



For us, this isn't just banking.  
Here at Fulton Bank,

*it's personal.*

**Fulton Bank**

CONSUMER BANKING GUIDE

# Fulton Bank

## *Welcome to Fulton Bank!*

We are honored to have you as part of the Fulton Bank family! With the Republic Bank transaction, I'm excited to say we've expanded our presence across the Philadelphia and South Jersey area, and now have even more team members and locations to serve you, our customer.

Banking with Fulton will provide you with many benefits, including:

- A wide range of deposit and loan products, mortgage options, and additional financial services, such as wealth management.
- A full suite of digital services, including 24-hour online and mobile banking.
- The convenience of banking at any of our more than 200 Financial Centers in Pennsylvania, New Jersey, Delaware, Maryland, and Virginia. In fact, you already have fee-free access to Fulton Bank ATMs.

I encourage you to review this guide, which includes information on any changes to products and services that will occur when we transition your accounts into Fulton Bank systems later this year. Until then, please continue banking as normal.

Fulton Bank has been working with local families and businesses for over 140 years. Our purpose is to change lives for the better. We understand that each customer is unique, and we offer solutions to fit your individualized needs.

*We look forward to helping you achieve your financial goals!*



A handwritten signature of Curt Myers in blue ink. The signature is written in a cursive style and reads "Curt A. Myers".

**CURT MYERS**  
CHAIRMAN & CEO



# *Integrity. Responsibility. Accountability.*

You. That's the core of how we think about banking. Our goal is to help our customers and communities thrive. To us, that means putting customers first, promoting diversity and inclusion, and making a positive difference in people's lives.

## **GETTING TO KNOW FULTON BANK**

At Fulton Bank, we pride ourselves on being **strong, stable, and committed**. As a subsidiary of Fulton Financial Corporation, a more than \$30 billion financial services holding company, we are a purpose-driven bank offering a broad array of products and services. For students, young adults with their first jobs, growing families, entrepreneurs, business owners, and Fortune 500 companies, Fulton Bank delivers the right solutions and services to confidently manage life's opportunities and challenges.



## OUR COMPANY MISSION

It all begins with the relationships we build with our customers. We strive to go beyond expectations and help change lives for the better — every day. Whether it's helping people get on the right financial track or providing businesses with resources they need to grow, *we're here for you.*

That means offering a broad array of financial services, but more importantly — providing the highest level of customer service by understanding each customer's questions and concerns, staying committed to building long-term customer relationships to satisfy financial objectives, and never being satisfied with a second best effort.

These are just a few of the many reasons Fulton Bank ranks among the premier community banking organizations in the Mid-Atlantic region.

## KEY STATISTICS

- \$30 billion financial services holding company
- 200+ Financial Centers and ATMs
- 5-state footprint (PA, DE, MD, NJ, VA)
- 3,500+ employees

## Fulton FORWARD<sup>®</sup>

As a purpose-driven bank seeking to change lives for the better, we created the Fulton Forward<sup>®</sup> initiative.

- Affordable Housing & Homeownership
- Job Training & Workforce Development
- Financial Education & Economic Empowerment
- Diversity, Equity & Inclusion

## PRODUCTS AND SERVICES

No two financial journeys look the same. That's why we aim to provide you and all our customers with a wide range of products and resources that match their needs to help them achieve their financial goals, whether it is first-time homebuying or starting a small business.

### PERSONAL

- Deposit Accounts
- Credit Cards
- Personal Loans
- Mortgages
- Investments
- Online & Mobile Banking

### SMALL BUSINESS

- Deposit Account
- Merchant Services
- Payment Services
- Loans
- Diverse Business Banking
- Small Business Online & Mobile Banking

### COMMERCIAL

- Deposit Accounts
- Credit Cards
- Treasury Management
- Loans
- Workplace Banking
- Online & Mobile Banking

### INVESTMENTS

- Retirement Plan Services
- Corporate Trusts
- Private Banking
- Retirement Planning
- Brokerage Services

Fulton Bank, N.A. Member FDIC. Deposit products offered by Fulton Bank. Loans and Credit Cards are subject to credit approval. Message and data rates may apply.

