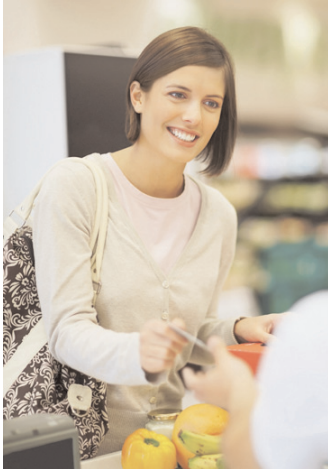


Important Information Regarding ATM and Everyday Debit Card Transactions



In the past, on those rare occasions when there are not enough funds in your account to use your ATM or debit card at the supermarket, gas station or your favorite store, we may have approved the transaction as a courtesy to you, and advanced the funds needed to complete your purchase. **Due to federal banking regulations, we are required by law to obtain your written permission before we can continue to cover ATM and debit card transactions.**

If you opt in: Opting in means your ATM or debit card transaction will be covered even if you have insufficient funds in your account.

If you do not opt-in: If you have insufficient funds in your account, your ATM or debit card transaction may be declined.

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 can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or a line of credit, which may be less expensive than our standard overdraft practices. To learn more about these plans, 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 may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card 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 debit/ATM card transaction will be declined.

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

Overdraft Fees will be charged as follows:

- No fee for transactions less than or equal to \$4.99 that overdraw the account
- \$25.00 fee for transactions between \$5.00 and \$34.99 that overdraw the account
- \$32.50 fee for transactions over \$35.00 that overdraw the account

We will not charge more than \$162.50 in total overdraft fees on a daily basis.

What if I want Washington Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please complete the attached form and mail it back to us, return it to any branch, or contact us at 401-348-1200 or 800-475-2265. You can also opt-in securely online at www.washtrust.com.

Reply today!

I want Washington Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Please complete the form below and return it to any branch office or mail it to Washington Trust, Attn: Deposit Operations, PO Box 512, Westerly, RI 02891

You can also call us at 401-348-1200 or 800-475-2265 to opt in by phone.

Printed Name _____

Date _____

Accounts on which you are an authorized signer:

Account Number _____

Account Number _____

Account Number _____

