

## Personal Banking

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### Checking Accounts

Simply select the checking account that best fits your lifestyle.

Enjoy the ease and control of managing your account online, in a branch or from your mobile device. And, take advantage of these benefits:

- A Washington Trust debit card equipped with chip technology to help protect you from fraud during transactions.
- 24-hour access to your accounts through WTB Online, mobile banking (some mobile service provider fees may apply) or by calling Priority Service at **800.788.4578**.
- Set up alerts and bill payments to manage your payment schedule.
- Automated telephone banking access to check balances, make a transfer and check previous transactions.
- eStatements available through your online banking account.

# Checking Accounts

	<b>Simplicity<sup>1</sup></b> Basic checking with no monthly minimum balance requirement and no per-check charges.	<b>Preferred<sup>1</sup></b> Interest-earning checking with special benefits, discounts and services.	<b>Signature<sup>1</sup></b> Checking with highest level of benefits/services, special discounts and competitive rates.
<b>Earns Interest</b>	No	Yes – tiered rates See rate sheet for current rates and tiers.	Yes – tiered rates See rate sheet for current rates and tiers.
<b>Monthly Base Fee/Service Charge</b>	\$3	\$8	\$20
<b>Minimum Balance Requirements</b>	None	Monthly service charge waived with \$2,500 minimum ledger balance. <sup>2</sup>	Monthly service charge refunded with \$15,000 minimum ledger balance between checking, savings, money market deposit accounts and CDs/IRAs. <sup>3</sup>
<b>Service Charge Refund/Reward Credit</b>	\$3 credit for direct deposit <sup>4</sup> or eStatements.	No	Yes
<b>ATM Benefits/Fees</b>	WTB and MoneyPass ATMs – \$0.00 Other ATMs – \$2.50	WTB and MoneyPass ATMs – \$0.00 Other ATMs – \$2.50 (Two at no charge per calendar month.)	WTB and MoneyPass ATMs – \$0.00 Other ATMs – \$2.50 (Five at no charge per calendar month.)
<b>ATM/Debit Card Limits</b>	\$5,000 in purchases per day in combination with ATM withdrawals of \$500.	\$5,000 in purchases per day in combination with ATM withdrawals of \$500.	\$10,000 in purchases per day in combination with ATM withdrawals of \$1,000.
<b>Overdraft Courtesy Refund</b>	No	Yes – one per calendar quarter (Up to \$60 value annually.) <sup>5</sup>	Yes – one per calendar quarter (Up to \$60 value annually.) <sup>5</sup>
<b>Overdraft Protection/Transfer of Funds</b>	Yes See the Standard Overdraft Practices brochure and Personal Deposit Account Disclosure with Account Service Fees & Charges for details.	Yes See the Standard Overdraft Practices brochure and Personal Deposit Account Disclosure with Account Service Fees & Charges for details.	Yes See the Standard Overdraft Practices brochure and Personal Deposit Account Disclosure with Account Service Fees & Charges for details.

<sup>1</sup>\$50 minimum to open. Please see the Personal Deposit Account Disclosure for full terms and conditions. All accounts are FDIC insured within FDIC limits.

<sup>2</sup>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. <sup>3</sup>Prior Month's Minimum Ledger Balance: The balance based on the prior month's lowest daily balances of the account(s) during the 30-day statement period. Personal accounts with primary or secondary ownerships (with a signer in common) may be included in the combined balances. <sup>4</sup>Recurring Direct Deposits: Electronic transfer of funds directly from the payer bank received in your account at Washington Trust Bank. <sup>5</sup>Overdraft Courtesy Refund: We may charge a fee of \$15 for each item paid causing an overdraft. A fee may be imposed for overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means. Overdrafts are due immediately. We pay overdrafts at our discretion. After the end of each calendar quarter a \$15 Paid Overdraft/Returned Item Fee refund will be credited back to the account if an overdraft occurrence was charged to the account during that quarter.