



WASHINGTON TRUST®

What we value is you.™



Presented to:



April 2025



NMLS #414726



Program Overview



Comprehensive financial solutions and education for your employees, members, students, or residents

When you become a **Bank@** partner with Washington Trust, you'll join many other local companies, organizations and schools that work with us to provide financial solutions and education to their employees, members, students, residents, and their families. We work with companies of all sizes, as well as organizations and residential communities.

It's a great way to enhance your employee benefits program or make your members feel valued – at no charge to you.



Benefits for NEARI

A background image showing several hands of different skin tones clapping together in a celebratory gesture. A semi-transparent blue box with white text is overlaid on the image.

Use Code: NEARI

Employer benefits

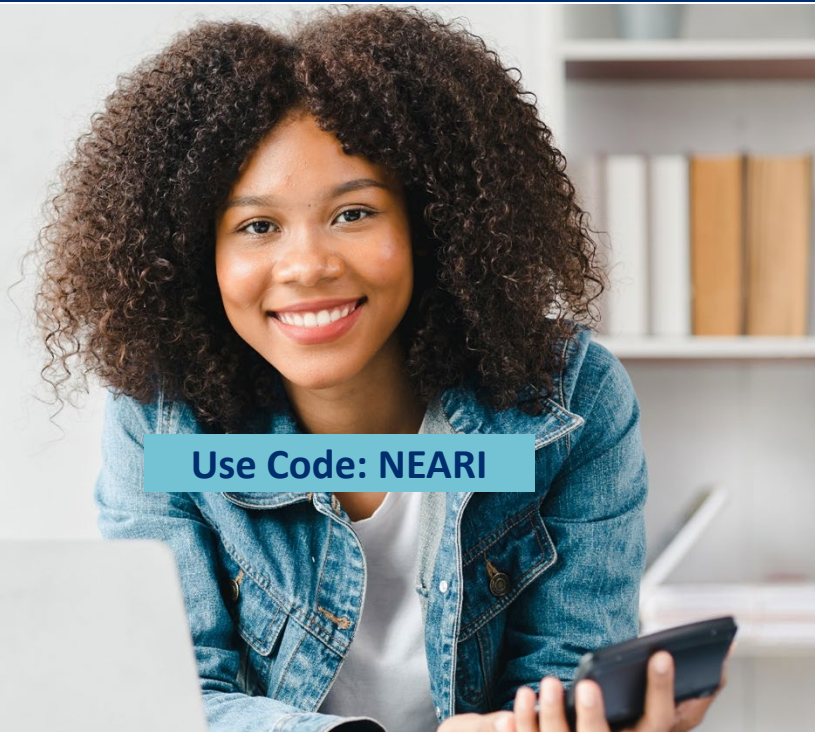
- No cost to your business
- Increased automated payroll & direct deposit participation
- Easy sign-up; we do the work for you

Employee benefits

- Exclusive offers from Washington Trust
- Easy, convenient on-site or virtual account opening available
- Free educational seminars

FREE Checking + \$300

An exclusive offer for
wbank@ customers!!



Use Code: NEARI

Open any new checking account at Washington Trust and **receive \$300¹** when you have your paychecks direct deposited.

- **Open an account online in around 5 minutes!**
- **Switch all your direct deposits, automatic payments, and debit card auto pays securely in just a few clicks with ClickSWITCH™!**
- **Offer includes Simply Free², our checkless account with no overdraft fees**

¹ Annual Percentage Yield (APY) effective as of March 7, 2025, and may vary after account opening. Freedom Free Checking: under \$5,000 APY is 0.00%, \$5,000 and over is 0.01%; Simply Free Checking under \$5,000 APY is 0.00%, \$5,000 and over is 0.01%; Student Checking under \$5,000 APY is 0.00%, \$5,000 and over is 0.01%; Freedom Plus Checking: under \$1,500 APY is 0.00%, \$1,500 and over is 0.05%; Freedom Ultra Checking: under \$1,500 APY is 0.00%, \$1,500 and over is 0.10%. Customer must open a new consumer checking account as part of the "Bank@" program with funds from sources other than Washington Trust and use promo code "United". Two direct deposits from payroll, social security, pension, or other government benefits are required within 90 calendar days of the account opening date. Deposits received from Person-to-Person (P2P) services do not qualify e.g., Venmo®, Pay Pal®, etc. After the second direct deposit has been credited to your account, Washington Trust will make a \$300.00 deposit within 30 calendar days. For additional information, please refer to the Consumer Terms and Conditions of your account. Minimum balance to open account is \$25. Limited to one cash deposit bonus per tax reported owner per account. Not available to customers who received a cash deposit bonus on a previous Washington Trust account within the last two years of this account opening date. Offer is for a limited time and may be withdrawn at any time. Subject to 1099 reporting. Fees may reduce earnings. ² Simply Free account: We may decline or return transactions that would result in an overdraft. Payees or merchants may still charge a fee.