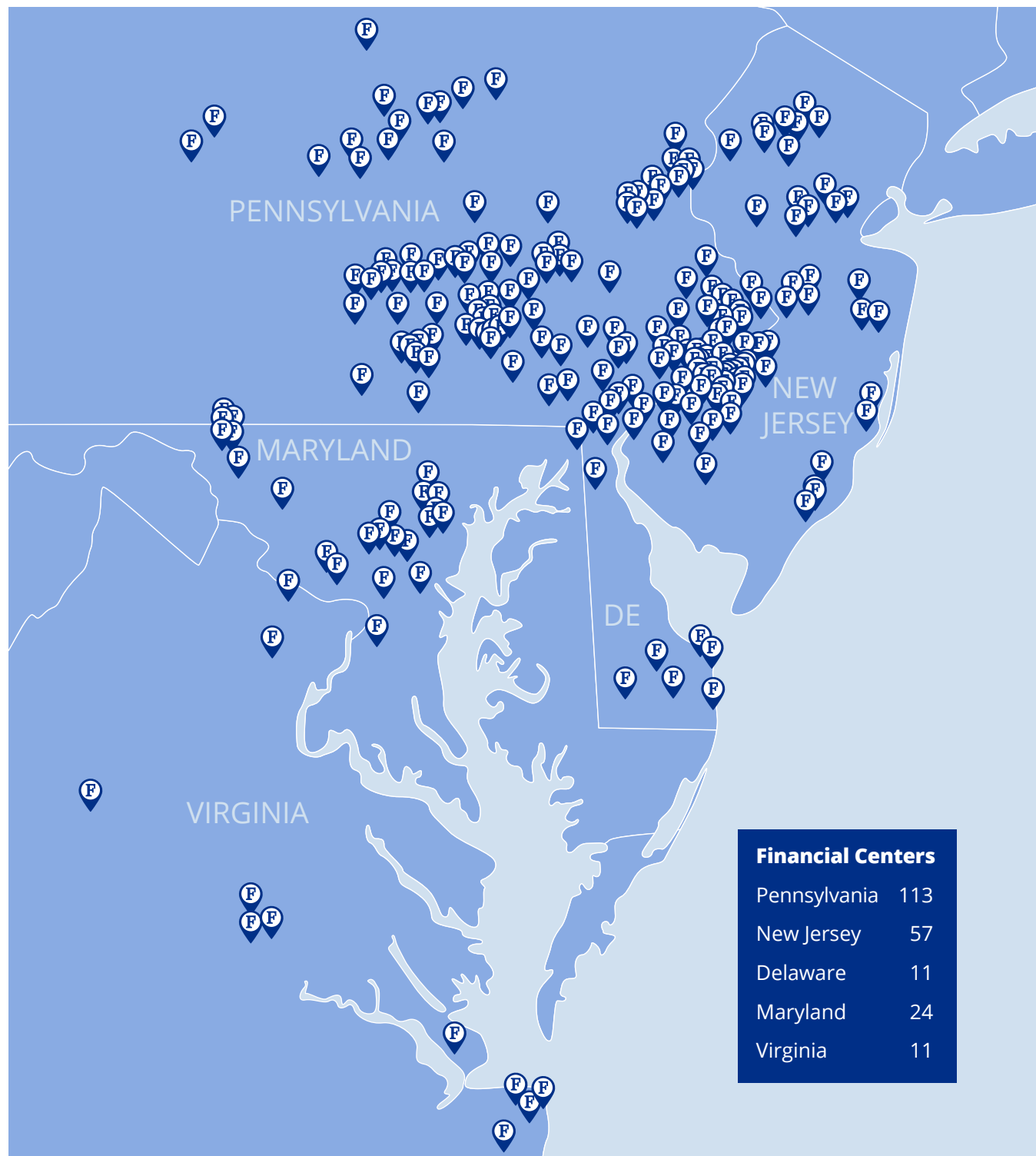
Fulton Financial Advisors and Fulton Private Bank operate through Fulton Bank, N.A. and other subsidiaries of Fulton Financial Corporation, including Fulton Insurance Services Group, Inc. The Advisors at Fulton Financial Advisors and Fulton Private Bank offer a broad array of financial products and trust and retirement services some of which are provided through The Leaders Group, Inc., and/or Raymond James Financial Services, Inc., independent and unaffiliated registered broker/dealers, Members FINRA/SIPC; and Pittsburgh Brokerage Services, Inc., and/or Specific Solutions, Inc., unaffiliated licensed insurance agencies. 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 Specific Solutions, Inc., Pittsburgh Brokerage Services, Inc., The Leaders Group, Inc., Fulton Private Bank, Fulton Financial Advisors, Fulton Bank, N.A., Fulton Financial Corporation or any of its subsidiaries. Neither The Leaders Group, Inc. nor Pittsburgh Brokerage Services, Inc. is 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.

