

Employee Checking Basic Terms and Conditions (Preferred Checking with Employee Benefits)

Account Opening & Usage	Minimum Deposit to Open Account		\$50	
	Monthly Service Charge		\$0	Charged each month
	Requirements to Receive Monthly Service Charge Refund		➤➤	As an employee benefit the \$8 monthly base fee in service charge will be waived for employees in the product.
	Interest Bearing		Yes	The interest rate and annual percentage yield (APY) are shown on the current Rate Sheet. The interest rate and APY may change without notice.
	ATM Fees		\$0	WTB ATM
			\$0	As an employee benefit, the \$2.50 Non-WTB ATM charge will be waived.
	Stop Payment Fee		\$0	Employees will not be charged to stop a check or ACH.
Insufficient Funds & Overdraft Fees	Other Service Fees		➤➤	Please refer to the Common Features Personal Banking Deposit Account Service Fees and Charges Disclosure for additional fees.
			\$0	As an employee, the \$3 charge for paper statements will be waived. eStatements at no charge.
	Returned Item Fee		\$30	Fee charged for each item returned when your account has insufficient funds.
	Paid Overdraft Fee		\$30	Fee charged for each item paid when your account has insufficient funds.
Overdraft Coverage Options	Maximum Number of Overdraft Fees per Day		6	Maximum number of Paid Overdraft and Returned Item fees charged per business day.
	Minimum Amount Required to Trigger an Overdraft Fee		\$7	No Paid Overdraft or Returned Item Fees will be charged if you are overdrawn by \$7 or less.
	Overdraft Transfer Fee		➤➤	Employees will not be charged for overdraft transfers from a checking, money market, or savings account or credit card you select for overdraft transfers. (Money Market and Savings Accounts are subject to Transaction Limitations; see Overdraft Protection Agreement in the Personal Deposit Account Disclosure for details and other options.)
Debit Card Overdraft Options for Consumers	Option A: Opt-Out (Default)	No Overdraft Service	➤➤	If you opt-out of our standard overdraft practices, your ATM and everyday debit card transactions may not be authorized if they would cause an overdraft.
	Option B: Opt-In	Overdraft Fee (Paid Overdraft or Returned Item)	\$30	If you opt-in to our standard overdraft practices, and an ATM or everyday debit card transaction overdraws your account, Overdraft Fees may apply. (Please refer to our Standard Overdraft Practices.)
Processing Policies	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 refers 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

Employee Checking Basic Terms and Conditions (Preferred Checking with Employee Benefits) (Continued)

Processing Policies <i>(Continued)</i>	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 \$200 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 & Contact Information	Dispute Resolution Agreement & Customer Contact Information Washington Trust Bank P.O. BOX 2127 SPOKANE, WA 99210 Phone: 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.

Please refer to the *Personal Products Deposit Account Disclosure* for full disclosure details.

Important Definitions	<p>ANNUAL PERCENTAGE YIELD (APY): The amount of interest paid to you by the bank on your account during the year.</p> <p>AUTOMATED CLEARING HOUSE (ACH): Electronic file transfer of funds from one financial institution to another.</p> <p>BASE FEE IN SERVICE CHARGE: Monthly maintenance fee assessed to your deposit account.</p> <p>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.</p> <p>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.</p> <p>FUNDS TRANSFER: The movement of funds from one account to another.</p> <p>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.</p> <p>INTEREST RATE: The percentage of interest paid on an interest-bearing account, such as savings, CDs and some checking accounts.</p> <p>ITEM: Any check, ACH, withdrawal, debit card purchase, funds transfer, fee, charge, or other amount that is added to or subtracted from your account.</p> <p>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.</p> <p>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.</p> <p>STATEMENT CYCLE: Generally a thirty or thirty-one day period.</p> <p>WAIVED: When a service charge or fee is not charged to your account.</p>
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