High-Rate Savings Account – Earn up to **4.00%**APY



Our High-Rate Savings account can help you save for what you need. **With as little as \$25** to open your account, you'll get a competitive rate on your money.

The more you save with us, the more you can earn.

You'll have access to your funds at any time.

If you start with a lower balance and make additional deposits, we'll automatically increase your rate!

- \$2,499.99 and under - **Interest Rate: 2.32% APY: 2.35%**
- \$2,500.00 - \$24,999.99 - **Interest Rate: 2.47% APY: 2.50%**
- \$25,000.00 - \$49,999.99 - **Interest Rate: 2.56% APY: 2.60%**
- \$50,000.00 and up - **Interest Rate: 3.92% APY: 4.00%**

*Annual Percentage Yield (APY) is effective as of March 7, 2025. The APY is subject to change at any time without notice. Minimum balance to open account is \$25. Offer is for a limited time only and may be withdrawn at any time. No municipal or government funds. One account per tax reported owner only. Fees may reduce earnings.

FREE Digital Banking Services



Manage your accounts from anywhere with our Digital Banking services, FREE with any Washington Trust account.

- **FREE Online Banking**
- **FREE Online Money Management**
- **FREE Mobile Banking & Mobile Check Deposit**
- **FREE Debit Card**

Safe Deposit Savings



Protect your valuables!

Safe deposit boxes are a safe way to protect family heirlooms, important documents, and more! Several sizes available to suit your needs.

- **Rent a safe deposit box for one year and your second year is FREE¹!**

¹Safe deposit box must be opened and first year paid for by 12/31/2025 to receive the second year for free.

\$600+ OFF On Mortgage Closing Costs



Enjoy these savings on your new mortgage for purchases, construction loans, or refinancings:

- **No underwriting fee—
We'll waive the \$599 underwriting fee**
- **FREE credit report –
We'll waive up to \$100 in credit report fees**
- **Closings available in 30 days¹ or less!**

All loans subject to credit and underwriting approval. All credits will be provided at closing. Full application must be received by December 31, 2025. ¹30-day closings not guaranteed. Varying factors may delay closing. Offers are for a limited time and may be withdrawn at any time.

Home Equity Line or Loan Savings



Home equity solutions let you use the equity that you have in your home to accomplish other financial goals.

Enjoy this savings when you open a new Home Equity Loan or Line of Credit:

- **Waived mortgage recording fees¹**

All loans subject to credit and underwriting approval. Complete application must be received before December 31, 2025.

¹All credits will be provided at closing. Recording fee waiver is not applicable to any other types of recording fees including but not limited to power of attorney, trust, or mortgage discharge. Subject to opening a new Washington Trust checking account with direct deposit. Offer is for a limited time only and may be withdrawn at any time.

FREE Wealth Management Consultation



We offer investment management for individuals and families, including sophisticated solutions customized for your life goals, as well as trust and estate services to ensure your legacy and preserve your wealth for future generations or important causes.

- **Receive a FREE consultation with Washington Trust Wealth Management**

Washington Trust Wealth Management® is a registered trademark of The Washington Trust Company, which has licensed its use to its parent, affiliates, and subsidiaries, including Washington Trust Advisors, Inc. Investment products are offered through Washington Trust Wealth Management. Non-deposit investment products are: Not deposits; Not FDIC insured; Not insured by any federal government agency; Not guaranteed by the Bank; May go down in value. The consultation does not constitute legal, accounting, or tax advice. Please consult with an attorney or tax professional regarding your specific financial, legal, or tax situation.

Wealth Management For Businesses



We offer a dedicated service team of professionals for all the investment management and advisory service needs of your business, including retirement planning, endowments, and business succession planning

- **Receive a FREE consultation with Washington Trust Wealth Management**

Washington Trust Wealth Management® is a registered trademark of The Washington Trust Company, which has licensed its use to its parent, affiliates, and subsidiaries, including Washington Trust Advisors, Inc. Investment products are offered through Washington Trust Wealth Management. Non-deposit investment products are: Not deposits; Not FDIC insured; Not insured by any federal government agency; Not guaranteed by the Bank; May go down in value. The consultation does not constitute legal, accounting, or tax advice. Please consult with an attorney or tax professional regarding your specific financial, legal, or tax situation.

Financial Education Opportunities



Washington Trust can provide Financial Wellness Education, both in-person and online, for all levels of employees on a variety of topics, including:

- **First-time Homebuyer Programs**
- **Understanding Credit & Budgeting**
- **Cybersecurity/Financial Fraud**
- **Digital Banking Tools**
- **Financial/Retirement Planning**
- **Estate Planning, and more!**

Your Trusted Advisor



Contact me today for more information on our “Bank@” Program!



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Thank you.

