individual Accounts only) - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. The owner does not give any rights over the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

AUTHORIZED SIGNER (Health Savings Accounts only) - A single individual is the owner. The authorized signer is merely designated to conduct transactions on the owner's behalf. The owner does not give any rights over the account, and the authorized signer may not in any manner affect the rights of the owner or beneficiaries, if any, other than by withdrawing funds from the account. The owner is responsible for any transactions of the authorized signer. We undertake no obligation to monitor transactions to determine that they are on the owner's behalf.

The owner may terminate the authorization at any time, and the authorization is automatically terminated by the death of the owner. However, we may continue to honor the transactions of the authorized signer until: (a) we have received written notice or have actual knowledge of the termination of authority, and (b) we have a reasonable opportunity to act on that notice or knowledge. We may refuse to accept the designation of an authorized signer.

RESTRICTIVE LEGENDS OR INDOSERENCES - The automated processing of the large volume of checks we receive prevents us from inspecting or looking for restrictive legends, or endorsements on checks or other items. For this reason, we are not required to honor any restrictive legend or indorsement or other special instruction placed on checks you write unless we have agreed in writing to the restriction or indorsement. Unless we have agreed in writing, we are not responsible for any losses, claims, damages, or expenses that result from your placement of these restrictions or indorsements on your checks. As a result, checks with restrictive legends placed on them, or checks that are not properly endorsed, are "must be presented within 90 days" or "not valid for more than $1,000.00." The payee's signature accompanied by the words "for deposit only" is an example of a restrictive indorsement.

CHECK PROCESSING - We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have exercised ordinary care if our automated processing is consistent with general banking practice, even though we do not inspect each item. Because we do not inspect each item, if you write a check to multiple payees, we can properly pay the check regardless of the number of indorsements unless you notify us in writing that the check requires multiple indorsements. We must receive the notice in time for us to have a reasonable opportunity to act on it, and you must tell us the complete date of the check, amount, check number and payee. We are not responsible for any unauthorized signature or alteration that would not be identified by a reasonable inspection of the item. Using an automated process helps keep costs down for you and all account holders.

CHECK CASHING - We may charge a fee for anyone that does not have an account with us when cashing a check. We may also charge a fee for us to process a check as an alternative to honoring the check. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

WAIVER OF NOTICES - To the extent permitted by law, we waive any notice of nonpayment, dishonor or protest regarding any items credited to or charged against your account. For example, if you deposit an item and it is returned unpaid or we receive a notice of nonpayment, we do not have to notify you unless required by federal Regulation CC or other law.

ACH AND WIRE TRANSFERS - This agreement is subject to Article 4A of the Uniform Commercial Code. Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name or number a beneficiary financial institution, an intermediary financial institution or any other financial institution, we and every receiving or beneficiary financial institution may rely on the identifying number you provide. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made by the Federal Reserve System. If the payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code, if we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. Credit entries may be made by ACH. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

FACSIMILE SIGNATURES - Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we...
do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

PLEDGES - Each owner of this account may pledge all or any part of the funds in it for any purpose to which we agree. Any pledge of this account must first be satisfied before the rights of any surviving account owner or account beneficiary become effective. For example, if an account has two owners and one of the owners pledges the account (i.e., uses it to secure a debt) and then dies, (1) the surviving owner’s rights in this account do not take effect until the debt has been satisfied, and (2) the debt may be satisfied with the funds in this account.

POWER OF ATTORNEY - You may wish to appoint an agent to conduct transactions on your behalf. (We, however, have no duty or agreement whatsoever to monitor or insure that the acts of the agent are for your benefit.) This may be done by allowing your agent to sign in that capacity on the signature card or by separate form, such as a power of attorney. A power of attorney continues until your death or the death of the person given the power. If the power of attorney is not “durable,” it is revoked when you become incompetent. We may continue to honor the transactions of the agent until: (a) we have received written notice or have actual knowledge of the termination of the authority or the death of an owner, and (b) we have had a reasonable opportunity to act on that notice or knowledge. You agree not to hold us responsible for any loss or damage you may incur as a result of our following instructions given by an agent acting under a valid power of attorney.

STALE-DATED CHECKS - We are not obligated to, but may at our option, pay a check, other than a certified check, presented for payment more than six months after its date. If you do not want us to pay a stale-dated check, you must place a stop-payment order on the check in the manner we have described elsewhere.

FDIC INSURANCE - Funds in your account(s) with us are insured by the Federal Deposit Insurance Corporation (FDIC) and backed by the full faith and credit of the United States. The amount of insurance coverage you have depends on the number of accounts you have with us that are of different "ownership." An individual account is one unique form of "ownership"; a joint account, a pay-on-death account, and a self directed qualified retirement account (e.g., an IRA) are examples of some of the others.

Deposit insurance for a person's self directed qualified retirement account is up to $250,000. (An IRA is a self directed qualified retirement account as is any account where the owner decides where and how to invest the balance.) Funds are insured to $250,000 per depositor for the total of funds combined in all of your other insured accounts with us. If you want a more detailed explanation or additional information, you may ask us or contact the FDIC. You can also visit the FDIC website at www.fdic.gov and click on the Deposit Insurance link. The link includes detailed contact information as well as a deposit insurance estimator.

INDORSEMENTS - We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of these items that is uncollected at the close of business. We are not responsible for the actions of a fiduciary, including a successor fiduciary, if we have complied with all our obligations to monitor or enforce the terms you or your successors are required to follow.

