WASHINGTON TRUST®

What we value is you.™

Overdraft Protection

Easy ways to avoid overdraft fees

As more and more transactions are completed electronically, it's easier than ever to forget to record a transaction and overdraw your account. To help you better manage your finances, we offer several easy ways to help reduce your chance of overdrawing your checking account and protect yourself from unexpected overdraft fees and declined transactions.

Transfer Overdraft Protection

Transfer Overdraft Protection links your checking account to any one of your Washington Trust deposit accounts (excluding CDs) to provide funds to cover accidental checking account overdrafts. **Transfer Overdraft Protection is FREE with any Washington Trust account. Ask a Washington Trust Banker how to enroll!**

How to access your Transfer Overdraft Protection

When a transaction causes your checking account to fall below zero, we will automatically transfer the available funds from the linked account to cover the overdraft amount.

Credit Reserve

Credit Reserve, our consumer overdraft line of credit, provides overdraft protection to your personal checking account through a line of credit that is available when you need it.[1] **Ask a Washington Trust Banker how to apply!**

How to access your Credit Reserve

Any transaction, which draws your account below zero, will automatically transfer the needed funds into your account, up to your credit reserve limit.

Payment Options

If you owe a balance at the time of your regular statement date, an automatic minimum payment will be deducted from your checking account. At any time, you may repay any or all of your Credit Reserve balance without penalty.

- Minimum $1,000 limit; maximum $5,000 limit
- Minimum payment of 5% of the outstanding balance at the statement ending date or $25, whichever is greater
- Payments can be made by mail, online banking, telephone transfer, or at any branch

Interest Rates and Fees

- 18% Annual Percentage Rate (APR)
- $25.00 Annual Fee
- If a transaction exceeds the approved Credit Reserve limit, and the Bank pays the overdraft, the Overdraft Fee will be charged to your checking account as follows:
  - No fee for transactions less than or equal to $24.99 that overdraw the account
  - $25.00 fee for transactions $25.00 and greater that overdraw the account
- If your payment is more than 7 days late, you will be charged $25.00

Simply Free Account

Our Simply Free account helps to safeguard you from overdraft fees. If you're looking for a worry-free way to manage your money, Simply Free may be the right choice for you!

- Checkless account with Debit Card
- No overdraft fees[2] and no monthly fee
- No minimum balance requirement
- Digital banking access with online, mobile, and text banking

Visit washtrust.com or your local branch to get started!

[1] Subject to credit approval. **Discretionary Payment of Overdrafts:** The Washington Trust Company (Washington Trust) will have the discretion to pay overdrafts on checking accounts in good standing. Any such payment is a non-contractual discretionary courtesy, and not a right of the account holder or an obligation of Washington Trust. Any amount that results in a negative balance must be paid back immediately. If you have questions regarding our overdraft services, or if you wish to opt out of the payment of discretionary overdrafts, please contact Washington Trust at 401-348-1200 or 800-475-2265.

[2] We may decline or return transactions that would result in an overdraft. Payees or merchants may still charge a fee.

WASHINGTON TRUST®

What we value is you.™

Digital Banking

Washington Trust's online and mobile banking platforms are fully integrated into one unified **Digital Banking** experience, so you'll enjoy the same features and convenient tools whether you're on your desktop, phone, or tablet, including:

- **Access Zelle®** to move money to friends and family using their U.S. mobile number or email address
- **Set and receive account alerts*** in real-time
- **Send secure messages directly to Washington Trust** within the platform and mobile app
- **Confidently manage your payments** using Bill Payment, External Transfers, or Zelle
- **Increase your financial awareness with Savvy Money**, with real-time access to your credit score, credit report, and personalized financial insights.
- **Customize your online and mobile banking homepages** based on what's most important to you
- **Enjoy a Financial Wellness Toolkit** for real-time insights into spending and savings and overall financial picture

Take full control of your Debit Card

You can easily manage your **Washington Trust MasterCard® Debit Card** usage and spending right from your desktop or mobile device. Safeguard your debit card from fraud with access and control (and peace of mind), anytime, anywhere! **Simply click on "Debit Card" in Digital Banking.**

- **Turn your Washington Trust debit card on or off** anytime, anywhere right from your desktop or mobile device
- **Set your PIN** at activation or update it anytime with our easy self-service option.
- **Establish transaction controls** for dollar amount limits, merchant categories, and geographic locations
- **Get real time balances** for your accounts
- **Receive alerts** when your card is used, approved, or exceeds the transaction controls you set
- **Stay informed of potential fraud** with alerts on attempted and declined transactions
- **Add your debit card to your mobile wallet** - Use it with Apple Pay, Google Pay or Samsung Pay
- **Enroll in our Add-It-Up savings program** – Every time you use your Washington Trust debit card, the amount charged to your checking account will be rounded up to the next dollar and we'll automatically transfer the difference to the account of your choice.**

Sign up for Digital Banking or download our Mobile App.
Visit washtrust.com or any Washington Trust branch to get started!

*Message and data rates may apply from your wireless carrier. **Washington Trust checking account with a debit card and designated account required. Add-It-Up transfer amounts are totaled each day and a single transfer is made from your checking account to your designated account. Customer must be owner (tax owner or non-tax owner) on the account designated for the Add-It-Up transfers. ATM transactions or cash withdrawals at a merchant do not qualify for the round-up transfer. The daily Add-It-Up transfer will not occur for that business day if the checking account lacks sufficient available funds for the daily transfer to occur; if any transaction has overdrawn the checking account; or if the Add-It-Up transfer would initiate an overdraft on the checking account.

Rev. 08/26