

Important Change in Account Terms — Effective October 1, 2021

BUSINESS PRODUCTS DEPOSIT ACCOUNT DISCLOSURES:

This notice contains important information that amends your Washington Trust Bank Business Deposit Account Disclosure. Please keep this document for future reference. It is recommended you review the entire updated Business Products Deposit Account Disclosures on or after October 1 at [watrust.com/business/products-services/checking](https://www.watrust.com/business/products-services/checking), by contacting Priority Services at **800.788.4578**, or stopping by one of our branches.

Removed sections for the Terms and Conditions of your Account:

Transaction Limitations Transfers and/or withdrawals from your money market or savings account conducted in person at any branch, by mail or by ATM are unlimited. All other transfers including telephone transfers, online transfers, overdraft or minimum balance coverage, pre-authorized debits, point of sale purchases, and checks are limited to six withdrawals per calendar month or statement cycle (a period of at least four weeks). Your individual four-week period starts at the beginning of each statement cycle (if you receive statements monthly) or the calendar month (if you receive statements quarterly). We are required by law to ensure that you comply with this limit. If you exceed this limit after we have notified you of a violation, the Bank must change your account to discontinue the automatic services, close, or reclassify the account.

Note: The Excessive Transactions fee of \$5 each has been eliminated. This fee was imposed in any month when the number of federally regulated withdrawals exceeded six per calendar month.

Current Disclosure Information and Pricing	New Disclosure Information and Pricing
Debit Card or PIN Replacement.....\$5	Debit Card or PIN Replacement..... no charge
Money Service Businesses monthly fee\$500	Money Service Businesses monthly fee no charge
Returned Mail.....\$5	Returned Mail..... no charge

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PERSONAL PRODUCTS DEPOSIT ACCOUNT DISCLOSURES:

This notice contains important information that amends your Washington Trust Bank Personal Deposit Account Disclosure. Please keep this document for future reference. It is recommended you review the entire updated Personal Products Deposit Account Disclosures on or after October 1 at [watrust.com/personal/banking/checking](https://www.watrust.com/personal/banking/checking), by contacting Priority Services at **800.788.4578**, or stopping by one of our branches.

Removed sections for the Terms and Conditions of your Account:

Transaction Limitations Transfers and/or withdrawals from your money market or savings account conducted in person at any branch, by mail or by ATM are unlimited. All other transfers including telephone transfers, online transfers, overdraft or minimum balance coverage, pre-authorized debits, point of sale purchases, and checks are limited to six withdrawals per calendar month or statement cycle (a period of at least four weeks). Your individual four-week period starts at the beginning of each statement cycle (if you receive statements monthly) or the calendar month (if you receive statements quarterly). We are required by law to ensure that you comply with this limit. If you exceed this limit after we have notified you of a violation, the Bank must change your account to discontinue the automatic services, close, or reclassify the account.

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