



WASHINGTON TRUST®

Managing Unexpected Overdrafts

Washington Trust understands that unexpected overdrafts occur from time to time. That's why we offer the **Overdraft Privilege** service. This service is offered on most checking accounts and allows us to approve and pay overdrafts. This means that, should you inadvertently overdraw your account, we may pay your items rather than returning them. The Overdraft Privilege service includes:

Standard Overdraft Privilege

Covers overdrafts caused by checks, ACH, automatic debits, recurring debit card transactions and online Bill Pay.

Extended Overdraft Privilege

Covers all overdraft transactions included in the Standard Coverage above; PLUS everyday Debit Card point of sale transactions.

If you would like to opt out of the Overdraft Privilege service, please call us at 800-475-2265 or visit one of our branches.

Overdraft Privilege coverage limits are:

- **\$100.00** for the first 60 calendar days of account opening, **then**
- **\$850.00** after the expiration of the introductory period

Please see below for additional information regarding the above-mentioned services and our Overdraft Protection service which may be more affordable than Overdraft Privilege service.

Additional Information

Overdraft Protection Service:

- [Link to a Washington Trust account¹](#)
- Even if you have Overdraft Protection, Overdraft Privilege may still be available as secondary coverage if the other protection source is exhausted.
- Please be aware that Overdraft Privilege and/or Overdraft Protection service are not included in your available balance provided through online/mobile banking, telephone banking, ATMs or on a branch receipt.
- For fees charged by Washington Trust for overdraft items paid by us, please refer to the Business Fee Schedule. Your account may become overdrawn in excess of the Overdraft Privilege service coverage limit amounts as a result of fees and charges. Once you exceed the Overdraft Privilege coverage limits, items presented to your account with insufficient funds may be returned/declined.
- Should you choose to opt out of Overdraft Privilege or removed from Overdraft Privilege, your Extended Overdraft Privilege service will also be removed.
- Giving us your consent to pay everyday debit card point of sale transaction overdrafts may result in incurring overdraft fees for transactions that we would otherwise be required to pay without assessing an overdraft fee.
- The order in which transactions are posted may impact the total amount of overdraft fees assessed.
- Overdraft Privilege service is not an overdraft line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.

- Overdraft Privilege service may be discontinued if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within thirty-five (35) calendar days for a minimum of one business day.
- You also agree to be jointly and severally (individually) liable for any account, shortage resulting from charges or overdrafts, whether caused by you or another with access to this account, as described in the Business Terms and Conditions of Your Account. The total (negative) balance, including all fees and charges, is due and payable upon demand.
- Good account management is the best way to avoid overdrafts. Use our mobile banking, online banking, and telephone banking services to keep track of your balance.
- For further information, please refer to the Business Terms and Conditions of Your Account.