Fulton Bank

Member FDIC

A Brief Guide to Your Relationship Banking Account

Our Relationship Banking account offers a range of features and benefits. Below you can find common checking related information on processing, fees and account options. For a complete list of account terms, fees, and policies refer to the Funds Availability Policy, Important Information About Your Consumer Deposit Account, Important Consumer Overdraft Information, Consumer Service Fee Disclosure and Rules and Regulations for Deposit Accounts disclosures that you received at account opening.

Account Opening and Usage	Minimum Deposit Required to Open Account - in Financial Center - Online	 $0 $25	There is no minimum deposit required to open an account, unless the account is opened online.
	Special Requirements		Minimum age to open this account is 18.
	Monthly Maintenance Fee	$20	$5,000 minimum daily balance and one customer-initiated transaction[1] posted each statement cycle OR $25,000 combined deposit and investment* (Investment accounts are not FDIC insured; no bank guarantee; may lose value) balance[2] for the primary or secondary account owner on the last day of the statement cycle and one customer-initiated transaction posted each statement cycle is required to avoid the imposition of a fee.
	Interest Bearing	Yes	Tiered with $1,000 minimum daily balance.
	ATM Fees	$0 $0	For using Fulton Bank ATMs **For each withdrawal, balance inquiry or transfer at foreign (non-Fulton Bank) ATMs. Total foreign transaction fees may depend on other banks' additional charges for using their ATMs.** Up to $10 rebated on the last day of each statement cycle for ATM surcharge fees charged by a non-Fulton Bank ATM owner in the U.S.[3]

[1]A customer-initiated transaction includes a deposit, withdrawal, transfer or payment posted to the account during the statement period. Does not include adjustments, fees, interest, overdraft protection transfers, rebates or refunds posted by the bank. [2]The combined balance of the primary or secondary owner includes the current balance on the last day of the Relationship Banking statement cycle 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 to the last day of the statement cycle 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. [3]Surcharge fees not identified within the transaction by the non-Fulton Bank ATM owner may not be reimbursed.

Overdraft Fees and Options	1. Our Overdraft Protection Plans, such as a link to a deposit account, Overdraft Line of Credit, or OptionLine would automatically transfer available funds to cover overdrafts in your account. You must enroll and be approved if you want to use this service. NOTE: Transfers from a savings/money market account count towards the Bank limit of twelve transfers/withdrawals per monthly statement cycle. If the limit is exceeded, an Excess Activity Fee will apply. If the limit is exceeded on more than an occasional basis, your savings/money market account will be converted to a checking account. 2. We also offer our standard overdraft service, which we refer to as Overdraft Elect™. This service allows you to determine whether you want us to authorize and pay overdrafts at our discretion. The following options are available: a. Partial Coverage Election - Do not authorize the payment of overdrafts on my ATM and everyday debit card transactions, and authorize the payment of overdrafts on my checks and ACH transactions. If you do not make a choice, we will use this option. b. All-Out Election - Do not authorize the payment of overdrafts on my checks and ACH transactions; and do not authorize payment of overdrafts on my ATM and everyday debit card transactions. c. All-In Election - Authorize the payment of overdrafts on my ATM and everyday debit card transactions, and authorize the payment of overdrafts on my checks and ACH transactions. 3. If you elect any option that authorizes us to pay overdrafts on your account, we will do so at our discretion and up to a certain limit that will be determined monthly based on your account history and activity. The Overdraft Elect Limit will be disclosed on your monthly bank statement. The limit will be used for the next monthly period and may change monthly. However, we reserve the right to suspend or terminate the Overdraft Elect Limit at any time during the month. Refer to the Important Consumer Overdraft Information notice you received when you opened your account for additional information. If you need a copy of this notice or wish to modify your Overdraft Elect election, please give us a call.

	Overdraft (OD) Fee[4]	$32	For each overdraft item paid
	Sweep Transfer Fee – From: • Deposit account • Overdraft Line of Credit • OptionLine	$0	
	Excess Activity Fee	$12	For each transfer/withdrawal from your linked savings/money market account if you exceed the limit of twelve transfers/withdrawals per monthly statement cycle. Fee is charged to the account from where the funds are transferred.

[4]Your account must be overdrawn by $5.01 or greater before we will charge you an Overdraft Fee. A maximum of 4 OD fees may be charged per day.

Processing Policies	Funds Availability (Please see the full Funds Availability Policy for more information)	· Cash deposits, electronic deposits and the first $100 of a day's deposits of checks are available the same business day we receive the deposit. · In general, funds from checks deposited to your account are available on the first business day after the day we receive the deposit. In some cases, we will not make all funds from checks deposited available the next business day, however, the first $275 of your deposits will be available. · Funds from deposits (cash or checks) made at an ATM we do not own or operate will be available no later than the 5th business day after the business day of your deposit.
	Processing Order for Deposits and Withdrawals	Real time transactions (such as ATM, Point of Sale and online banking transfers) are processed when they occur. At the end of the business day, we process in the following order: 1. Add deposits and other credits to your account. 2. Subtract checks and other payment items that debit your account. Currently, we first process ATM & debit card transactions, then cashed checks or checks deposited at our financial centers in serial number order, then ACH transactions, then checks not cashed/deposited at our financial centers in serial number order, then bank fees and charges. We reserve the right to change the processing order at any time without notice.

Other Service Fees	Cashier's Check Fee	$0	
	Check Image Fee	$2	Per month for images included with statement
	Money Order Fee	$5	
	Stop Payment Fee	$35	For each stop payment placed on a check or ACH item.
	Visa Debit/ATM Card Replacement Fee	$5	For standard delivery
	Wire Transfer Incoming (domestic/international)	$15	For each wire transfer (USD)
	Wire Transfer Outgoing (domestic)	$30	For each wire transfer (USD)

Other Benefits	Check Order Fee Discount	50% off any standard personal checks per year. Must be ordered from bank vendor.
	Safe Deposit Box Annual Rental Fee Discount	50% discount per year. Contents are not insured by the Bank nor the FDIC.
	Mortgage Loan Discount	May qualify for a closing cost credit or an interest rate discount on your next mortgage.
	Preferred Pricing Rate Bonus	Eligible for tiered-rate bonus on Money Markets, Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs)[5] when primary or secondary owner of the Relationship Banking checking account has a combined deposit and investment* balance of at least $25,000. Promotional products may not be eligible for rate bonus.

[5]Employee Money Market Account and IntraFi[SM] Network Deposits[SM] - CD or Money Market Account Option not eligible for Preferred Pricing rate bonus.

	For inquiries, please contact us at 800-385-8664 or at www.fultonbank.com

*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.

Effective 01/05/2026