# Our Growing Footprint

We've experienced significant growth at Fulton Bank, expanding our presence to offer a diverse range of products and services accessible through a robust network of over 230 Financial Centers and ATMs throughout Pennsylvania, New Jersey, Maryland, Delaware, and Virginia. This expansion underscores our commitment to providing convenient banking solutions tailored to the needs of local communities across the region.

Visit [fultonbank.com/locations](https://fultonbank.com/locations) to find your nearest Financial Center.



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**Action Item:** Pay special attention to these items. Contact a Relationship Manager if you have any questions.



**Fulton Bank**  
Direct Banking Center  
800.FULTON.4  
(800.385.8664)



[fultonbank.com](http://fultonbank.com)



**Republic Bank**  
Customer Service  
888.875.2265

# Important Dates

Please reference these important dates and steps to assist with your transition to Fulton Bank.

This guide is also available in digital format by visiting [fultonbank.com/welcomerepublic](https://fultonbank.com/welcomerepublic). All times listed are Eastern Standard Time (EST).

## Week of October 14

- You will receive your new Fulton Bank Visa® Rewards Debit Card in the mail. For your security, your new Fulton Debit Card will come in a plain white envelope, so please be on the lookout for your new card.
- Begin using your Fulton Bank Visa® Rewards Debit Card after **6pm on Friday, November 1, 2024.**

## Week of October 28

- You will receive a supply of checks and/or deposit and withdrawal tickets in the mail.
- Begin using your Fulton Bank checks and/or deposit/withdrawal tickets on **November 4, 2024.**

## Thursday, October 31

Bill Pay and Zelle® within Former Republic Bank's Online and Mobile Banking will be unavailable beginning **Thursday, October 31, 2024 at 4pm.**

## Friday, November 1

- **Former Republic Bank offices will close at 3pm.**
- **Action Item:** **Activate your Fulton Bank Visa® Rewards Debit Card and begin using it to make everyday purchases after 6pm on Friday, November 1, 2024**

## Friday, November 1 through Monday, November 4

- Account information will **NOT** be available in the Financial Center, through the telephone banking phone system, or with a Customer Care Specialist in the Contact Center **beginning at 5pm Friday, November 1, until Monday, November 4, 2024 at 7am.**
- Beginning **Friday, November 1, 2024 at 6pm** you **WILL** have access to your accounts via your Fulton Bank ATM/Debit Card and you can make purchases and access cash via ATMs; however, balance inquiries and transfers between accounts will not be available until **after 7am Monday, November 4, 2024.**
- Former Republic Bank's Online Banking and Mobile Banking, including Mobile Deposit, will be unavailable beginning **Friday, November 1, 2024 at 3pm.**
- You will be unable to initiate a bill payment or account transfer during the transition weekend. Scheduled bill payments will occur during this time, but you will be unable to initiate a new payment or account transfer during the transition weekend. We recommend you schedule any upcoming payments or transfers to occur prior to **Friday, November 1, 2024.** See page 36 for more information.
- For assistance over the transition weekend, call us at **800.FULTON.4 (800.385.8664).** *Please note: Account information will not be available during the transition weekend.*
- Domestic wires into and out of Former Republic Bank should be completed by **4pm on Friday, November 1, 2024.**

**Friday,  
November 1,  
5pm**

**through**

**Monday,  
November 4  
8pm**

- **Consumer Real Estate Secured Loans, Consumer Real Estate Secured Lines of Credit, and Mortgage** information will not be accessible in a Financial Center, online, or through the call center. Funds will not be available for advances during this time.  
**Action Item:** If you anticipate the need to draw funds from your home equity line of credit, please do so **before Friday, November 1, 2024.**
- Payments can be made at a Financial Center **beginning Friday, November 8, 2024.**
- Payments received **November 2, 2024 through November 7, 2024**, will be held and posted back to the effective date they were received. It is recommended that you make your payment prior to **November 1, 2024**, if it is due during this period.

