



This is important information about your account with:

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

SMALL BUSINESS ANALYZED

Non-Consumer Account Disclosures

Minimum Balance Requirements. No minimum balance requirements apply to this account.

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

- Monthly Service Charge: \$20.00 charged monthly
- Per Check/Debit paid: \$0.18 each after first 100
- Per Deposit/Mobile Deposit: \$0.30 each after first 50
- Per ACH Credit: \$0.13 each after first 200
- Per ACH Debit: \$0.13 each after first 200
- Per Washington Trust Bank Item Deposited: no charge
- Per Non-Washington Trust Bank Item Deposited: \$0.11 each after first 200
- Per Canadian Item Deposited: \$0.11 each after first 200
- Negative Balance Service Charge: Current Rate
- ACH Origination File Transmission: \$3.00 each after first 8
- ACH Origination ACH Item: \$0.13 each after first 40

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

Please refer to the Common Features (Limits and Fees) and the Small Business Analyzed Checking Price List for additional fees which may apply.

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

\$20 Monthly Service Charge Includes:

- Access to Business Digital Banking (Wire and ACH Module); ACH Module requires credit approval
- Remote Deposit Capture with one Small Scanner Package (ChecXpress, single feed, drop scanner included)
- Fraud Protection Services (ACH Positive Pay, Reverse Positive Pay, ACH Block)
- ACH Origination (Credit Approval Required)
- Wire Origination

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.
