

Smart Business Checking Account Basic Terms and Conditions

Account Opening & Usage	Monthly Service Charge	\$8	No service charge
	Requirements to Waive Monthly Service Charge	➤➤	\$8 monthly service charge will be waived or a related account credit to service charge will be credited to the account if you maintain a \$1,000 average ledger relationship balance in a checking, savings, money market, certificate of deposit, or active loan. Relationship balance eligible accounts must have the same primary ownership within the same business customer relationship.
	ATM Fees	\$0	WTB ATM
		\$2.50	Non-WTB ATM
	Paid Overdraft Fee	\$30	Fee charged for each item paid when your account has insufficient funds.
	Returned Item Fee	\$30	Fee charged for each item returned when your account has insufficient funds.
	Stop Payment Fee	\$20	Fee charged per request to stop a check or ACH.
Other Benefits	Other Service Fees	➤➤	Checks, ACH debits, ACH credits: No per item charge \$0.25 per item deposited over 100 per statement cycle regardless of balance kept in the account. Up to \$5,000 cash can be deposited each month with no charge, and then standard charges apply.
		\$3	Fee charged for paper statements. eStatements are no charge. Please refer to the Business Banking Account Service Fees and Charges Common Features Disclosure for additional fees and information.
Processing Policies	Product Benefits & Features	\$10	WTB Online (Cash Management) & WTB Mobile with iPad App
		Fees Vary	Automatic Funds Transfer overdraft coverage and Sweep Transfer Setups. See Commercial Price List for service fee information.
Dispute Resolution & Contact Information	Posting Order The order in which withdrawals and deposits are processed	➤➤	Generally, for each business day WTB will: FIRST , process deposits to your account SECOND , 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) THIRD , process ACH (automatic withdrawal) in ascending order amount (smallest to largest) NEXT , process checks in numerical order
	Funds Availability Policy When funds deposited to your account are available	➤➤	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. <ul style="list-style-type: none"> • Cash deposit with teller: Same business day • Direct Deposit/Wire Transfer: Same business day • Check deposit: Usually the next business day 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.
	Dispute Resolution Agreement & Customer Contact Information Washington Trust Bank P.O. BOX 2127 Spokane, WA 99210 800.788.4578	➤➤	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.

Smart Business Checking Account Basic Terms and Conditions (continued)

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.

AVERAGE LEDGER RELATIONSHIP BALANCE: The average balance of the account owner's primary accounts within the owner's customer record. If any single account within the customer record meets the balance requirement during the analysis then no aggregation is needed. If not, then the accounts are aggregated to determine if the balance requirement can be met by totaling the ledger balance for the month and dividing by the number of accounts.

BASE FEE IN SERVICE CHARGE: Monthly maintenance fee assessed to your deposit account.

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.

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.

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.

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.

WAIVED: When a service charge or fee is not charged to your account.