It is important that you confine the indorsement information to this area since the trailing edge of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1/16" of that edge.
legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys’ fees and our internal expenses) may be charged against your account. \( \text{List of fees applicable to your account is published elsewhere may specify additional fees that we may charge for certain legal actions.} \)

TRUNCATION, SUBSTITUTE CHECKS, AND OTHER CHECK IMAGES - If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

ACCOUNT SECURITY - Duty to protect account information and methods of access - It is your responsibility to protect the account number(s) and access device(s) (e.g., ATM card, point-of-sale card and/or PIN) for your account(s). Do not discuss, compare, or share information about your account number(s) or access device(s) with anyone unless you are willing to give them full use of your money. Checks and electronic withdrawals are processed using automated methods, and anyone who has your account number or access device could use it to withdraw money from your account, with or without your permission.

Positive pay and other fraud prevention services - Except for consumer electronic fund transfers subject to Regulation E, you agree that if we offer services appropriate for your account to help identify and limit fraud or other unauthorized transactions against your account, and you reject those services, you will be responsible for any fraudulent or unauthorized transactions which could have been prevented by the services we offered. You will not be responsible for such transactions if we acted in bad faith or to the extent our negligence contributed to the loss. Such services include positive pay or commercially reasonable security procedures. The positive pay service can help detect and prevent check fraud and is appropriate for account holders that issue: a high volume of checks, a lot of checks to the general public, or checks for large dollar amounts.

Account Numbers - Thieves can encode your account number on a check which looks and functions like an authorized check and can be used to withdraw money from your account. Your account number can also be used to issue a “remotely created check.” Like a typical check, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a draft or check that can be used to withdraw money from your account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). If you have truly authorized the remotely created check (to purchase a service or merchandise, for example), it is properly payable. But it can be risky to authorize a remotely created check. A swindler could issue a remotely created check in an amount greater than the authorized transaction amount. And, if the check is remotely created, but not authorized, we will not know if the withdrawal is unauthorized or in an amount greater than the amount you have authorized. Payment can be made from your account even though you did not contact us directly and order the payment.

Access Devices - If you furnish your access device and grant actual authority to make transfers to someone who then exceeds that authority, you will be liable for the transfers unless you have been notified that the device is being used by an unauthorized person. Please review the additional information you have received or will receive regarding transfers by access device.

Blank Checks - You must also take precaution in safeguarding your blank checks. Notify us at once if you think your blank checks have been lost or stolen. As between you and us, if you are negligent in safeguarding your checks, you must bear the loss entirely yourself, or share the loss with us if we failed to use ordinary care which substantially contributes to the loss.

REMOTELY CREATED CHECKS - Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner’s name typed or printed on the signature line. You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

UNLAWFUL INTERNET GAMBLING NOTICE - Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or related account. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

TELEPHONIC INSTRUCTIONS - Unless required by law or we have agreed otherwise in writing we will not update your file via facsimile transmission or leave by voice mail or on a telephone answering machine.

MONITORING AND RECORDING TELEPHONE CALLS AND CONSENT TO RECEIVE COMMUNICATIONS - Subject to federal and state law, we may monitor or record phone calls for security reasons, to maintain a record and to ensure that you receive courteous and efficient service. You consent in advance to any such recourses to provide you with the best possible service in our ongoing business relationship for your account we may need to contact you about your account from time to time by telephone, text messaging or email. However, we first obtain your consent to contact you about your account in compliance with applicable consumer protection provisions in the Federal Telephone Consumer Protection Act of 1991 (TCPA), CAN-SPAM Act and their related federal regulations and orders issued by the Federal Communications Commission (FCC).

• Your consent is limited to your account, and as authorized by applicable law and regulations.

• Your consent is voluntary and not conditioned on the purchase of any product or service from us.

With the above understandings, you authorize us to contact you regarding your account throughout its existence using any telephone numbers or email addresses that you have previously provided to us by virtue of an existing business relationship or that you may subsequently provide to us.

This consent is regardless of whether the number we use to contact you is assigned to a landline, a paging service, a cellular wireless service, a specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, voice mail and text messaging, including the use of pre-recorded or artificial voice messages and an automated dialing device.

If necessary, you may change or remove any of the telephone numbers or email addresses at any time using any reasonable means to notify us.

CLAIM OF LOSS - The following rules do not apply to a transaction or claim related to a consumer electronic fund transfer governed by Regulation E (e.g., an everyday consumer debit card or ATM transaction). The error resolution procedures for consumer electronic fund transfers can be found in our initial Regulation E disclosure titled, “Electronic Fund Transfers.” For other transactions or claims, if you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities if you have information concerning the crime. Except as the law permits, we will not release unauthorized, stolen or fraudulent checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys’ fees incurred by you.

You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights, or at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

EARLY WITHDRAWAL PENALTIES (and involuntary withdrawals) - We may impose early withdrawal penalties on a withdrawal from a time account even if you don’t initiate the withdrawal. For instance, the early withdrawal penalty may be imposessed if the withdrawal is caused by our offset against funds in the account or as ancessus of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

ADDRESS OR NAME CHANGES - You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is nonsufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

RESOLVING ACCOUNT DISPUTES - We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as

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survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

REGULATORY CLASSIFICATION OF CHECKING ACCOUNTS - We have organized your checking account in a nontraditional way. Your checking account consists of two subaccounts. One of these is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a non-transaction subaccount (e.g., a savings subaccount). You cannot directly access the non-transaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your account operates and the way a traditionally organized account operates, but this organization makes us more efficient and helps to keep costs down.

