Washington Trust Personal Checking Accounts - full product descriptions

	Student Checking *No Overdraft Fees* [1]	Simply Free *No Overdraft Fees* [1]	Freedom Checking	Freedom Plus® Relationship Checking	Freedom Ultra® Checking
Minimum Deposit to Open the Account	$25.00	$25.00	$25.00	$25.00	$25.00
Monthly Maintenance Service Charge Fee	$5.00 *(at age 23)*	$0.00	$5.00	$15.00	$30.00
Requirement to Avoid the Monthly Maintenance Service Charge Fee	No minimum balance requirement; No Monthly Maintenance Service Charge Fee until the age of 23	No minimum balance requirement	At least one direct deposit credited on a monthly basis is required to avoid a maintenance service charge fee. A direct deposit is defined as an ACH deposit such as payroll, social security, pension, or other government benefits. No fee will be assessed if Tax Reported Owner is 62 and older, or if under the name of a Trust or an Estate.	$5,000 aggregate average collected balance in any Washington Trust deposit account and/or outstanding principal balance of any combination of Washington Trust consumer loans and mortgages on the last day of the statement period.	$25,000 average collected daily balance for the statement cycle OR Washington Trust Wealth Management Relationship.[2]
Minimum Daily Balance to Earn Interest and Rate Information[3]	If your daily balance is $5,000.00 or greater, the interest rate paid on the entire balance in your account will be 0.01% with an annual percentage yield of 0.01%.	If your daily balance is $5,000.00 or greater, the interest rate paid on the entire balance in your account will be 0.01% with an annual percentage yield of 0.01%.	If your daily balance is $5,000.00 or greater, the interest rate paid on the entire balance in your account will be 0.01% with an annual percentage yield of 0.01%.	If your daily balance is $1,500.00 or greater, the interest rate paid on the entire balance in your account will be 0.05% with an annual percentage yield of 0.05%.	If your daily balance is $1,500.00 or greater, the interest rate paid on the entire balance in your account will be .10% with an annual percentage yield of 0.10%.
Non-Washington Trust ATM Fee	Fee waived	See Fee Schedule	See Fee Schedule	Fee waived	Fee waived
Free Check Order(s)	Checks are not allowed on this account.	Checks are not allowed on this account	Free check orders do not apply to this account.	One free basic check style order through Washington Trust per calendar year.	Free check orders through Washington Trust on *any* personal wallet style checks, single or duplicate.
Mobile Check Deposit[4]	Eligibility begins on the business day following account opening; 3 checks per day; daily limits vary	Eligibility begins on the business day following account opening, 10 checks per day, daily limits vary	Eligibility begins on the business day following account opening, 10 checks per day, daily limits vary.	Eligibility begins on the business day following account opening, 10 checks per day, daily limits vary.	Eligibility begins on the business day following account opening, 10 checks per day, higher daily limits.
Debit Card/ATM Daily Limits	Daily limits: $500 cash withdrawal and $3,000 point of sale transaction.	Daily limits: $500 cash withdrawal and $3,000 point of sale transaction.	Daily limits: $500 cash withdrawal and $3,000 point of sale transaction.	Daily limits: $500 cash withdrawal and $3,000 point of sale transaction.	World Debit Black Card Daily limits: $1,000 cash withdrawal and $5,000 point of sale transaction.
Debit Card/ATM Fee Rebates *If you exceed $600 annually (in any combination of rebates i.e. other promotions) a 1099 Misc. would be generated.	N/A	N/A	N/A	Up to four (4) domestic Non-Washington Trust ATM fees rebated at the end of the statement cycle, while account is open. Max rebate per transaction $22.00 and max aggregate total per month $88.00.	Unlimited domestic Non-Washington Trust ATM fees rebated per month per account at the end of the statement cycle while account is open.
Installment Loan Discount[5]	N/A	.25% off installment loan rates with automatic payment	.25% off installment loan rates with automatic payment	.25% off installment loan rates with automatic payment	.50% off installment loan rates with automatic payment
Home Equity Line of Credit Rate Discount[6]	N/A	.375% off non-promotional product rates	.375% off non-promotional product rates	.375% off non-promotional product rates	.50% off non-promotional product rates .50% off prime promotional product rates (after introductory rate expires)
Home Equity Line Annual Fee Waiver[6]	N/A	Annual fee waived for the first year	Annual fee waived for the first year	Annual fee waived for the first year	Annual fee waived for the life of the line, as long as Ultra Account is maintained.
Home Equity Loan Recording Fee Waivers	N/A	N/A	N/A	N/A	Fee Waived
Credit Reserve - Overdraft Protection Annual fee waiver[7]	N/A	N/A	N/A	Fee waived	Fee waived
Certificate of Deposit and IRA Preferred Rates	N/A	N/A	N/A	.25% higher than standard rate (excludes promotional CD's)	Eligible for most Promotional CDs. Also receive the .25% higher than standard rate (excludes promotional CDs)
Money Orders and Cashier's Check Fees	See Fee Schedule	See Fee Schedule	See Fee Schedule	Fee waived	Fee waived
Wire Transfer Fees[8]	See Fee Schedule	See Fee Schedule	See Fee Schedule	See Fee Schedule	Fee waived
Stop Payment Fee[9]	See Fee Schedule	See Fee Schedule	See Fee Schedule	See Fee Schedule	Fee waived

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1 We may decline or return transactions that would result in an overdraft however, payees or merchants may still charge a fee. In some instances, transactions that you make may cause your account to overdraw but we will not assess your account with an overdraft fee. For example, if the transaction is initially approved for an amount lower than the actual charge. **2** Wealth Management Relationship is defined as being either the Primary or Joint Owner on an active, funded Washington Trust Wealth Management relationship. Applies to Freedom Ultra accounts where the Wealth Management client is the Tax Reported Owner of the checking account. **3** Annual Percentage Yield (APY) is accurate as of August 17, 2026, and may vary after account opening. Fees may reduce earnings. **4** Refer to Mobile Check Deposit Agreement and Consumer Online and Mobile Service Agreement for additional terms and conditions. **5** Excludes loans secured by real estate, savings accounts, or certificates of deposit. Home Equity Loans are eligible. **6** Applies to new Home Equity Lines of Credit only. Changes to checking account will adjust the rate accordingly. **7** Subject to credit approval. **8** Wire Transfer Fees - Fee is dependent upon incoming, outgoing, domestic, international, and branch assisted or self-service. Excludes Domestic Telephone Wire (no PIN). See Consumer Fee Schedule for details. **9** Stop Payment Fees vary; See Consumer Fee Schedule for details.

Refer to Consumer Terms and Conditions of Your Account, Truth in Savings Disclosures, Electronic Fund Transfers Your Rights and Responsibilities, Funds Availability Disclosure, and Consumer Fee Schedule for additional information on all checking accounts.