What You Need To Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway.

We can cover your overdrafts in two different ways:
1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to another account or a consumer overdraft line of credit, which may be less costly than our standard overdraft practices. To learn more, please call us at 401-348-1200 or 800-475-2265.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?
We may authorize and pay overdrafts for the following types of transactions:
• Checks and other transactions made using your checking account number
• Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions without your consent.
• Everyday Debit Card point of sale transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged?
Overdraft Fees will be charged as follows for insufficient funds whether the item is paid or returned:
• No fee for transactions less than or equal to $4.99 that overdraw the account
• $25.00 fee for transactions between $5.00 and $34.99 that overdraw the account
• $35.00 fee for transactions $35.00 or greater that overdraw the account

We will not charge more than $175.00 in total overdraft fees on a daily basis.

Extended Overdraft Coverage
What if I want Washington Trust to authorize and pay overdrafts on my everyday Debit Card point of sale transactions?

If you would like us to approve and pay overdrafts for everyday Debit Card point of sale purchases, please call us at 401-348-1200 or 800-475-2265, visit your local branch, complete our secure online form at washtrust.com, or complete the form below. You can revoke your authorization for Washington Trust to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

Reply today! Please complete the form below and return it to any branch office or mail it to Washington Trust, Attn: Customer Solutions Center, PO Box 512, Westerly, RI 02891. You can also call us at 401-348-1200 or 800-475-2265 to opt in by phone, or complete our secure online form at washtrust.com.

___ I want Washington Trust to authorize and pay overdrafts on my everyday Debit Card point of sale transactions.

Printed Name __________________________ Date __________________

Account on which you are an authorized signer:
________________________

Account Number

___ I do not want Washington Trust to authorize and pay overdrafts on my everyday Debit Card point of sale transactions.