

WTB Edge Small Business Package Basic Terms and Conditions

Account Opening & Usage

Monthly Service Charge	\$40	Charged each month.																
Requirements to Receive Monthly Service Charge Refund	▶▶	\$20 monthly base fee in service charge refund if your prior month's combined minimum ledger balance requirement of \$20,000 is met and e-statement enrollment is complete. Non-analyzed business and personal balances may be used to meet requirement if accounts are non-interest bearing.																
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 Service Fees	▶▶	<p><u>Included at no extra charge:</u></p> <ul style="list-style-type: none"> WTB Edge Business Debit Card Personal Checking Account eStatement (required) Images with Statements WTB Online (up to 5 accounts) ACH Positive Pay Reverse Positive Pay <p><u>Suspended ACH File Fees:</u></p> <table border="0"> <tr> <td>Collected funds not available</td> <td>\$20.00 per incident</td> </tr> <tr> <td>File amount over approved ACH Limit</td> <td>\$20.00 per incident</td> </tr> <tr> <td>ACH Return Item / Notice of Change Notification</td> <td>\$2.50 each</td> </tr> <tr> <td>Add/Reverse/Delete a file (after bank processing)</td> <td>\$15.00 each</td> </tr> </table> <p><u>Outgoing Monthly Per Item Fees:</u></p> <table border="0"> <tr> <td>First 300 (checks, outgoing ACH)</td> <td>No extra charge</td> </tr> <tr> <td>301+</td> <td>\$0.30 each</td> </tr> </table> <p><u>Remote Deposit Capture:</u></p> <table border="0"> <tr> <td>CheXpress Scanner Single feed</td> <td>No extra charge</td> </tr> <tr> <td>Early Service Cancellation Fee (within 2 years)</td> <td>\$250.00</td> </tr> </table> <p>Please refer to the Business Banking Account Service Fees and Charges Common Features Disclosure for additional fees and information.</p>	Collected funds not available	\$20.00 per incident	File amount over approved ACH Limit	\$20.00 per incident	ACH Return Item / Notice of Change Notification	\$2.50 each	Add/Reverse/Delete a file (after bank processing)	\$15.00 each	First 300 (checks, outgoing ACH)	No extra charge	301+	\$0.30 each	CheXpress Scanner Single feed	No extra charge	Early Service Cancellation Fee (within 2 years)	\$250.00
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WTB Edge Small Business Package Basic Terms and Conditions (continued)

Processing Policies	Posting Order The order in which withdrawals and deposits are processed	<p>➤➤ Generally, for each business day WTB will:</p> <p>FIRST, process deposits to your account</p> <p>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)</p> <p>THIRD, process ACH (automatic withdrawal) in ascending order amount (smallest to largest)</p> <p>NEXT, 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"> • Cash deposit with teller: Same business day • Direct Deposit/Wire Transfer: Same business day • Check deposit: Usually the next business day <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>
Dispute Resolution & Contact Information	<p>Dispute Resolution Agreement & Customer Contact Information</p> <p>Washington Trust Bank P.O. BOX 2127 Spokane, WA 99210 800.788.4578</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>

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.
	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.
	PRIOR MONTH'S COMBINED MINIMUM LEDGER: The combined balances based on the prior month's lowest daily balance of the account during the 30-day statement period
	REFUND: A payment of a sum of money back to your 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.	