HEALTH SAVINGS ACCOUNTS (HSA) - For your convenience, we permit you to take distributions from your HSA by debit card or check. This feature can raise a variety of tax concerns – for example getting additional cash back on an HSA debit card or checking transaction. As a result, if you have more than one account with us, it is a good practice to make sure you are using the appropriate debit card or checkbook for the transaction. Also, it is your responsibility to ensure your distributions and other actions related to the HSA comply with the law, including federal tax law. As always, we recommend consulting a legal or tax professional if you have any questions about managing your HSA. The terms of this agreement are intended to work in conjunction with the HSA Agreement provided to you when your account was opened. In the event of a conflict, the terms of the HSA Agreement control. You understand that your HSA is intended to be used for payment of qualified medical expenses. It is your responsibility to satisfy any tax liability resulting from use of your HSA for any purpose other than payment or reimbursement of qualified medical expenses. We do not monitor the purpose of any transaction to or from your HSA. Nor are we responsible for ensuring your eligibility for making contributions or ensuring withdrawals are used for payment or reimbursement of qualified medical expenses. Refer to your HSA Agreement for more information relating to the use of your HSA.

INTERNATIONAL ACH TRANSACTIONS - Financial institutions are required by law to scrutinize or verify any international ACH transaction (IAT) that they receive. This action may, from time to time, cause us to temporarily suspend processing of an IAT and potentially affect the settlement and/or availability of such payments.

PERSONAL ACCOUNTS

GENERAL TERMS AND CONDITIONS FOR CHECKING, SAVINGS AND MONEY MARKET ACCOUNTS (TRUTH-IN-SAVINGS)

PERSONAL CHECKING ACCOUNT TERMS AND CONDITIONS

Balance Computation Method for Determination of Fees
Average Ledger Balance - is calculated by adding the balance in the account for each day of the statement period and dividing that figure by the number of days in the period.

Collected Balance - is the balance in the account at the end of the day as shown on our records of the Bank, calculated by adding the deposits to and subtracting the withdrawals and any collectable float from the beginning balance of the day.

Ledger Balance - is the balance in the account at the end of the day as shown on our records of the Bank, calculated by adding the deposits to and subtracting the withdrawals from the beginning balance of the day.

Minimum 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.

Prior Month’s Combined Minimum Ledger Balance - is the combined balances based on the prior month’s lowest daily balance of the account during the 30-day statement period.

TRUTH IN SAVINGS DISCLOSURE FOR CHECKING, SAVINGS AND MONEY MARKET ACCOUNTS

For any Washington Trust Bank Deposit Account described in this document that is an interest-earning account, the following terms and conditions apply:

Consumer Checking Interest Bearing Accounts

Rate Information: The interest rate and annual percentage yield on your account may change at any time. Please refer to the specific account for more information on how an interest rate is set for that account. Information about current rates and annual percentage yields is available from any Washington Trust Bank branch.

Determination of rate: At the Bank’s discretion, the interest rate and annual percentage yield on your account may change without notice.

Compounding and interest crediting: Interest will be compounded daily and the interest will be credited to your account at the end of each statement cycle. Unless otherwise stated within the interest terms and conditions for a specific account, interest is calculated and paid on the entire collected balance. Depending on the statement end date if interest earned is greater than interest paid the difference of the interest earned will be paid on the following statement.

Balance computation method: Interest will accrue on a 365 day basis and will be calculated using the daily compound method. This method applies a daily periodic rate to the balance in the account each day: Information about current rates and annual percentage yields is available from any Washington Trust Bank branch.

Accrual of interest from non-cash deposits: Interest will begin to accrue no later than the business day that the Bank receives credit for the deposit of non-cash items (a check is a non-cash item). Items drawn on Washington Trust Bank begin to accrue interest immediately. Items drawn on other banks begin to accrue interest when Washington Trust Bank receives credit for these items. The Balance on which interest accrues is called “collected balance.”

Effects of closing an account: When a customer instructs the Bank to close an interest-bearing checking, all interest that is accrued but not yet paid is added to the balance of the account and paid to the customer. If a customer closes the account by drawing the balance to zero and does not instruct the Bank of the intent to close the account, customer forfeits all accrued interest that is not yet paid into the account. (If the customer reactivates an interest bearing account within 32 days, accrued interest will be paid into the account on the next scheduled interest payment date.)

Additional information: Please refer to the Personal Banking Account Service Fee and Charges and the individual product disclosures for any fees that may apply, balance requirements, or conditions outlined for checking accounts.

Consumer Savings and Money Market Accounts

Rate information: The interest rate and annual percentage yield on your account may change at any time. Please refer to the specific account for more information on how an interest rate is set for that account. Information about current rates and annual percentage yields is available from any Washington Trust Bank branch.

Determination of rate: At the Bank’s discretion, the interest rate and annual percentage yield on your account may change without notice.

Compounding and interest crediting: Interest will be compounded daily and the interest will be credited to your account at the end of each statement cycle. For savings accounts that receive quarterly statements, interest will be credited at the end of each calendar month. Unless otherwise stated within the interest terms and

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conditions for a specific account, interest is calculated and paid on the entire collected balance. Depending on the statement end date if interest earned is greater than interest paid the difference of the interest earned will be paid on the following statement.

**Balance computation method:** Interest will accrue on a 365 day basis and will be calculated using the daily compound method. This method applies a daily periodic rate to the balance in the account each day. Information about current rates and annual percentage yields is available from any Washington Trust Bank branch.

**Accrual of interest from non-cash deposits:** Interest will begin to accrue no later than the business day that the Bank receives credit for the deposit of non-cash items (a check is a non-cash item). Items drawn on Washington Trust Bank begin to accrue interest immediately. Items drawn on other banks begin to accrue interest when Washington Trust Bank receives credit for these items. The Balance on which interest accrues is called "collected balance."

