

REFINANCE WITH US AND THE REST IS ON THE HOUSE



Get great rates and the benefits of Freedom PlusSM checking.

All the extras are on us – free ATMs, free checks, free online banking and bill pay, and a debit card with travel and merchandise rewards. Plus the personalized service that's been our hallmark for more than 200 years. Apply at any branch or call 401-348-1200 or 1-800-475-2265 anytime.

Mortgage experts on site Wednesdays till 8 p.m. in Cranston, North Kingstown and Narragansett.

15 Year Fixed Rate*

5.250%
Interest Rate

5.631%
Annual Percentage Rate

30 Year Fixed Rate**

5.750%
Interest Rate

5.980%
Annual Percentage Rate



www.washtrust.com

Rate effective as of 9/5/02. *A loan of \$150,000 will result in 180 monthly payments of \$1,205.82 each with 2 points and 20% downpayment. **A loan of \$150,000 will result in 360 monthly payments of \$875.36 each with 2 points and 20% downpayment. Rates may change without notice. Please call 401-348-1200 or 1-800-475-2265 for current rates. Loans subject to credit approval. Freedom Plus checking requires a \$5,000 combined relationship (includes deposits, loans, and trust & investments). Other banks may charge for ATM use. Free checks are Freedom wallet style. See a Customer Service Representative for details.

To take advantage of the “hot” mortgage market, Washington Trust ran a print campaign to advertise our low interest rates and our combination of superior products and excellent customer service.

events, and provided volunteer leadership and other support for organizations ranging from health and human services to youth and family issues, to arts and cultural organizations.

Looking forward to 2003, we will continue to embrace opportunities, develop new relationships and partnerships, and provide support to the communities we serve. We remain committed to our core values of quality, integrity and community, and to the fulfillment of our vision, “To Be The Best Community Bank & Trust Company in New England.”

questionnaire that helps visitors determine which accounts are best for them.

As a community bank, part of our mission is to provide financial and public leadership in the communities we serve.

During 2002, the Bank provided corporate sponsorship and support to hundreds of organizations located throughout Rhode Island and southeastern Connecticut. Our employees raised money and awareness through participation in walkathons, housing builds, dress down days and similar



Each year, Washington Trust sponsors numerous youth athletic teams. In 2002, we presented our local Little League teams with tickets to Washington Trust Night at the AAA Pawtucket Red Sox, featuring the annual Independence Day fireworks display.

