



WASHINGTON TRUST®

Consumer Fee Schedule

Account Assistance

Account Research (1/2-hour minimum)	\$25 per hour
Collection - Foreign Items:	
• Canadian Checks	\$9+ expenses
• Foreign Items	\$34
• Foreign items sent for collection	\$95
Copy of Statement	\$6
Inactivity Fee:	\$10
Fee assessed in June, if during the time period of June 1st to May 31st of the preceding year, no deposits or withdrawals are made to the account and balance is less than \$500.	
Individual Retirement Account transfer to another Institution	\$25
Stop Payments	\$25
Undeliverable Statement	\$5

Debit Cards & ATMs

Expedited Debit Card	\$50
Lost Debit or ATM Card Replacement Fee	\$10
ATM balance inquiry at non-WTC ATMs (fee applies to Savings and Money Market Accounts)	\$2
ATM cash withdrawal at non-WTC ATMs (fee applies to Savings and Money Market Accounts)	\$2

Online & Mobile Banking Related Fees

Bill Payment:	
• Expedited Electronic Payment	\$10
• Overnight Check Payment	\$30
Stop Payment (For payments issued via our Bill Payment Service)	\$35
Returned Payment (For payments issued via our Bill Payment Service)	\$35
External Transfers:	
• Transfers into/out of Washington Trust (A2A)	No Charge
• Expedited transfers into/out of Washington Trust (A2A)	\$6
• Failed Transfers (A2A)	\$30

Miscellaneous

Cashier's Checks (Waived for Freedom Ultra & Plus)	\$8
Money Orders (Waived for Freedom Ultra & Plus)	\$5
Legal Fees (Garnishments, executions, levies)	\$75
Medallion Signature Guarantee	\$25

Wire Transfers

Incoming:	
• Domestic (Waived for Freedom Ultra)	\$15
• Foreign (Waived for Freedom Ultra)	\$15
Outgoing:	
• Domestic	\$22
• Foreign (in USD)	\$40 + expenses
• Foreign (other than USD)	\$45
Domestic Telephone Wire (No PIN)	\$100
Foreign Telephone Wire (No PIN)	\$100 + expenses

Insufficient Funds

Overdraft Fee Schedule:

Fee applies to insufficient and uncollected items created by the payment of checks, or other electronic withdrawals such as Automated Clearing House (ACH) payments and Debit & ATM Card transactions presented for the payment, withdrawal, or transfer of funds from account.

• Each item that is \$4.99 or less which causes an overdraft item	No Charge
• Each item that is between \$5.00 and \$34.99 which causes an overdraft item	\$25
• Each item that is \$35.00 or greater which causes an overdraft item	\$35

On your statement, these fees will be shown in statement transaction descriptions as Insufficient Funds Fee (Paid) and/or Uncollected Insufficient Funds Fee (Paid). Fee descriptions may be abbreviated. The total dollar amount of the above fees will also appear on the Statement in the Summary of Overdraft and Returned Item Fees as "Total Overdraft Fees" for the period and year-to-date.

Returned Item Fee Schedule:

Fee applies to insufficient and uncollected items created by the decline or return of unpaid checks, or other electronic withdrawals such as Automated Clearing House (ACH) payments presented for the payment, withdrawal, or transfer of funds from the account.

• Each item that is \$4.99 or less which causes a returned item	No Charge
• Each item that is between \$5.00 and \$34.99 which causes a returned item	\$25
• Each item that is \$35.00 or greater which causes a returned item	\$35

On your statement, these fees will be shown in statement transaction descriptions as Insufficient Funds Fee (Returned) and/or Uncollected Insufficient Funds Fee (Returned). Fee descriptions may be abbreviated. The total dollar amount of the above fees will also appear on the Statement in the Summary of Overdraft and Returned Item Fees as "Total Returned Item Fees" for the period and year-to-date.

Deposited checks and other debits returned unpaid (Returned Deposited/Cashed Item)	\$15
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Savings Overdraft Protection Transfer Fee	\$8
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Savings Transfer Overdraft Protection Annual Fee (Automatically charged to your checking account annually in the month in which the service was originally established)	\$20 (Waived for Freedom Ultra & Plus)
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Safe Deposit Boxes

Annual Box Rental Fee - varies by box size	\$42 to \$300
Drilling Fee	\$175
Lost Key Replacement Fee	\$20