What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway.
We may cover your overdraft in two different ways:

1. We have standard overdraft practices that comes with all checking accounts except for the Simply Free Account.
2. We also offer overdraft protection plans, such as a link to another deposit account (excluding CDs) or a Credit Reserve, which may be less costly than our standard overdraft practices. To learn more, please call us at 401-348-1200 or 800-475-2265.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Recurring Debit card transactions

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- Everyday Debit Card point of sale transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Washington Trust pays my overdraft?

Under our standard overdraft practices:

- No fee for transactions less than or equal to $24.99 that overdraw the account.
- $25.00 fee for transactions $25.00 or greater that overdraw the account.
- We will not charge more than $125.00 in total overdraft fees per business day.

What if I want Washington Trust to authorize and pay overdrafts on my everyday Debit Card transactions?

If you also would like us to authorize and pay overdrafts for everyday Debit Card transactions, please call us at 800-475-2265, visit your local branch, or complete the form below. You can revoke your authorization for Washington Trust to pay these transactions at any time by any of these methods. Your revocation must include both your name, signature and your full account number so that we can properly identify your account.

Please complete the form below and return it to any branch office or mail it to Washington Trust, Attn: Customer Solutions Center, PO Box 512, Westerly, RI 02891. You can also call us at 800-475-2265 to opt in by phone.

____ I want to revoke Washington Trust to authorize and pay overdrafts on my everyday Debit Card point of sale transactions on full account number(s)_____.

_____ I do not want Washington Trust to authorize and pay overdrafts on my everyday Debit Card point of sale transactions on full account number(s)
_____.

_____ I want Washington Trust to authorize and pay overdrafts on my everyday Debit Card point of sale transactions on full account number(s)
_____.

Printed Name_____

Signature_____ Date _____

Member FDIC

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