

SHAREHOLDER INFORMATION

Stock Transfer and Dividend Disbursing Agent

Mellon Investor Services, our stock transfer and dividend disbursing agent, is responsible for our shareholder records, issuance of stock certificates, distribution of our dividend checks, and IRS Form 1099. You may contact Mellon for assistance with changing your address, transferring a stock certificate, or replacing a lost, stolen or destroyed stock certificate. You may also use one of these methods to obtain information and access your shareholder records:



By Telephone: Call the Shareholder Information Line toll-free, 1-800-852-0354. After listening to the menu of options for tax information, you will be cued to press 2 for the Main Menu. From here you may select from the following options:

Press **1** to:

- Access tax information
- Report a change of address
- Obtain a W-9 form
- Request stock transfer instructions
- Obtain enrollment material

Press **ABC 2** to:

- Access account share balance
- Obtain your Dividend Reinvestment Plan (DRIP) option status
- Obtain information on the status of a dividend check
- Request a duplicate plan statement

Press **DEF 3** to:

- Learn the current share price and dividend
- Obtain other information from a customer services representative. To speak with a customer service representative, press 1 for other information. You'll then be directed to press 4. The voice prompt will ask you to punch in your social security number. The system will give you some basic information about your account, and will then automatically direct your call to a customer service representative.



On the Internet:

Go to the secure Investor Direct site, <https://vault.melloninvestor.com/isd>. To access your account information, type in your Social Security Number and 4-digit PIN. If you are enrolling for the first time, click the "Establish PIN" button and follow the prompts to select a 4-digit numeric PIN. This will bring you to your personal account status page, where you will be able to perform these account management functions:

- Change your primary address
- Check your Dividend Reinvestment Plan (DRIP) selection
- Obtain a duplicate Form 1099
- View your total number of shares
- Download Form W9, Stock Power and other forms
- Request online support



Via U.S. Mail

To transfer a stock certificate, or replace a lost, stolen or destroyed stock certificate, you must submit a request in writing to Mellon Investor Services. To submit your request via registered or overnight mail, send the information to Mellon Investor Services Corporate Office, 85 Challenger Road, Ridgefield Park, NJ 07660. Requests submitted by regular mail delivery should be sent to Mellon Investor Services, PO Box 3315, South Hackensack, NJ 07606-1915.

Dividend Reinvestment

The Corporation's Dividend Reinvestment (DRIP) and Stock Purchase Plan enables shareholders to reinvest their quarterly dividends in Washington Trust shares. Plan members are also permitted to make optional cash purchases of common stock up to \$10,000 each quarter. Information about the Plan is available on request by contacting Mellon Investor toll-free, 1-800-852-0354, via the Internet at <https://vault.melloninvestor.com/isd>, or by writing to the Mellon Investor Direct Services Corporate Office at 85 Challenger Road, Ridgefield Park, NJ 07660.

Investor Information

Copies of our most recent annual or quarterly reports and a copy of our 2002 Annual Report on Form 10-K are available at no charge by contacting Elizabeth B. Eckel, Senior Vice President, Marketing, at 401-348-1309 or 1-800-475-2265. You may write to Ms. Eckel at the Bank's Corporate Office, 23 Broad Street, Westerly, RI 02891. The annual report is also available on our website, www.washtrust.com.