**Effects of closing an account:** When a customer instructs the Bank to close an interest-bearing savings or money market account, all interest that is accrued but not yet paid is added to the balance in the account and paid to the customer. If a customer closes the account by drawing the balance to zero and does not instruct the Bank of the intent to close the account, customer forfeits all accrued interest that is not yet paid into the account. (If the customer reactivates an interest bearing account within 32 days, accrued interest will be paid into the account on the next scheduled interest payment date.)

**Statement options:** The owner of a savings account may choose to receive a separate statement quarterly, or may receive a monthly statement by adding the savings account to a Washington Trust Bank checking account statement.

**Additional information:** Please refer the Personal Banking Account Service Fee and Charges and the individual product disclosures for any fees that may apply, balance requirements, or conditions outlined for savings or money market accounts.

**CERTIFICATE OF DEPOSIT**

**TERMS AND CONDITIONS FOR CERTIFICATES OF DEPOSIT**

Certificates of deposits are available for various terms with a fixed or variable rate of interest. Rates paid on these accounts vary based on the balance and term of the account.

You will receive a certificate receipt and disclosure with the specific terms and conditions of your account.

**Annual percentage yield requirement:** To obtain the annual percentage yield (APY), the minimum balance requirement must be maintained. The annual percentage yield assumes principal and interest remain on deposit until maturity. A withdrawal will reduce earnings and the annual percentage yield.

**Balance computation method:** Interest will accrue on a 365 day basis and will be calculated using the daily compound method. This method applies a daily periodic rate to the balance in the account each day. Information about current rates and annual percentage yields is available from any Washington Trust Bank branch. The annual percentage yield assumes principal and interest remain on deposit until maturity. A withdrawal will reduce earnings and the annual percentage yield.

**Accrual of interest from non-cash deposits:** Interest will begin to accrue no later than the business day that the Bank receives credit for the deposit of non-cash items (a check is a non-cash item). Items drawn on Washington Trust Bank begin to accrue interest immediately. Items drawn on other banks begin to accrue interest when Washington Trust Bank receives credit for these items. The Balance on which interest accrues is called "collected balance."

**Compounding and interest crediting:** Interest will be compounded daily and the customer may choose to have interest credited to the CD monthly, quarterly, semi-annually or annually; or customer may choose to have interest paid to them monthly, quarterly, semi-annually or annually by check, or by automatic transfer to a Washington Trust Bank checking, savings or money market account. Paid interest may also be sent (via ACH) to the customer’s deposit account at another financial institution (with proper routing, transit and account verification). If customer does not make a selection, interest will be credited to the account annually or, for CDs under one year, at maturity. All interest credited to the account will be reported to the Internal Revenue Service for the year in which it is paid. (See Renewal Policy for information on withdrawing interest during the term of the CD.)

**Transaction limits:** The Bank may permit the withdrawal of principal before the maturity date of a CD. However, a penalty will be imposed (see Early Withdrawal Penalty section), except for withdrawals during a certificate’s grace period.

**Early withdrawal penalty**

Unless designated otherwise, if the certificate is withdrawn before maturity, except in the case of death, disability, or incompetence of any owner, the depositor forfeits the amount withdrawn according to the following schedules. (Note: A Certificate held under an Individual Retirement Account plan will not be subject to an early withdrawal penalty on a normal distribution if the owner is 59 1/2 or older, unless withdrawn within the first six (6) days after deposit).

- Maturity periods between 7 and 31 days: forfeit the equivalent of the greater of:
  a) all interest earned, b) all interest that could have been earned during a period equal to 1/2 of the maturity period, or c) seven (7) days of interest.
- Maturity periods between 32 days and 1 year: forfeit three month’s interest.
- Maturity periods more than 1 year, unless otherwise noted; forfeit six month’s interest.
- Regardless of the certificate term, the Bank is required to charge a minimum of seven (7) days interest on amounts withdrawn within the first six (6) days after deposit.
- The early withdrawal penalty will be charged to IRA customers who are under 59 1/2 and taking distributions prematurely, or any customer (regardless of age) transferring the funds outside of Washington Trust Bank outside of the grace period.

An early withdrawal penalty will be calculated on the current balance of the CD, and may include the available accrued interest. Accrued interest may be withdrawn from the account without penalty during the specified grace period.

**Renewal policy**

The account will renew automatically, unless designated otherwise, for successive terms equal to the original term unless the Bank gives notice prior to any maturity date that it will not renew, or if the Certificate of Deposit is redeemed by the owner within the grace period. There is a grace period of ten (10) calendar days after the maturity date during which funds may be withdrawn without penalty. (One-day grace period for accounts with terms 59 days or less). Note: The rate will become effective on the date that it is renewed within the 10-day grace period. The current annual percentage yield for the new term may be affected depending on the day and rate when renegotiated during the grace period. If the account is allowed to renew automatically, all interest paid into the account becomes part of the principal on the renewal date and, unless designated otherwise, is not available for withdrawal during the new term without penalty. The rate of interest at renewal will be the rate applicable to the same type of Certificate of Deposit. If the CD is non-renewable, no interest will be earned after the maturity date. Funds withdrawn during the grace period will not accrue interest.

**Notices**

Any notice of payments of principal or interest will be mailed to the Registered Owner’s last address shown on the records of the Bank. Any change of address or other correspondence concerning a CD must be delivered personally to a branch or mailed to Washington Trust Bank, Attention: Deposit Services, P.O. Box 2127, Spokane, WA 99210.

Note: The time deposit is subject to all present and future applicable rules and regulations issued by government agencies and the rules and regulations governing accounts at Washington Trust Bank.

**Additional information:** Please refer the Personal Banking Account Service Fee and Charges and the individual product disclosures for any fees that may apply, balance requirements, or conditions outlined certificate of deposit accounts.

