The Washington Trust Company
Electronic Statement / NotiJcation, Agreement and Disclosure
August 2026

This notiJcation, agreement and disclosure ("Agreement") contains important information about our electronic statement product, also referred to as eStatements. You should keep a copy of this disclosure for your records.

DeJnitions:

As used in this Agreement, the words "we," "our," "us," and "Bank" mean The Washington Trust Company; the words "you" and "your" mean each account owner or authorized signer. "Deposit account" means each checking account, savings account, and money market account you maintain with us. "Loan accounts" means each loan account and annual loan escrow statements you maintain with us. At any time, we may choose to o" er additional types of account statements online.

Online Statement Delivery

By accepting this Agreement, you consent and agree that we may provide certain disclosures and notices to you in electronic form, including electronic delivery of periodic statements (eStatements) for each deposit account and loan account you have with the Bank. Agreeing to eStatements will not discontinue your paper statements. You may request to suppress paper statements for deposit accounts only by visiting a local branch or contacting our Customer Solutions Center at 800-475-2265 or 401-348-1200.

E-mail Reminders

Your consent to receive electronic notices covers any notice or other type of communication provided to you with respect to each of your designated accounts. Delivery of some disclosures in electronic form does not require the Bank to deliver all disclosures or all disclosures of a particular type electronically.

E-mail Address Changes

You agree to notify us immediately of any change in your mailing address, e-mail address or other information relevant to this Agreement. To change your email address for eStatement delivery, you may visit a local branch or contacting our Customer Solutions Center at 800-475-2265 or 401-348-1200. 4is is your responsibility to notify the Bank of changes to your mailing address for US Mail delivery of other account documentation.

Classified as Confidential

Enrolling for eStatements

Once you have accepted this Agreement, you are automatically enrolled for eStatements and can access the eStatements at any time within our Digital Banking Service. You will continue to receive paper statements for all deposit and loan accounts selected for eStatement delivery. You may choose to suppress paper statements for deposit accounts only. If you wish to suppress paper statements, visit your local branch or contact our Customer Solutions Center at 800-475-2265 or 401-348-1200 for assistance.

Statement Availability

If you choose to suppress deposit account paper statements, access to all statements will be available through the Bank's Digital Banking Service. If you choose to resume the delivery of paper statements for deposit accounts, please visit a local branch or contact the Customer Solutions Center at 800-475-2265 or 401-348-1200.

Review of eStatements

Your receipt of eStatements does not in any way alter your obligation to review your eStatements promptly.

Requesting a Paper Copy of your Account Statement

At any time, you may request a paper copy of any periodic statement or disclosure which has been delivered electronically. Paper copies may be requested by visiting a local branch or contacting our Customer Solutions Center at 800-475-2265 or 401-348-1200. You may be charged the standard research fees for production of a paper copy of your periodic statement. A copy of our current Business Fee Schedule is available by going to www.washtrust.com/disclosures and clicking on the Business Fee Schedule.

Canceling eStatements

You retain the right to withdraw your consent for electronic delivery of disclosures and periodic statements. You may withdraw your consent at any time for any account by visiting your local branch or contacting our Customer Solutions Center at 800-475-2265 or 401-348-1200. Once you have withdrawn your consent, we will then discontinue the eStatements service for the accounts chosen and paper statements and disclosures will be resumed for paper statements that were previously suppressed. Conversion to paper statements and disclosures will occur beginning with the next periodic statement for the designated account. The cancellation of eStatements in no way affects the validity or legal effect of all eStatements and disclosures which have been previously delivered electronically under the eStatements service.

Classified as Confidential

Joint Accounts

If your account is owned jointly with another person or has more than one authorized signer, any of the Owners/Signers may consent to receive eStatements. Upon consent of eStatements and request to suppress deposit account statements by any Owner/Authorized Signer, a paper statement will no longer be delivered. Loan accounts will continue to receive paper statements. All Owners/Authorized Signers may have access to eStatements by providing consent. A notification e-mail to one owner of a joint account is considered notice to all owners.

Security

Your User ID and Password are used to access our Digital Banking Service and should be kept confidential. We require that you change your password every 120 days. You are responsible for keeping your password, account numbers, and other account data confidential. You further understand and agree to notify the Bank immediately if your User ID and/or Password should become compromised or known to individuals who are not authorized by you.

System Requirements

In order for you to access and retain your online-statement records, your computer must meet the following requirements. You must have:

- Internet and e-mail access
- A certified/supported browser that supports 128-bit encryption
- A currently compatible browser and Adobe Acrobat Reader version.

We may revise hardware and software requirements, and if there is a material risk that the changes may impact your ability to access eStatements, we will notify you of these changes in advance and provide you an opportunity to change your method of receiving eStatements.

Change in Terms

The Bank reserves the right to change the terms and conditions of this Agreement at any time, including the addition and deletion of eStatements services. We will update this Agreement on our website and may notify you of such changes by mail or electronic message to your most recent addresses listed on our records. The notice will be posted or sent at least thirty (30) days in advance of the effective date of any new or increased fees, any stricter limits on the type, amount or frequency of transactions, or any increase in your responsibility for unauthorized transactions, unless an immediate change is necessary to maintain the security of the system. If such a change is made and it can be disclosed without jeopardizing the security of the system, we will provide you with electronic or

Classified as Confidential

written notice within thirty (30) days after the change. By using the eStatements service when such changes become e) ective, you agree to be bound by the revised terms and conditions to this Agreement or you can decline the changes by discontinuing the use of the eStatements service and notifying us of your election to do so. The Bank reserves its right to terminate this Agreement and your access to the eStatements service, in whole or in part, at any time.

Disclaimer of Warranty and Limitation of Liability

You agree that the Bank shall not be held liable if you are unable to gain access to the website or the Bank's Online Banking Service from time to time. You understand that some or all of the eStatements services and/or other system services may not be available at certain times due to maintenance and/or computer, communication, electrical or network failure or any other causes beyond the Bank's control. We make no warranty of any kind, express or implied, including any implied warranty of merchantability or Jtness for a particular purpose, in connection with eStatements provided to you under the Agreement. We do not and cannot warrant that the eStatement service will operate without error, or that the eStatement service will be available at all times. Except as speciJcally provided in this Agreement or otherwise required by law, you agree that our or cers, directors, employees, agents or contractors are not liable for any indirect, incidental, special or consequential damages under or by reason of any services or products provided under the Agreement or by reason of your use of the eStatement service, including loss of proJts, revenue, data or use by you or any third party, whether in an action in contract or tort or based on a warranty or any other legal theory.

Proceed with Acceptance of Online Disclosures

With your acceptance of this Agreement and your designation of account for eStatements, you agree to accept periodic deposit account and loan account statements including important notiJcations that may appear on your statements in an electronic format. You also agree that you have the necessary equipment for accessing and viewing eStatements and you agree to notify us if you change your e-mail address or if you no longer want to receive statements electronically. You can still enroll at a later time within the Digital Banking Service.

If you have inquiries regarding your accounts, please contact us at:
The Washington Trust Company
23 Broad Street
Westerly, RI 02891
800-475-2265
info@washtrust.com

Classified as Confidential