

### Small Business Analyzed Checking Basic Terms and Conditions

<b>Account Opening &amp; Usage</b>	Monthly Service Charge	<b>\$30</b>	Charged each month
	Offset of Service Charges (Relationship Analysis)	➤➤	Charges can be offset with standard earnings allowance established by the bank and calculated on collected balances.
	ATM Fees	<b>\$0</b>	WTB ATM
		<b>\$2.50</b>	Non-WTB ATM
	Paid Overdraft Fee	<b>\$30</b>	Fee charged for each item paid when your account has insufficient funds.
	Returned Item Fee	<b>\$30</b>	Fee charged for each item returned when your account has insufficient funds.
	Stop Payment Fee	<b>\$20</b>	Fee charged per request to stop a check or ACH
	Other Service Fees	➤➤	<p>\$0.18 Per Check/Debit (after first 100)            \$0.30 Per Deposit (after first 10)</p> <p><u>Per Check Deposited:</u>            No charge for WTB Items            \$0.11 Non-WTB Item            \$0.11 Canadian Item            \$0.13 Per ACH Credit (after first 50 each)            \$0.13 Per ACH Debit (after first 50 each)</p> <p>\$9.00 Per Deposit Item Returned            \$3.00 Paper Statement fee. No charge for eStatement.</p> <p>Please refer to the Business Banking Account Service Fees and Charges Common Features Disclosure for additional fees and information</p>
<b>Other Benefits</b>	Product Benefits & Features	➤➤	<p><u>\$30 Bundled Package Price Includes:</u>            WTB Online (Cash Management)            WTB Mobile w/ iPad app            Unlimited Bill Pay            RDC Small Scanner Package            Remote Deposit Anywhere (Mobile Capture—case by case basis)</p> <p><u>Fraud Protection Services:</u>            ACH Positive Pay &amp; Reverse Positive Pay</p> <p><u>Other Services:</u>            Merchant Services application fee waived</p>
		➤➤	<p>Generally, for each business day WTB will:</p> <p><b>FIRST</b>, process deposits to your account  <b>SECOND</b>, process debit card and ATM transactions by date and time sequence. (Date and time sequence refer to the date and time of purchased authorization at merchant)  <b>THIRD</b>, process ACH (automatic withdrawal) in ascending order amount (smallest to largest)  <b>NEXT</b>, process checks in numerical order</p>
		➤➤	<p>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.</p> <ul style="list-style-type: none"> <li>• <b>Cash deposit with teller: Same business day</b></li> <li>• <b>Direct Deposit/Wire Transfer: Same business day</b></li> <li>• <b>Check deposit: Usually the next business day</b></li> </ul> <p>If something causes a longer hold on a deposit, the first \$225 will be available on the first business day. A "business day" is a non-holiday weekday. Deposits made directly to an employee at a branch on a business 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.</p>
<b>Processing Policies</b>	Posting Order The order in which withdrawals and deposits are processed	➤➤	<p>Generally, for each business day WTB will:</p> <p><b>FIRST</b>, process deposits to your account  <b>SECOND</b>, process debit card and ATM transactions by date and time sequence. (Date and time sequence refer to the date and time of purchased authorization at merchant)  <b>THIRD</b>, process ACH (automatic withdrawal) in ascending order amount (smallest to largest)  <b>NEXT</b>, process checks in numerical order</p>
	Funds Availability Policy When funds deposited to your account are available	➤➤	<p>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.</p> <ul style="list-style-type: none"> <li>• <b>Cash deposit with teller: Same business day</b></li> <li>• <b>Direct Deposit/Wire Transfer: Same business day</b></li> <li>• <b>Check deposit: Usually the next business day</b></li> </ul> <p>If something causes a longer hold on a deposit, the first \$225 will be available on the first business day. A "business day" is a non-holiday weekday. Deposits made directly to an employee at a branch on a business 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.</p>

**Small Business Analyzed Checking Basic Terms and Conditions (continued)**

<p><b>Dispute Resolution &amp; Contact Information</b></p>	<p>Dispute Resolution Agreement &amp; Customer Contact Information  <b>Washington Trust Bank</b>  <b>P.O. BOX 2127</b>  <b>Spokane, WA 99210</b>  <b>800.788.4578</b></p>	<p>➤➤ 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. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. You can also call or write us at this number or address for general customer service support.</p>
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Please refer to the *Business Products Deposit Account Disclosure* for full disclosure details.

**Important Definitions**

- AUTOMATED CLEARING HOUSE (ACH):** Electronic file transfer of funds from one financial institution to another.
- DEBIT CARD:** A plastic card that deducts money from a designated account to pay for goods or services. It can be used anywhere Visa® cards are accepted and no interest is charged. It can also be used at ATMs to withdraw cash.
- DEPOSITED ITEM RETURNED:** A fee we charge each time a check or other item that we either cashed for you or accepted for deposit to your account is returned to us unpaid.
- EARNINGS ALLOWANCE:** A bank calculation on funds available that can be used to offset service charges on your analyzed account.
- ESTATEMENT:** An electronic version of your statement provided via the Internet. eStatements are available to WTB Online Banking customers and may be provided daily, weekly, monthly or quarterly depending on your statement cycle date. Must maintain an active online banking account to receive eStatements.
- FUNDS TRANSFER:** The movement of funds from one account to another.
- INSUFFICIENT FUNDS:** When you do not have enough funds in your account to cover an item. The item is declined as insufficient funds and returned unpaid.
- ITEM:** Any check, ACH, withdrawal, debit card purchase, funds transfer, fee, charge, or other amount that is added to or subtracted from your account.
- OFFSET:** A consideration or amount that reduces the balances owed.
- OVERDRAFT:** An overdraft item is when you do not have enough available funds in your account to cover an item. We authorize and pay the item and overdraw your account.
- OVERDRAFT COVERAGE:** The linking of your eligible WTB checking account to another WTB account (checking, savings, or money market account, a credit card in good standing, or a qualifying line of credit) to automatically transfer available funds to cover purchases and prevent returned checks and declined items when you don't have enough money in your checking account.
- RELATIONSHIP ANALYSIS:** a banking system tool that tracks and analyzes a number of chargeable services, including calculations volume counts and fees and compares it against the customer's entire banking relationship.
- SERVICE CHARGE:** Assessed to your deposit account for a service or product. Can be monthly, quarterly, annually, periodic or a one-time charge.
- STATEMENT CYCLE:** Generally, a thirty- or thirty-one-day period.
- SWEEP TRANSFER SETUPS:** A preauthorized setup that allows the transfer of funds between accounts you designated after the day's transactions and the pre-defined criteria for the transfer have been considered.