**ELECTRONIC FUNDS TRANSFER**

**ELECTRONIC FUNDS TRANSFER DISCLOSURE STATEMENT**

This Electronic Fund Transfer disclosure does not apply to any accounts other than consumer accounts, as defined by Regulation E. Indicated below are types of Electronic Fund Transfers we are capable of handling, some of which may not apply to your account. Please read this disclosure carefully because it tells you your rights and obligations for the transactions listed. You should keep this notice for future reference.

Electronic Fund Transfers Initiated By Third Parties

You may authorize a third party to initiate electronic fund transfers between your account and the third party’s account. These transfers to make or receive payment may be one-time occurrences or may recur as directed by you. These transfers may use the Automated Clearing House (ACH) or other payments network.

Your authorization to the third party to make these transfers can occur in a number of ways. For example, you may authorize a merchant to convert a check to an electronic fund transfer or to electronically pay a returned check charge can occur when a merchant provides you with notice and you go forward with the transaction (typically, at the point of purchase, a merchant will post a sign and print the notice on a receipt). In all cases, these third party transfers will require you to provide the third party with your account number and bank information. This information can be found on your check as well as on a deposit or withdrawal slip. Thus, you should only provide your bank and account information (whether over the phone, the Internet, or via some other method) to trusted third parties whom you have authorized to initiate these electronic fund transfers. Examples of these transfers include, but are not limited to:

- **Pre-authorized credits.** You may make arrangements for certain direct deposits (such as paychecks, social security or retirement funds) to be accepted into your checking or savings account(s).
- **Pre-authorized payments.** You may make arrangements to pay certain recurring bills from your checking or savings account(s).
• Electronic check conversion. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or pay bills.

• Electronic returned check charge. You may authorize a merchant or other payee to initiate an electronic funds transfer to collect a charge in the event a check is returned for insufficient funds.

Priority Service Telephone Transfers (types of transfers)
You may access your account by telephone 24 hours a day at 1-800-788-4578 using your personal identification number, a touch tone phone, and your account numbers, to:
• Transfer funds from checking to checking or savings.
• Transfer funds from savings to checking or savings.
• Get information about:
  - The account balance of checking or savings account(s).
  - The current and previous statement cycle’s deposits to checking or savings accounts.
  - The current and previous statement cycle’s withdrawals from checking or savings accounts.

ATM Transfers (types of transfers and charges)
You may access your account(s) by ATM using your ATM Card and personal identification number or Visa debit card and personal identification number, to:
• Make deposits to checking or savings account(s).
• Get cash withdrawals from checking or savings account(s).
• There may be a charge per withdrawal at ATMs we do not own or operate (see separate fee schedule).
• Transfer funds from savings to checking account(s).
• Transfer funds from checking to savings account(s).
• Get information about:
  - The account balance of your checking or savings account(s).
Some of these services may not be available at all terminals.

Types of VISA Debit Card Point-of-Sale Transactions
You may access your checking account(s) to purchase goods (in person, online or by phone), pay for services (in person, online or by phone), get cash from a merchant, if the merchant permits, or from a participating financial institution, and do anything that a participating merchant will accept.

Health Savings Accounts (HSA) Debit Card Transactions
A HSA debit card is exclusively for the purpose of paying your or your family’s qualified medical expenses.

Transaction Dollar Limits - Using your card, the following daily limits apply:

<table>
<thead>
<tr>
<th>Card Type</th>
<th>ATM Withdrawals</th>
<th>Point-of-Sale Transactions</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATM Card</td>
<td>$500</td>
<td>$0</td>
</tr>
<tr>
<td>Debit Card</td>
<td>$500</td>
<td>$5,000</td>
</tr>
<tr>
<td>Preferred Debit Card</td>
<td>$500</td>
<td>$5,000</td>
</tr>
<tr>
<td>Signature Debit Card</td>
<td>$1,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Health Savings Debit Card</td>
<td>$500</td>
<td>$5,000</td>
</tr>
<tr>
<td>HELOC Debit Card</td>
<td>$1,000</td>
<td>$20,000</td>
</tr>
</tbody>
</table>

Currency Conversion and International Transactions.
When you use your Visa® Debit Card at a merchant that settles in currency other than US dollars, the charge will be converted into the US dollar amount. The currency conversion rate used to determine the transaction amount in US dollars is either a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. The conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or posting date.

Visa USA charges us a 1% International Service Assessment on all international transactions regardless of whether there is a currency conversion. We pass this international transaction fee on to you. An international transaction is a transaction where the issuer of the card used is not located in the transaction country. This means an international transaction can occur even though the transaction is made when you are not in a foreign country. For example, a transaction made online with a foreign merchant is an international transaction even though made while you are physically in the United States.

Advisory Against Illegal Use.
You agree not to use your card(s) for illegal gambling or other illegal purposes. Display of a payment card logo by, for example, an online merchant does not necessarily mean that transactions are lawful in all jurisdictions in which the cardholder may be located.

Non-Visa® Debit Transaction Processing
We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network® (a non-Visa network) without using a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa’s zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

Visa Account Updater Notice of Right to Opt Out
Your Visa® Business Debit Card will be automatically enrolled in the free Visa Account Updater (VAU) service. With VAU, your account files will be updated when information changes because of a product upgrade, card expiration, loss or theft, account closure or other changes. A participating merchant can access that updated card information before requesting a payment. Since not all merchants participate, you should also contact the merchants directly if your card information changes. You are entitled to opt out of this service. You may opt out at any time.

If you want to opt out, contact Priority Service at 800.788.4578. You must include your name and card number. If you opt out, you may opt back in if you decide you want the Visa Account Updater service in the future. You may opt in the same way(s) that you can opt out.

