

Signature Checking Basic Terms and Conditions

Account Opening & Usage	Minimum Deposit to Open Account	\$50	
	Monthly Service Charge	\$20	Charged each month
	Requirements to Waive Monthly Service Charge	>>	\$20 monthly base fee in service charge will be posted to the account each statement period if the prior month's minimum ledger balance falls below \$15,000 in your combined checking, savings, money market deposit accounts, Certificates of Deposit, and Individual Retirement Accounts. Personal accounts with primary or secondary ownerships (with a signer in common) may be included in the combined balances.
	Interest Bearing Tiered Rate Structure	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
		\$2.50	Non-WTB ATM. No fee charged for 5 non-WTB ATM withdrawals per calendar month, unless otherwise noted.
	Stop Payment Fee	\$20	Fee charged per request to stop a check or ACH.
	Other Service Fees	>>	Please refer to the Personal Banking Deposit Account Service Fees and Charges Disclosure for additional fees which may apply.
Other Benefits	Product Benefits & Features	>>	No charge for overdraft transfers from WTB deposit accounts. Overdraft Courtesy Refund.
Insufficient Funds & Overdraft Fees	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.
	Maximum Number of Overdraft Fees per Day	Six	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 Coverage Options	Overdraft Transfer Fee	>>	\$0 will be charged to the checking, money market or savings account you select for overdraft transfers. \$10 will be charged to the credit card you select for overdraft transfers. 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 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

Signature Checking Basic Terms and Conditions (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 \$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 & Contact Information	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.

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>COLLECTED BALANCE: The balance in a deposit account, not including items that have not yet been paid, or collected.</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>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.</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 COURTESY REFUND: After the end of each calendar quarter, a \$30 OD/NSF refund will be credited back to the account if an overdraft occurrence was charged to the account during that quarter.</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>PRIOR MONTH'S MINIMUM LEDGER BALANCE: The balance based on the prior month's lowest daily balance of the account(s) during the 30-day statement period.</p> <p>REFUND: A payment of a sum of money back to your account.</p> <p>SIGNER IN COMMON: An authorized signer or co-signer on an account.</p> <p>STATEMENT CYCLE: Generally, a thirty- or thirty-one-day period.</p> <p>TIERED RATE STRUCTURE: A tiered-rate account is a checking or savings account that pays interest in increasingly higher amounts as the account balance increases.</p> <p>WAIVED: When a service charge or fee is not charged to your account.</p>
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