Washington Trust Social Media User Guidelines

Please read the following terms, conditions, and guidelines carefully. Social Media sites are public, not private sites. By entering, viewing, accessing, posting or uploading content to, downloading items from, browsing or using any of these sites including, but not limited to associated blogs, videos, photos, and materials, you agree to be bound by the terms, conditions and guidelines posted below. These guidelines are subject to change. If you do not agree with these guidelines, please do not access, or otherwise use the social media site in question.

By accessing The Washington Trust or "I Luv RI" Facebook page (The "page"), or The Washington Trust Company's Twitter, Instagram or Linkedin pages, you agree that you are entering a legally binding agreement with The Washington Trust Company and its affiliates based on the following guidelines.

We welcome your comments, videos, images, photos, and other submissions ("User Content") on our Page. All User Content will be reviewed by The Washington Trust Company. We strongly encourage you to read Facebook's Privacy Policy and Terms and Conditions as well.

- 1. Do Not Disclose Any Personal or Account Information: Users should never disclose account or other financial information through any other social media site. Washington Trust will never ask for your account information, social security number, or any other sensitive or personal information from you through a social media site. All User postings on Facebook, Twitter, Instagram, or LinkedIn, including those on our Page are subject to the terms of use and standards for privacy of those sites. Washington Trust is not responsible for any action, omission, terms, privacy, or security policy put forth by Facebook, Twitter, Instagram, or LinkedIn.
- 2. User Submissions: User Content is welcomed; however, all User Content will be considered submitted on a NON-CONFIDENTIAL and NON-PROPRIETARY basis. You hereby grant Washington Trust a non-exclusive, royalty-free, worldwide, perpetual license to use and display User Content you may submit. There is no compensation for User Content. Washington Trust is under no obligation to post or use any User Content submitted and may remove any User Content at any time at the company's discretion. We do not tolerate spam, repetitive posting, profanity, or any other comments that are unlawful, abusive, defamatory, or otherwise deemed offensive, or off-topic. The page is actively monitored. Any unsuitable posts will be removed. Posts containing links to third party sites will also be removed at our discretion. You, and not The Washington Trust Company, are responsible for all User Content you submit.
- **3. Representations in User Content:** By submitting User Content, you warrant and represent that you have the right to use the content, including any and all intellectual property interests. User content is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use is contrary to local law orregulation.
- 4. Moderation and Liability of User Content: Washington Trust reserves the right to refuse to post, moderate, or remove User Content. Washington Trust further reserves the right to refuse or delete objectionable User Content that Washington Trust in its sole discretion deems infringing or inappropriate. Washington Trust does not guarantee the accuracy, integrity, or quality of User Content. Under no circumstances will Washington Trust be liable in any way for any User Content, including, but not limited to, liability for errors or omissions or for any loss or damage of any kind incurred as a result of any User Content posted or transmitted. Exercise discretion before relying on information in User Content.
- **5. For Information Purposes only.** No comments made by any employee or agent of The Washington Trust Company or any user should be understood or used as the sole basis of any investment or financial decision or construed as advice or recommendations.
- **6. DISCLAIMER OF LIABILITY:** THE WASHINGTON TRUST COMPANY WILL NOT BE LIABLE FOR ANY LOSS OR INJURY CAUSED IN WHOLE OR IN PART BY PROCURING, COMPILING, INTERPRETING, REPORTING OR DELIVERING USER CONTENT.
- 7. We reserve the right to change these User Content Guidelines at any time.

Comment/Conversation Policy: We expect comments and conversations to follow the rules of polite discourse and ask participants to be respectful and treat each other, as well as our employees with respect. Comments and conversations deemed abusive, indecent, threatening, profane, false, discriminating, solicitations or spam are subject to deletion.

IF YOU HAVE ANY QUESTIONS CONCERNING THESE SOCIAL MEDIA SITE USAGE RULES, PLEASE CONTACT marketing@washtrust.com.