



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)
- 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
 - \$20.00 fee for transactions \$25.00 and greater that overdraw the account
- If your payment is more than 7 days late, you will be charged \$5.00

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.



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Digital Banking Services

With our digital banking tools, it's easy to manage your money from your computer or mobile device whenever you want, wherever you are. **FREE with any Washington Trust account!**



Online Banking

- **View Transactions** - Check account balances any time.
- **Pay Anyone** - Quickly & easily pay bills, transfer funds between accounts, or send money to anyone using their email or mobile phone number with P2P
- **Transfer Money** - Our External Account-to-Account (A2A) service transfers funds from your accounts at other financial institutions into your accounts at Washington Trust, or vice versa
- **Go Paperless** - Safe, convenient, and there's less clutter in your mailbox.
- **Manage Your Money** - Free Money Management program helps you see where you're spending and how to save.
- **ClickSWITCH™** - An online portal that helps you securely and conveniently switch your direct deposits, automatic payments, and debit card auto-pays from your old account to your Washington Trust account.

Mobile Banking

Use your online banking credentials to quickly and easily login to our free Mobile app for banking anytime, anywhere on your iPhone, iPad, or Android device.

- **Deposit Checks** - Deposit checks in three easy steps: Tap. Snap. Deposit.
- **Pay Anyone** - Quickly & easily pay bills, transfer funds between accounts, or send money to anyone using their email or mobile phone number with Person-To-Person (P2P) payments.
- **View Transactions** - Log-in with just a fingerprint or access your balance and recent transactions with a simple swipe.
- **Receive Push Notifications & Text Alerts*** - Set up alerts to be sent directly to your phone with a quick text. Monitor your account 24/7.

Online Money Management

See your complete financial picture in one convenient place.

- View your financial accounts from multiple institutions, all in one place.
- See where you're spending and find ways to save.
- Set spending goals and stay on budget.
- Receive text alerts to keep you on track.

Debit Card

- **Withdraw cash or make deposits at ATMs, and make purchases at retailers, in-store or online** - Purchase amounts are automatically deducted from your Washington Trust checking account.
- **Keep your money safe with our Card Suite Lite app** - Turn your card on or off, and set spending limits or purchase alerts to stay on budget.
- **Add your debit card to your mobile wallet** - Use it with ApplePay, Google Pay and 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 Online 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.

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