



This is important information about your account with:

Washington Trust Bank
PO Box 2127
Spokane, WA 99210-2127
(800) 788-4578

ANALYZED CHECKING

Non-Consumer Account Disclosures

Offset of Service Charges: Charges can be offset with premium earnings allowance, established by the bank and calculated on collected balances.

Fees and Charges. The following fees and charges apply to this account:

- Monthly Service Charge: \$12.00 charged monthly
- Per Check/Debit Paid: \$0.18
- Per Deposit: \$0.30
- Per Washington Trust Bank Item Deposited: \$0.10
- Per Non-Washington Trust Bank Item Deposited: \$0.11
- Per Canadian Item Deposited: \$0.11
- Per ACH Debit/Credit: \$0.13
- Deposit Coverage: Current Rate
- Negative Balance Service Charge: Current Rate

Additional Terms. The following additional terms apply to this account:

Please refer to the Common Features (Limits and Fees) for additional fees which may apply.
This account is eligible for Commercial Services, fees may apply.

Terms referenced throughout this document are defined in detail within the Business Account Terms and Conditions.

Account Disclosure Definitions

Average Ledger Balance: is calculated by adding the balance in the account for each day of the statement period and dividing that figure by the number of days in the period.

Collected Balance: is the balance in the account at the end of the day as shown on our records of the Bank, calculated by adding the deposits to and subtracting the withdrawals and any collectable float from the beginning balance of the day.

Ledger Balance: is the balance in the account at the end of the day as shown on our records of the Bank, calculated by adding the deposits to and subtracting the withdrawals from the beginning balance of the day.

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.

Prior Month's Combined Minimum Ledger Balance: is the combined balances based on the prior month's lowest daily balance of the account during the 30-day statement period.
