



# WASHINGTON TRUST®

23 Broad Street, Westerly, RI 02891

**Statement Ending 07/05/2022**

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## RETURN SERVICE REQUESTED

MATTHEW M RAMSEY OR  
KATHRYN RAMSEY  
26 LINK LN  
WEST KINGSTON RI 02892-1116

## Easy ways to bank with us



Online Banking [www.washtrust.com](http://www.washtrust.com)



24/7 Telephone Banking 401-348-1399



Customer Solutions Center 401-348-1200 or 800-475-2265



Mobile Banking



Convenient Branches

## Summary of Accounts

Account Type	Account Number	Ending Balance
Freedom Plus Checking	XXXX1280	\$2,103.18

## Freedom Plus Checking-XXXX1280

### Account Summary

Date	Description	Amount
06/08/2022	Beginning Balance	\$2,543.76
	10 Deposits/Credits This Period	\$31,070.44
	20 Checks/Debits This Period	\$31,511.02
07/05/2022	Ending Balance	\$2,103.18

### Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.05%
Interest Days	28
Interest Earned	\$0.28
Interest Paid This Period	\$0.28
Interest Paid Year-to-Date	\$1.96

### Account Activity

Post Date	Description	Checks/Debits	Deposits/Credits	Balance
06/08/2022	Beginning Balance			\$2,543.76
06/08/2022	ACH Withdrawal AMEX EPAYMENT AM - ACH PMT	\$819.64		
06/10/2022	ACH Deposit UNIVERSITY OF RH - DIR DEP		\$3,982.35	
06/10/2022	ACH Deposit STATE OF RI - PAYROLLPAY		\$2,366.75	
06/10/2022	ACH Deposit STATE OF RI - PAYROLLPAY		\$2,165.83	
06/10/2022	Withdrawal Internet Transfer to 96101290 CK	\$3,982.00		
06/10/2022	Eff. 06-09 ACH Withdrawal CITIBANK - CHOIC MONEYLINE EXPRESS - BILL PAYMT	\$2,636.03		
06/10/2022	Eff. 06-09 ACH Withdrawal CITIBANK - CHOIC MONEYLINE EXPRESS - BILL PAYMT (Rejected)		\$2,636.03	
06/10/2022	Insufficient Funds Fee ACH Withdrawal (Returned)	\$35.00		
06/13/2022	ACH Withdrawal VERIZON - PAYMENTREC	\$79.99		
06/14/2022	ACH Withdrawal CITIBANK - CHOIC MONEYLINE EXPRESS - RETRY PYMT	\$2,636.03		
06/15/2022	Deposit Internet Transfer from 96101290 CK		\$11,400.00	
06/16/2022	ACH Withdrawal AFFIRM INC 855-423-3729 - AFFIRM PAY	\$72.94		
06/21/2022	ACH Withdrawal NAVIENT LSC/F ----- - NAVI DEBIT	\$200.00		
06/21/2022	Check 226	\$11,400.00		
06/22/2022	ACH Withdrawal UNION CNCRND SCI - PARAGON PA	\$10.00		
06/24/2022	ACH Deposit UNIVERSITY OF RH - DIR DEP		\$3,983.12	
06/24/2022	ACH Deposit STATE OF RI - PAYROLLPAY		\$2,366.75	





**Freedom Plus Checking-XXXX1280 (continued)****Account Activity (continued)**

Post Date	Description	Checks/Debits	Deposits/Credits	Balance
06/24/2022	ACH Deposit STATE OF RI - PAYROLLPAY		\$2,165.83	
06/24/2022	Withdrawal Internet Transfer to 96101290 CK	\$3,983.00		
06/27/2022	ACH Withdrawal CHASE CREDIT CRD - AUTOPAY	\$149.49		
06/29/2022	ACH Withdrawal KEN LEVASSEUR MONEYLINE EXPRESS - BILL PAYMT	\$90.00		
07/01/2022	ACH Withdrawal NGRID49 BILL PAYMENT - NGRID49WEB	\$208.92		
07/01/2022	Check 227	\$760.00		
07/01/2022	ACH Withdrawal NEWREZ-SHELLPOIN NEWREZ-SHELLPOINT - ACH PMT	\$2,601.45		
07/05/2022	ATM Withdrawal MOSSBERG MOB-65 35 FRANK MOSSBERG DR ATTLEBORO MAUS Card #0848	\$253.50		
07/05/2022	ACH Withdrawal RPE WASTE SERVIC MONEYLINE EXPRESS - BILL PAYMT	\$35.50		
07/05/2022	ACH Withdrawal CHASE CREDIT CRD - EPAY	\$325.50		
07/05/2022	ACH Withdrawal AMEX EPAYMENT ER AM - ACH PMT	\$1,232.03		
07/05/2022	ATM Service Charge Rebate		\$3.50	
07/05/2022	Credit Interest		\$0.28	
07/05/2022	<b>Ending Balance</b>			<b>\$2,103.18</b>