Online Banking Computer Transfers (types of transfers and charges)
You may access your account(s) by computer through the internet by logging onto our web site at watrust.com and using your user identification and password, to:
• Transfer funds from checking to checking or savings
• Transfer funds from savings to checking or savings
• Transfer funds from most lines of credit to checking or savings
• Make payments from checking or savings to most loan account(s) with us
• Make payments from checking to third parties using the bill payment service
• Get information about:
  - The account balance of checking or savings account(s)
  - The current and previous statement cycle’s deposits to checking or savings accounts
  - The current and previous statement cycle’s withdrawals from checking or savings accounts.

WTB Mobile Transfers - types of transfers
You may access your account(s) through the browser on your cell or mobile phone at watrust.mobi using online banking account credentials, to:
• Transfer funds from checking to checking or savings
• Transfer funds from savings to checking or savings
• Transfer funds from most lines of credit to checking or savings
• Make payments from checking or savings to most loan account(s) with us
• Make payments from checking to third parties via bill payment service
• Get information about:
  - The account balance of checking and savings account(s)
  - The current and previous statement cycle’s deposits to checking or savings accounts
  - The current and previous statement cycle’s withdrawals from checking or savings accounts

Fees
• We do not charge for direct deposits to any type of account.
• We do not charge for pre-authorized payments from any type of account. Except as indicated elsewhere, we do not charge for these electronic fund transfers.

ATM Operator/Network Fees
When you use an ATM not owned by us or part of the MoneyPass ATM network, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer).

Documentation
• Terminal transfers. You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is $15 or less.
• Pre-authorized credits. If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at 1-800-788-4578 to find out whether or not the deposit has been made.
• Periodic statements.
  - You will get a monthly statement from us for your checking accounts.

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Pre-authorized Payments

- **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here is how:
  1. Call or write us at the telephone number or address listed in this document in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call.
  2. Please refer to our separate fee schedule for the amount we will charge you for each stop-payment order you give.

- **Notice of varying amounts.** If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

- **Liability for failure to stop payment of pre-authorized transfer.** If you order us to stop one of these payments 3 business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Inactive Cards

If you do not activate your card within 60 days of receiving it your card could be automatically closed.

If you have not used your card in more than 180 days your card will be placed in an inactive status and could be closed due to inactivity.

**FINANCIAL INSTITUTION’S LIABILITY**

**Liability for failure to make transfers**

If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer.
2. If you have an overdraft line and the transfer would go over the credit limit.
3. If the automated teller machine where you are making the transfer does not have enough cash.
4. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
5. If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
6. There may be other exceptions stated in our agreement with you.

Confidentiality

We will disclose information to third parties about your account or the transfers you make:

1. Where it is necessary for completing transfers; or
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant; or
3. In order to comply with government agency or court orders; or
4. As explained in the separate Privacy Disclosure.

Unauthorized Transfers

(a) **Consumer liability.**

**Generally.** Tell us AT ONCE if you believe your card and/or code has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you knew of the loss or theft of your card and/or code, you can lose no more than $50 if someone used your card and/or code without your permission.

*If you do NOT tell us within 2 business days after you learn of the loss or theft of your card and/or code, and we can prove we could have stopped someone from using your card and/or code without your permission if you had told us, you could lose as much as $500.*

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Additional Limit on Liability for VISA debit cards issued by Washington Trust Bank.

Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen VISA® debit card. This additional limit on liability does not apply to ATM transactions outside of the U.S. or to transactions using your Personal Identification Number which are not processed by VISA®.

(b) **Contact in event of unauthorized transfer.**

If you believe your card and/or code has been lost or stolen, call or write us at the telephone number or address listed. You should also call the number or write to the address listed if you believe a transfer has been made using the information from your check without your permission.

**Error Resolution Notice**

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for VISA debit card point-of-sale transactions processed by VISA and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for VISA debit card point-of-sale transactions processed by VISA and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation:

**WASHINGTON TRUST BANK**

**PRIORITY SERVICE**

**P.O. BOX 2127**

**SPOKANE, WASHINGTON 99210**

**Business Days: Monday through Friday**

**Excluding Federal Holidays**

Phone: 800.788.4578; after hours 800.788.4578

To report a lost or stolen ATM card or debit card after hours, please call 800-788-4578.

MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST.

**Notice of ATM/Night Deposit Facility User Precautions**

As with all financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful.

1. Prepare your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen.
9. When you make a transaction, be aware of your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lit. Consider having someone accompany you when you use the facility, especially after sunset. If you observe any problem, go to another ATM or night deposit facility.
10. Don’t accept assistance from anyone you don’t know when using an ATM or night deposit facility.
11. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
12. Don’t display your cash; pocket it as soon as the ATM transaction is completed and count the cash later when you are in the safety of your own car, home, or other secure surrounding.
13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver’s window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. Therefore, please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

Funds Availability

This policy statement applies to all deposit accounts.

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written or debits you have authorized. Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturday, Sunday, and Federal holidays. When deposits are made directly to an employee at a branch on a business day, that day will be considered the day of your deposit. Deposits received at a Washington Trust Bank ATM after 12:00 noon on a banking day will be considered received at the opening of the next business day.

Funds Availability for Mobile Deposit

You agree that Electronic Images submitted through the Bank’s Mobile Deposit from your mobile device are not subject to the funds availability requirements of the Federal Reserve Board’s Regulation CC. Our policy is generally to make funds from your Mobile Deposit available to you on the first Business Day after the day we receive your deposit. Funds that are deposited using Mobile Deposit will not be deemed “received” by us until we have received, reviewed, and processed an Electronic Image that meets all of the requirements for deposits (including all requirements to create a Substitute Check) stated in the Washington Trust Bank Terms and Conditions and any additional documentation. Once the funds are available, you can withdraw the funds in cash and we will use the funds to pay items and transactions drawn on your account.

