



FACTS

WHAT DOES THE WASHINGTON TRUST COMPANY DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- ◆ Social Security number
- ◆ Account balances
- ◆ Payment history
- ◆ Credit history
- ◆ Credit scores
- ◆ Account transactions

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons The Washington Trust Company chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does The Washington Trust Company share? | Can you limit this sharing? |
|---|--|-----------------------------|
| For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes - to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes - information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes - information about your creditworthiness | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | No | We don't share |

To limit our sharing

- ◆ Call toll-free 800-475-2265

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call toll-free 800-475-2265 or go to <http://www.washtrust.com>

Who We Are

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| Who is providing this notice? | The Washington Trust Company means the following institutions: The Washington Trust Company, including its affiliate Washington Trust Mortgage Company LLC |
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What We Do

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| How does The Washington Trust Company protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
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| How does The Washington Trust Company collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ◆ Open an account ◆ Apply for a loan ◆ Make deposits or withdrawals from your account ◆ Provide account information ◆ Provide your mortgage information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
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| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ◆ sharing for affiliates' everyday business purposes - information about your creditworthiness ◆ affiliates from using your information to market to you ◆ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
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| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |
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Definitions

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| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>◆ <i>Our affiliates include:</i> <i>Financial companies such as: Washington Trust Mortgage Company LLC, Weston Financial Group, Inc., and Halsey Associates, Inc.</i></p> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>◆ <i>The Washington Trust Company does not share with nonaffiliates so they can market to you.</i></p> |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>◆ <i>Our joint marketing partners include credit card companies.</i></p> |

Other Important Information

For Massachusetts Customers - We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing, without your authorization.