

Overdraft Protection



WASHINGTON TRUST®

Three easy ways to avoid overdraft fees

As more and more transactions are completed electronically, it's easier than ever to forget to record a transaction and overdraw your account. To help you better manage your finances, we offer three easy ways to help reduce your chance of overdrawing your personal checking account and protect yourself from unexpected overdraft fees and declined transactions.

1. Savings Transfer Overdraft Protection (STOP)



Savings Transfer Overdraft Protection (STOP) links your checking account to a statement savings or money market account to provide funds to automatically cover accidental checking account overdrafts.

- \$20.00 annual fee
- No annual fee for Freedom Plus checking accounts
- \$8.00 fee for each transfer under Savings Transfer Overdraft Protection (STOP).

Transfers from savings or money market accounts are limited. Please see a Retail Banker for details.

2. Consumer Overdraft Line of Credit



Our Consumer Overdraft Line of Credit, "Credit Reserve," provides overdraft protection to your personal checking account through a line of credit that is available when you need it. A routine credit approval is all that is required to establish your credit reserve account.

How to access your Credit Reserve

Writing a check, which draws your account below zero, will automatically transfer the needed funds into your account, up to your credit reserve limit. You may also request, by telephone or in person, a specified amount to be transferred.

Payment Options

If you owe a balance at the time of your regular statement date, an automatic minimum payment will be deducted from your checking account. At any time, you may repay any or all of your Credit Reserve balance without penalty.

- Minimum \$1,000 limit; maximum \$5,000 limit
- Minimum payment of 5% of the outstanding balance at the statement ending date or \$25, whichever is greater
- Payments can be made by mail, online banking, telephone transfer, ATM, or at any branch

Interest Rates and Fees

- 18% Annual Percentage Rate (APR)
- Overdraft Fee/Returned Item Fee in excess of approved limit will be charged as follows:
 - 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 and greater that overdraw the account
- \$5.00 late charge if deposit to cover minimum payment is not made within 21 days of the statement ending date
- Annual Fee of \$25.00 (No fee for Freedom Plus checking customers)



3. Online Services

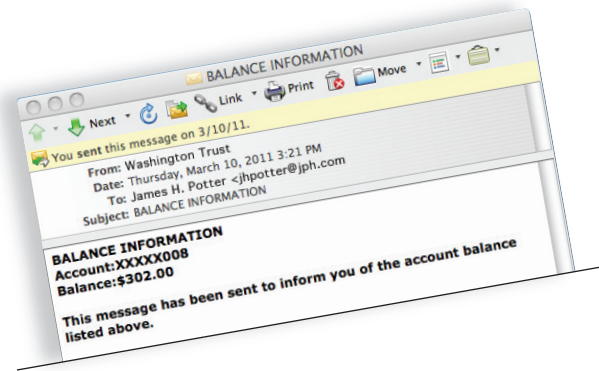
With online banking, you can manage your finances and help prevent overdrafts. Check account balances, transfer money between accounts, pay and receive your bills electronically, and more. Online banking is FREE with any Washington Trust checking account.



Money Management

See your complete financial picture in one convenient place

- View your financial accounts from multiple institutions – banking, credit cards, loans, investments, and others – all in one place
- See where you're spending and find ways to save
- Set spending goals and stay on budget



Transfers Between Washington Trust Accounts

Enjoy immediate funds availability

- Transfer money in real time between Washington Trust accounts, 24 hours a day, 7 days a week
- Access transferred funds immediately



Bank-to-Bank Transfer

Move money easily

- Transfer funds to and from your Washington Trust accounts, and to and from accounts you have with any financial institutions in the United States* – banks, credit unions, and most brokerage accounts
- See complete, detailed transaction progress tracking and receive email confirmations and alerts of your completed transactions
- Make free transfers into your Washington Trust accounts
- Set up recurring transfers for extra peace of mind

* Fees may apply to outgoing transfers



Mobile Banking – Text/Web/App

Enjoy fast, free, secure access to your finances when you are on the go!*

- Access easily via a simple text message, your mobile browser, or a free app for iPad, iPhone, or Android device – your choice!
- Check your account balance and transaction history
- Transfer funds between accounts
- Pay bills
- Deposit checks
- Contact us or locate a branch or ATM quickly

*Message and data rates may apply from your wireless carrier



Email Alerts

Set up email notifications to help you manage your money

- Receive notifications for high and low balance thresholds, cleared checks, maturity dates, loan payment due dates, personal reminders, and periodic balances
- Edit or delete alerts at any time

Discretionary Payment of Overdrafts

The Washington Trust Company (Washington Trust) will have the discretion to pay overdrafts on checking accounts in good standing. Any such payment is a non-contractual discretionary courtesy, and not a right of the account holder or an obligation of Washington Trust. If you have questions regarding our overdraft services, or if you wish to opt out of the payment of discretionary overdrafts, please contact Washington Trust at 401-348-1200 or 800-475-2265.



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