Fulton Bank

Fulton Bank, N.A. Member FDIC.

CERTIFICATE OF DEPOSIT - PREFERRED PRICING RATE BONUS

Rates accurate as of 10/23/2026

CD Products	Silver $25,000 Combined Balance[1] Rate/APY	Gold $50,000 Combined Balance[1] Rate/APY	Platinum $250,000 Combined Balance[1] Rate/APY	Diamond $1,000,000 Combined Balance[1] Rate/APY
3-Month	0.85%/0.85%	0.95%/0.95%	1.05%/1.06%	1.20%/1.21%
6-Month	0.85%/0.85%	0.95%/0.95%	1.05%/1.06%	1.20%/1.21%
9-Month	0.85%/0.85%	0.95%/0.95%	1.05%/1.06%	1.20%/1.21%
9-Month No Penalty[2]	3.54%/3.60%	3.64%/3.71%	3.74%/3.81%	3.89%/3.97%
12-Month	0.85%/0.85%	0.95%/0.95%	1.05%/1.06%	1.20%/1.21%
12-Month Variable[3]	0.85%/0.85%	0.95%/0.95%	1.05%/1.06%	1.20%/1.21%
15-Month	1.10%/1.11%	1.20%/1.21%	1.30%/1.31%	1.45%/1.46%
18-Month	1.10%/1.11%	1.20%/1.21%	1.30%/1.31%	1.45%/1.46%
24-Month	1.10%/1.11%	1.20%/1.21%	1.30%/1.31%	1.45%/1.46%
30-Month	1.15%/1.16%	1.25%/1.26%	1.35%/1.36%	1.50%/1.51%
36-Month	1.15%/1.16%	1.25%/1.26%	1.35%/1.36%	1.50%/1.51%
48-Month	1.15%/1.16%	1.25%/1.26%	1.35%/1.36%	1.50%/1.51%
60-Month	1.15%/1.16%	1.25%/1.26%	1.35%/1.36%	1.50%/1.51%
72-Month	1.15%/1.16%	1.25%/1.26%	1.35%/1.36%	1.50%/1.51%

Deposit products offered by Fulton Bank.

Individual Retirement Account (IRA) certificates of deposit are eligible. Interest rates and bonuses are subject to change without notice. There is a $1,000 minimum balance to open the Certificate of Deposit and obtain Annual Percentage Yield (APY). A penalty will be imposed for early withdrawal. Fees could reduce earnings on the account.

Eligible for the Preferred Pricing rate bonus when the primary or secondary owner is also the primary or secondary owner on a Relationship Banking, Premier Relationship Banking or Private Bank Checking account. Each time the CD renews, the interest rate bonus may change based on the combined balance of the primary or secondary owner's eligible accounts. The interest rate bonus may be adjusted on the CD maturity date for the next renewal term based on the Preferred Pricing tier. For joint accounts, the highest preferred pricing tier of the primary or secondary owner is used to determine the rate bonus. If you close your Relationship Banking, Premier Relationship Banking or Private Bank Checking, convert to a different type of checking account or no longer maintain at least $25,000 in combined balances, you will no longer receive a bonus interest rate and standard rates will apply when the CD renews.

[1]The combined balance includes the current balance for each qualifying bank deposit account (consumer checking, savings, money market, certificate of deposit and individual retirement account) and the market value the business day prior for eligible Fulton Financial Advisors and/or Fulton Private Bank investment* accounts (Investment accounts are not FDIC insured; no bank guarantee; may lose value). IntraFi℠ Network Deposits℠ - CD Option and business accounts are excluded from the deposit balance.

[2]9 Month No Penalty CD: Funds must remain on deposit at least seven days after which a full withdrawal is allowed without penalty. 9 Month No Penalty CD is not available as an IRA account.

[3]12 Month Variable Rate CD: Interest rate and bonuses are variable and may change after the account is opened. Rates and bonuses are subject to change without notice. 12 Month Variable Rate CD is not available as an IRA account. Eligible for the Preferred Pricing rate bonus when the primary or secondary owner is also the primary or secondary owner on a Relationship Banking, Premier Relationship Banking or Private Bank Checking account. Each time interest is credited on the Variable Rate CD, the interest rate bonus may change based on the combined balance of the primary or secondary owner's eligible accounts. The interest rate bonus may be adjusted on the date interest is credited for the next interest payment period based on the Preferred Pricing tier. For joint accounts, the highest preferred pricing tier of the primary or secondary owner is used to determine the rate bonus. If you close your Relationship Banking, Premier Relationship Banking or Private Bank Checking, convert to a different type of checking account or no longer maintain at least $25,000 in combined balances, you will no longer receive a bonus interest rate and standard rates will apply the next time interest is credited to the account.

*Assets held in Fulton Financial Advisors and/or Fulton Private Bank accounts will be utilized in determining Preferred Pricing thresholds based on the prior day market values of owned or jointly held personal discretionary accounts such as Investment Management Accounts, Revocable Trusts, IRAs and Raymond James Brokerage Accounts. Market Values in Custody, Irrevocable trusts, Retirement Accounts (other than IRAs), Investment HSAs or business/institutional accounts will not be included.

Fulton Financial Advisors and Fulton Private Bank operate through Fulton Bank, N.A. and other subsidiaries of Fulton Financial Corporation. The Advisors at Fulton Financial Advisors and Fulton Private Bank offer a broad array of financial products and trust and retirement services some of which are provided through **Raymond James Financial Services, Inc.**, an independent and unaffiliated registered broker/dealer, Member FINRA/SIPC. Investment advisory services offered through **Raymond James Financial Services Advisors, Inc.**, an unaffiliated investment advisory firm registered with the SEC. Raymond James Financial Services, Inc. is not affiliated with Fulton Private Bank, Fulton Financial Advisors, Fulton Bank, N.A., Fulton Financial Corporation or any of its subsidiaries.

Securities and Insurance products are not a deposit or other obligation of, or guaranteed by the bank or any affiliate of the bank; are not insured by the FDIC or any other state or federal government agency, the bank or an affiliate of the bank; and are subject to investment risk, including the possible loss of value.