For determining the availability of your deposits, every day is a Business Day, except Saturday, Sunday, and Federal holidays. If you make a deposit via Mobile Deposit after the cut-off time of 8:00 PM PT on a Business Day, or on any day that is not a Business Day, we will consider such deposit made on the next Business Day.

LONGER DELAYS MAY APPLY

CASE-BY-CASE DELAYS

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first $225 of your deposits, however, will be available on the first business day.

SAFEGUARD EXCEPTIONS

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than $5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

Funds from deposits of cash, wire transfers, and the first $5,525 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over $5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $5,525 will not be available until the second business day after the day of your deposit. Funds from other check deposits will be available on the ninth business day after the day of your deposit.

Rev. October 1, 2021
## Personal Banking Account
### Service Fees & Charges Common Features

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ATM/Visa Debit Card</strong></td>
<td></td>
</tr>
<tr>
<td>Card or PIN Replacement (Expedited Shipping)</td>
<td>At cost</td>
</tr>
<tr>
<td>WTB ATM Withdrawal</td>
<td>No charge</td>
</tr>
<tr>
<td>MoneyPass Affiliated ATM</td>
<td>No charge</td>
</tr>
<tr>
<td>Non-WTB ATM Withdrawal</td>
<td>$2.50 per cash withdrawal/transfer (where applicable)</td>
</tr>
<tr>
<td><strong>Dormant Account</strong></td>
<td>$6 per month</td>
</tr>
<tr>
<td>Imposed on accounts with no customer-initiated activity (deposits, withdrawals, transfers) within the past 30 consecutive months.</td>
<td></td>
</tr>
<tr>
<td><strong>Bank Draft (Foreign)</strong></td>
<td>Varies</td>
</tr>
<tr>
<td>Bank Draft (Foreign)</td>
<td>Varies</td>
</tr>
<tr>
<td>These fees are based on services provided by a correspondent bank and vary by the type of draft ordered. Please contact your branch or Priority Service for more details.</td>
<td></td>
</tr>
<tr>
<td><strong>Cashiers Checks</strong></td>
<td></td>
</tr>
<tr>
<td>WTB Customer</td>
<td>No charge</td>
</tr>
<tr>
<td>Non-Customer</td>
<td>$6</td>
</tr>
<tr>
<td><strong>Expedited Online Bill Payment</strong></td>
<td>Varies by delivery method</td>
</tr>
<tr>
<td>Expedited Online Bill Payment</td>
<td>Varies by delivery method</td>
</tr>
<tr>
<td>Pricing presented when using WTB Online or by calling 800.788.4578.</td>
<td></td>
</tr>
<tr>
<td><strong>Extensive Account Research or Statement Reconciliation</strong></td>
<td>$50/hr.</td>
</tr>
<tr>
<td>Extensive Account Research or Statement Reconciliation</td>
<td>$50/hr.</td>
</tr>
<tr>
<td>1 hr. minimum plus $1 per photocopy</td>
<td></td>
</tr>
<tr>
<td><strong>Check Cashing</strong></td>
<td></td>
</tr>
<tr>
<td>Non-Customer</td>
<td>$6</td>
</tr>
<tr>
<td>Federal or State</td>
<td></td>
</tr>
<tr>
<td>Government Check</td>
<td>$6</td>
</tr>
<tr>
<td><strong>Garnishments/Levies</strong></td>
<td></td>
</tr>
<tr>
<td>Garnishments/Levies</td>
<td>$75 unless limited by state law</td>
</tr>
<tr>
<td><strong>Check Order Delivery Services</strong></td>
<td>Varies</td>
</tr>
<tr>
<td>Check Order Delivery Services</td>
<td></td>
</tr>
<tr>
<td>The delivery fee varies depending on the type of service provided, whether orders are placed online, from a phone banker, or at a banking location, and what type of delivery method is chosen.</td>
<td></td>
</tr>
<tr>
<td><strong>Check Printing Charges</strong></td>
<td>Varies with style ordered</td>
</tr>
<tr>
<td>Check Printing Charges</td>
<td>Varies with style ordered</td>
</tr>
<tr>
<td><strong>Collections (Domestic &amp; Foreign)</strong></td>
<td></td>
</tr>
<tr>
<td>Collections</td>
<td>Pass thru fee with $25 minimum</td>
</tr>
<tr>
<td>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).</td>
<td></td>
</tr>
<tr>
<td><strong>Deposited Item Returned</strong></td>
<td>$9</td>
</tr>
<tr>
<td>Special Return Handling</td>
<td>$10 per month minimum</td>
</tr>
<tr>
<td><strong>IRA External Transfer/Closing</strong></td>
<td>$30</td>
</tr>
<tr>
<td>IRA External Transfer/Closing Fee, Per Account</td>
<td>$30</td>
</tr>
<tr>
<td><strong>Money Orders</strong></td>
<td></td>
</tr>
<tr>
<td>WTB Customer</td>
<td>No charge</td>
</tr>
<tr>
<td>Non-Customer</td>
<td>$6</td>
</tr>
<tr>
<td><strong>Notary, Per Request</strong></td>
<td></td>
</tr>
<tr>
<td>Non-Customer Fee</td>
<td>Varies by state law</td>
</tr>
<tr>
<td>Washington State</td>
<td>$10</td>
</tr>
<tr>
<td>Oregon State</td>
<td>$10</td>
</tr>
<tr>
<td>Idaho State</td>
<td>$2</td>
</tr>
</tbody>
</table>
## Personal Banking Account
### Service Fees & Charges Common Features (continued)

