

Simplicity Savings Basic Terms and Conditions

Account Opening & Usage	Minimum Deposit to Open Account	\$50	
	Monthly Service Charge Applies to both monthly and quarterly statements	\$3	Charged each month.
	Requirements to Waive Monthly Service Charge	➤➤	\$3 service charge refund if a \$300 minimum ledger balance is maintained or the account is combined with a checking account statement.
	Customers under 18 years and over 62 years	➤➤	Waived for individuals under 18 years of age. Customers 62 years and older may request a fee waiver.
	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
		\$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	➤➤	\$0.20 per item deposited over 75 per statement cycle.	
		Please refer to the Common Features Personal Account Service Fees and Charges Disclosure for additional fees.	
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
	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.

Simplicity Savings Basic Terms and Conditions (continued)

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

**Important
Definitions**

ANNUAL PERCENTAGE YIELD (APY): The amount of interest paid to you by the bank on your account during the year.

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.

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.

INTEREST RATE: The percentage of interest paid on an interest-bearing account, such as savings, CDs and some checking accounts.

ITEM: Any check, ACH, withdrawal, debit card purchase, funds transfer, fee, charge, or other amount that is added to or subtracted from your account.

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.

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.

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.

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