



WASHINGTON TRUST®

Consumer Fee Schedule

Account Services

Account Research (1/2-hour minimum)	\$25 per hour
Collection - Items:	
• Canadian Checks	\$9+ expenses
• Foreign Items	\$34
• Foreign Items sent for collection	\$95
Copy of Statement	\$6
Escheatment Fee:	\$50
A fee is assessed for the servicing of accounts that qualify for escheatment. An account qualifies for escheatment when it has been inactive for the period of time specified under state law to be considered abandoned.	
Inactivity Fee:	\$20
Fee assessed on any checking or savings account, except the Simply Free account, where said account meets <u>all</u> the following criteria:	
• Balance at the time of fee assessment is less than \$500 and	
• No deposits or withdrawals are made to the account during the period of May 31 st of the prior year to June 1 st of the current year.	
Fee is assessed no later than June 30 th each year.	
Individual Retirement Account transfer to another Institution	\$25
Stop Payments	\$30
Undeliverable Statement	\$5

Debit Cards & ATMs

Expedited Debit Card	\$50
Lost Debit or ATM Card Replacement Fee	\$10
ATM balance inquiry at non-WTC ATMs (Waived for Freedom Ultra, Plus, & Student Account)	\$2
ATM cash withdrawal at non-WTC ATMs (Waived for Freedom Ultra, Plus, & Student Account)	\$2

Online & Mobile Banking

Bill Payment Stop Payment (For payments issued via our Bill Payment Service)	\$35
External Account-To-Account (A2A) Transfers:	
• Standard Transfers into/out of Washington Trust account	No Charge
• Express Transfers into Washington Trust	No Charge
• Express Transfers out of Washington Trust	\$6

Insufficient Funds

Overdraft Fee Schedule:	
Fee applies to insufficient funds and uncollected items created by the payment of checks, or other electronic withdrawals such as Automated Clearing House (ACH) payments and Debit & ATM Card transactions presented for the payment, withdrawal, or transfer of funds from account. Fees do not apply to Consumer Simply Free Account.	
• Each transaction that is \$24.99 or less	No Charge
• Each transaction that is \$25.00 or greater	\$20
• Maximum overdraft fee assessment per business day	\$100
These fees will be shown in transaction descriptions as one of the following:	
• Overdraft Paid Item	
• Overdraft – Uncollected Paid Item	
Fee descriptions may be abbreviated. The total dollar amount of the above fees will also appear on your statement in the Summary of Overdraft Fees "Total Overdraft Fees" for the period and year-to-date.	

Safe Deposit Boxes

Annual Box Rental Fee (Contents of safe deposit boxes are not FDIC or Bank insured)	\$50 – \$300
Drilling Fee	\$175
Lost Key Replacement Fee	\$20

Wire Transfers

Incoming:	
• Domestic (Waived for Freedom Ultra)	\$15
• Foreign (Waived for Freedom Ultra)	\$15
Outgoing:	
• Domestic	\$25
• Foreign	\$40*
*May receive less due to fees charged by the beneficiary's bank and foreign taxes.	
Domestic Telephone Wire (No PIN)	\$100

Miscellaneous

Cashier's Checks (Waived for Freedom Ultra & Plus)	\$8
Money Orders (Waived for Freedom Ultra & Plus)	\$5
Legal Fees (Garnishments, executions, levies)	\$125
Medallion Signature Guarantee	\$25