



This is important information about your account with:

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

SMART BUSINESS CHECKING

Non-Consumer Account Disclosures

Minimum Balance to Avoid a Fee. \$8 Monthly Service Charge will be waived, or the account will receive a service charge credit if you maintain a \$1,000 combined average ledger balance in your checking, savings, or money market accounts. The ledger balance in your certificate of deposits or the ledger balance of active loans can be included to reach the \$1000 (credit cards balances are not eligible). Eligible accounts must have the same primary ownership within the same business customer relationship.

Active Loan Ledger Balance: An open loan in good status with an owing balance.

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

Monthly Service Charge: \$8.00 charged monthly

Per Item Deposited: \$0.25 per item deposited over 100 items per statement cycle

Cash Deposited: up to \$5,000 cash can be deposited each statement cycle with no charge, and then standard charges apply

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.

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.