**Checks Cleared**

Check Nbr	Date	Amount	Check Nbr	Date	Amount
226	06/21/2022	\$11,400.00	227	07/01/2022	\$760.00

\* Indicates skipped check number

**Overdraft and Returned Item Fees**

	Total for This Period	Total Year-to-Date
<b>Total Overdraft Fees</b>	\$0.00	\$0.00
<b>Total Returned Item Fees</b>	\$35.00	\$35.00

**Interest Rate Based on Balance**

Interest Rate As Of Date	Interest Rate
06/08/2022	0.0500%

MATTHEW M RAMSEY KATHRYN M RAMSEY 28 LINK LANE WEST KINGSTON, RI 02892		6/15/22 Date	226 57-89/115 100
Pay to the Order of	Sol Power	\$ 11,400.00	
eleven thousand and four hundred dollars and 00/100's		Dollars	
WASHINGTON TRUST" c/o Abel Collins			
For	Roof repairs for solar install		
⑆0⑆1⑆500858⑆ 96⑆0⑆280⑆		0226	

06/21/2022 226 11400.00

MATTHEW M RAMSEY KATHRYN M RAMSEY 28 LINK LANE WEST KINGSTON, RI 02892		6/25/22 Date	227 57-89/115 100
Pay to the Order of	Paul Ortel	\$ 760.00	
Seven hundred and sixty		Dollars	
WASHINGTON TRUST"			
For	firewood		
⑆0⑆1⑆500858⑆ 96⑆0⑆280⑆		0227	

07/01/2022 227 760.00



# WASHINGTON TRUST®

## Notice of Account Fee and Term Changes

Effective September 1, 2022

<u>All Accounts:</u>	Current:	New:
<b>Escheatment Fee:</b> A fee is assessed for the servicing of accounts that qualify for escheatment. An account qualifies for escheatment when it has been inactive for the period of time specified under state law to be considered abandoned.	N/A	\$50
<b>Legal Fees</b> ( <i>Garnishments, executions, levies</i> ):	\$75	\$125
<b>Outgoing Domestic Wire:</b>	\$22	\$25
<b>Stop Payments</b> ( <i>Excludes payments issued via our Bill Payment Service</i> ):	\$25	\$30
<b>Safe Deposit Box Annual Rental Fees</b> ( <i>Upon your next annual renewal</i> ):	<b>Current:</b>	<b>New:</b>
Box Minor 01 – 3x5 Safe Deposit Box	\$42	\$50
Box Minor 02, 03 – 5x5 Safe Deposit Box	\$65	\$80
Box Minor 04,11 – 3x10 Safe Deposit Box	\$75-80	\$90
Box Minor 05,06,12 – 5x10 Safe Deposit Box	\$100	\$120
Box Minor 07 – 10x10 Safe Deposit Box	\$180	\$200
<b><u>Consumer Account Specific Updates:</u></b>		
<b>Non-WTC ATMs:</b>	<b>Current:</b>	<b>New:</b>
Non-Washington Trust ATM Balance Inquiries or Withdrawals ( <i>Fee applies to Freedom Checking Accounts</i> )	N/A	\$2
Non-Washington Trust ATM Fee Rebates ( <i>Max number of fees rebated monthly to open accounts, applies to domestic non-Washington Trust ATMs</i> ):		
• Freedom Plus Checking ( <i>Fees will be rebated at the end of the statement cycle per month per account. Max rebate per transaction \$22.00 and max aggregate total per month \$88.00</i> )	Up to 5 fees rebated monthly	Up to 4 fees rebated monthly
• Freedom Ultra Checking ( <i>Fees will be rebated at the end of the statement cycle per month per account</i> )	Up to 5 fees rebated monthly	Unlimited
<b>Personal Money Market:</b>	<b>Current:</b>	<b>New:</b>
Monthly Maintenance Service Charge	\$5	\$10
Minimum Daily Balance Requirement to Earn Interest	\$0.01	\$2,500
<b><u>Business Account Specific Updates:</u></b>		
<b>Small Business Checking:</b>	<b>Current:</b>	<b>New:</b>
Monthly Maintenance Service Charge Fee	N/A	\$7
Minimum Balance to Avoid the Imposition of Service Charge Fee	N/A	\$1,000
Free transactions per statement period ( <i>Free transactions include checks presented, ACH debits/credits, ATM/Debit Card debits/credits, deposits and deposited items. Excess transaction fee of \$.35 will be charged for each transaction in excess of 100</i> )	75	100
<b>Business Money Market:</b>	<b>Current:</b>	<b>New:</b>
Monthly Maintenance Service Charge Fee	\$8	\$10
Minimum Balance to Avoid the Imposition of Service Charge Fee	\$1,000	\$2,500
Minimum Daily Balance Requirement to Earn Interest	\$0.01	\$2,500

You may obtain a copy of our full fee schedule or a specific account Truth in Savings disclosure by visiting any Washington Trust branch or contacting us at 800-475-2265 or 401-348-1200. Our full fee schedule is also available at [www.washtrust.com/disclosures](http://www.washtrust.com/disclosures).

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