<table>
<thead>
<tr>
<th>Paid Overdraft &amp;Returned Item</th>
<th>Sweep Transaction Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid Overdraft Fee .................................................................................. $30</td>
<td>Funds Transfer for Overdraft Coverage</td>
</tr>
<tr>
<td>Imposed on any items* we pay which create an overdraft on your account</td>
<td>From WTB Line of Credit ............................................... No Transfer Charge</td>
</tr>
<tr>
<td>Returned Item Fee .................................................................................. $30</td>
<td>From WTB Checking, Savings, or Money Market ....................... $5 per transfer</td>
</tr>
<tr>
<td>Imposed when items* presented are returned unpaid</td>
<td>From WTB Visa Credit Card .............................................. $10 per transfer</td>
</tr>
<tr>
<td>Daily Maximum:</td>
<td></td>
</tr>
<tr>
<td>In combination, the maximum number of Paid Overdraft and Returned Item Fees charged is six (6) per business day. No Paid Overdraft or Returned Item Fees will be charged if you are overdrawn by $7 or less.</td>
<td></td>
</tr>
</tbody>
</table>

*Items refer to any check, ACH, withdrawal, debit card purchase, funds transfer, or other amount that is subtracted from your account.

<table>
<thead>
<tr>
<th>Safe Deposit Boxes</th>
<th>Wire Transfers, Each Wire</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Rental ...................................................... Varies by size</td>
<td></td>
</tr>
<tr>
<td>Box Drilling ........................................................ $25 plus cost</td>
<td></td>
</tr>
<tr>
<td>Key Replacement .................................................... $15 per key</td>
<td></td>
</tr>
<tr>
<td>Wire Transfers, Each Wire:</td>
<td></td>
</tr>
<tr>
<td>Domestic Outgoing ................................................ $25</td>
<td></td>
</tr>
<tr>
<td>Foreign Outgoing .................................................. $40*</td>
<td></td>
</tr>
<tr>
<td>Domestic/Foreign Incoming ..................................... $13</td>
<td></td>
</tr>
<tr>
<td>On-Us Outgoing ..................................................... $7</td>
<td></td>
</tr>
<tr>
<td>On-Us Incoming ........................................................ $7</td>
<td></td>
</tr>
<tr>
<td>Online Domestic Outgoing ....................................... $10</td>
<td></td>
</tr>
<tr>
<td>Online Foreign Outgoing ......................................... $25</td>
<td></td>
</tr>
</tbody>
</table>

*Additional foreign wire fees may be assessed by correspondent banks.

### Statement Fees
- Additional Statement mailed ........................................ $3 per month
- Paper Statement (mailed, not electronic statement) ........ $3 per month
- Statement Copy ............................................................... $2 per copy

### Stop Payment
- Stop Payment Fee ............................................................... $20

Charges and fees quoted in this schedule may change periodically. If you have any questions after reviewing this information, please contact any branch or Priority Service at 800.788.4578 Monday to Friday 7 a.m. – 9 p.m. PT, Saturday 8 a.m. – 7 p.m. PT or Sunday 10 a.m. – 7 p.m. PT. For additional disclosure information about fees and charges, refer to the Terms and Conditions for specific accounts.
Table of Services for Overdraft Coverage

Washington Trust Bank overdraft protection services have the following in common:

- Overdraft Protection Setup: Request this service by visiting any branch or by calling Priority Service at 800.788.4578.
- Overdraft protection is triggered by any activity bringing your account into a negative balance.
- The transfer will occur from either the deposit account or credit card account (only available for consumer accounts) or loan account you select for overdraft coverage to cover the amount overdrawn. If you have coverage from multiple accounts, you may also select the order in which you want your overdraft coverage to apply.
- If the account selected for overdraft protection coverage has insufficient funds to cover the overdraft transfer, all available funds in that account will be transferred and you may be charged a fee for both the transfer and the paid overdraft or returned item(s).

<table>
<thead>
<tr>
<th>Coverage From</th>
<th>How the Transfers Work</th>
<th>Cost per Transfer</th>
<th>Transfer Fee Assessed To</th>
<th>What Else You Need To Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Washington Trust Credit Card</td>
<td>Available funds will automatically be transferred from the funding account to the protected account in increments of $10, or as much as is available, to pay the overdraft amount and any resulting transfer fees.</td>
<td>$10</td>
<td>The fee will be charged to the credit card account selected for overdraft coverage.</td>
<td>Transfers for overdraft protection are considered cash advances and are subject to the cash advance interest rate. Interest will begin to accrue immediately once posted. Although subject to availability, transfers may exceed the available credit on your credit card account. Transfers may take 2 business days to post to your credit card account.</td>
</tr>
<tr>
<td>Coverage from a Washington Trust Credit Card is only offered to consumer accounts.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Washington Trust Checking, Savings and Money Market Accounts</td>
<td>Available funds will automatically be transferred from the funding account to the protected account in increments of $10, or as much as is available, to pay the overdraft amount and any resulting transfer fees.</td>
<td>$5</td>
<td>The fee will be charged to the account selected for overdraft coverage.²</td>
<td>Availability in the account selected for coverage must include the cost of the transfer or a partial transfer may result.</td>
</tr>
<tr>
<td>Washington Trust Line of Credit</td>
<td>Transfers are made in the exact amount needed to cover the amount overdrawn. If the available credit for the funding account is not sufficient to satisfy the amount overdrawn, a partial amount may be transferred.</td>
<td>No Charge</td>
<td>N/A</td>
<td>Interest will accrue on the outstanding balance of the line.</td>
</tr>
</tbody>
</table>

¹Depending on how you set up overdraft coverage, multiple fees may exist. ²These fees may be waived for certain personal checking account types. See Personal Products Deposit Account Disclosure for details.