

Checking Accounts Disclosure

Personal Checking Accounts

	Easy Checking	Classic NOW Checking	Premium Checking
Minimum opening deposit	\$50.00	\$50.00	\$100.00
Monthly maintenance fee	\$6.00 ^{1,2,3}	\$10.00	\$20.00
Minimum balance to waive monthly maintenance fee	N/A	\$5,000.00 avg. daily ⁴	\$15,000.00 Combined ^{4,5}
Minimum balance to earn interest	N/A	\$1.00	\$1.00
Non-BankRI ATM withdrawal fee ⁶	\$2.50	\$2.50	None
Surcharge-free access to all SUM [®] program ATMs	Yes	Yes	Yes
Stop Payments	\$30.00	\$30.00	Waived

Interest Rate Information: The following interest rates and annual percentage yields (APY) are accurate as of _____. Rates are subject to change at any time at our discretion. No interest is paid on Easy Checking accounts. We may change balance requirements or fees at any time with proper notice to you. For current rate information call 866-422-6574.

_____ Premium Checking	Interest Rate:	APY:
\$1.00-\$9,999	_____	_____
\$10,000-\$24,999	_____	_____
\$25,000-\$49,999	_____	_____
\$50,000-\$99,999	_____	_____
\$100,000-\$999,999	_____	_____
\$1,000,000 and greater	_____	_____
_____ Classic NOW Checking		
\$1.00 and over	_____	_____

Common Account Disclosures

The following disclosures apply to all types of accounts.

Business Days: Our business days are Monday through Friday. Federal holidays are not included.

Accrual of Interest: Interest begins to accrue on the business day of your deposit.

Compounding and Crediting Frequency: Interest will be compounded monthly. Interest will be credited to your account every month on the statement date.

Account Closing and Interest: If you close your account before interest is credited, you will not receive the accrued interest.

Balance Computation Method: We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Fees could reduce earnings on your account.

Transaction Limitations: We reserve the right to require seven days' notice in writing before each withdrawal from an interest-bearing account as defined by Regulation D.

1. Easy Checking is offered with no monthly service charge to those 55 and older (limit one per customer).
2. The monthly service charge is waived if a Direct Deposit is received during the statement period.
3. Premium Checking customers are eligible for one Easy Checking Account with no monthly service charge.
4. To calculate the average daily balance we add the principal amount in the account for each day of the statement period and divide by the number of days in the statement period.
5. Combined balance is calculated by adding together: (a) the average daily balance of all your personal non-retirement savings, personal checking and personal money market accounts since the last statement date; and; (b) the current balance of all your personal CD and IRA accounts, as of your personal checking account's statement date. (c) the current outstanding principal balance of all your personal home equity lines/loans, consumer overdraft line of credit, personal loans, and personal mortgages held by Bank Rhode Island, as of your personal checking account's statement date.
6. Surcharges may be assessed by other financial institutions for use of their ATMs. All ATM surcharges incurred in the U.S.A. will be refunded on Premium Checking accounts up to \$15.00.

Continued on reverse side

Personal Service Fees

The following fees may be assessed on your account. Fees shown are for each transaction of the type shown, unless otherwise indicated:

ATM/Mastercard Debit Cards:

Expedited Card Replacement Fee	\$65.00
International ATM Transactions:	
Mastercard (M/C) Cross Border Fee	2.79% of US Dollar Amount
Mastercard (M/C) Currency Conversion Fee	0.21% of US Dollar Amount
Non-BankRI ATM Transactions ^{1,2}	\$2.50
POS Charge (purchase made with ATM/Debit Card) ¹	\$0.25
Replacement ATM/Debit Card Fee	\$5.00
Cashier's Check ¹	\$7.50
Check Orders	Prices vary depending on style
Collection Item Fee	\$30.00
Chargeback Item Fee (Returned Deposited Item)	\$10.00
Counter Checks per page	\$2.00
Escheatment Fee, per account or such lesser rate as may be set by law	\$65.00
Foreign Drafts	\$30.00
Legal Process Fee, (e.g. attachment, levy or garnishment) per occurrence or such lesser rate as may be set by law	\$100.00
Money Order ¹	\$5.00
Monthly Dormant Account Fee	\$5.00
Overdraft Fees:	
Paid Item Fee – when we pay an overdraft item, per item ³	\$35.00
Returned Item Fee – when we return an overdraft item unpaid, per presentment of each item ³	\$35.00
Overdraft Line of Credit Annual Fee ^{4,5}	
Lines of \$5000 or less	\$25.00
Sweep Transaction Fee - Overdraft Protection Transfer from a Deposit Account, Per transfer ¹	
	\$5.00

Research

Research Fee - per hour	\$30.00
Copy Fee per item or per page (Copy of Checks, Transaction Slips, Money Orders, Cashier's Checks or Deposited Items)	\$5.00
Duplicate or Interim Statement fee	\$5.00
Statement Copy with images fee	\$10.00
Stop Payment, all items including ACH & bill pay. ¹	\$30.00

Safe Deposit Box Rental Fees⁶:

(Check availability of size with your Branch Representative).

Safe Deposit Box Annual Fee	Varies by Size*
Safe Deposit Box Drilling Fee	\$175.00
Late Fee	\$15.00
Replacement Key Fee	\$35.00

* Contents of safe deposit boxes are not FDIC or Bank insured. Boxes are located at most branch locations and sizes available may vary.

Wire Transfer Fees:

Domestic:

Incoming	\$15.00
Outgoing	\$28.00

International:

US Dollar Incoming	\$15.00
US Dollar Outgoing	\$40.00
Foreign Currency Incoming	\$0.00
Foreign Currency Outgoing	\$25.00
Wire Trace Fee	\$30.00

1. This fee does not apply to Premium Checking Account customers.

2. Other financial institutions may impose a surcharge for ATM use. The surcharge will be refunded on Premium Checking account types up to \$15.00 per month.

3. You will be charged a Returned Item Fee each time we return unpaid for a non-sufficient available balance an item that is presented for payment, even if that item has previously been presented and returned for a non-sufficient available balance and you were previously charged a Returned Item Fee for that return. Further, you will be charged a Paid Item Fee if we honor or pay the item or transaction when you have a non-sufficient available balance even if you were previously charged Returned Item Fees when the item or transaction was previously returned, rejected, or declined. We have no obligation to notify you if we honor, pay, return or decline an item or transaction for a non-sufficient available balance.

4. Refer to Overdraft Line of Credit Agreement for more details.

5. Premium Customers receive 50% off the annual fee.

6. \$20 discount for Premium Checking customers.

To request additional information about Bank Rhode Island's products and services, please visit your local branch, call us at 866-422-6574, or visit us online at: bankri.com.

Telephone Banking: 401-477-1100