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**Saturday,  
November 2**

**Former Republic Bank offices will be closed.**

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**Monday,  
November 4**

- First day your accounts will be active with Fulton Bank. Financial Centers will be open regular hours and ready to assist you. Please visit your Financial Center during normal business hours or call **800.FULTON.4 (800.385.8664) after 7am** with any questions.  
**Action Item:** Visit [fultonbank.com](https://www.fultonbank.com) to access your accounts in Online Banking. Please refer to Page 33 for first-time login steps.
- **Action Item:** **Download the Fulton Bank Mobile Banking App from the Apple Store or Google Play Store.** Please refer to Page 33 for first-time login steps.
- **Action Item:** Register for eStatements within Online Banking or the Mobile Banking app once you are logged in. Please refer to Page 33 for enrollment steps.



# Account Comparisons

We are confident that you will be pleased with your new Fulton Bank accounts, as they are aligned to be comparable with your existing account. If you wish to change your account after the **November 4, 2024 transition**, visit [fultonbank.com](http://fultonbank.com) to find a Financial Center near you.

We recognize that this transition may be an adjustment. To support you during this period, Fulton Bank will be waiving the following fees through **February 4, 2025**: Monthly Maintenance fee, Excessive Activity fee, Overdraft Protection Sweep Transfer fee, and the Non-Fulton/Foreign ATM Withdrawal/Inquiry/Transfer fee.

As a courtesy, Fulton Bank will also offer an ATM surcharge refund until **February 4, 2025**, if you incur a surcharge fee at an ATM where you typically would not have with the Former Republic Bank. To request a refund, please visit your local Financial Center or call 800.385.8664, and a representative will be happy to assist you.

**The next several pages show the differences between current account(s) and what your account(s) will be after November 4, 2024. This does not reflect features that are not changing. Refer to the Consumer Service Fee Disclosure on page 55 for additional fee information.**

Current Product Name and Account Details	Product Name and Account Differences beginning November 4, 2024
<p style="text-align: center;"><b>Free Checking with eStatement or Classic Checking (paper statement)</b></p>	<p style="text-align: center;"><b>Simply Checking</b></p>
<ul style="list-style-type: none"> <li>• No minimum deposit to open account.</li> <li>• Monthly eStatement required for Free Checking, or \$1.00 per month paper statement fee for Classic Checking.</li> <li>• Free first order of standard checks.</li> <li>• No foreign ATM transaction fee from Former Republic Bank.</li> </ul>	<ul style="list-style-type: none"> <li>• No minimum deposit required to open an account in a Financial Center. If the account is opened online, the minimum deposit to open is \$25.</li> <li>• eStatement not required.</li> <li>• No fee for estatements or paper statements.</li> <li>• Free introductory package of checks at time of transition into Fulton Bank. Subsequent orders will be charged at current pricing.</li> <li>• \$2.50 Foreign ATM Transaction (withdrawal, inquiry, transfer) fee – up to four non-Fulton Bank ATM fees (maximum \$10) rebated on the last day of each statement cycle if primary account owner is age 18 – 24. Rebate of the foreign ATM fee requires a valid birthdate on file for the primary account owner. Account owners without a birthdate (ex. Estates, trusts) are not eligible for the rebate. Other banks may charge a fee for using their ATM.</li> </ul>

Current Product Name and Account Details	Product Name and Account Differences beginning November 4, 2024
<p style="text-align: center;"><b>Checking with Interest</b></p>	<p style="text-align: center;"><b>Interest Checking</b></p>
<ul style="list-style-type: none"> <li>• \$100 minimum deposit to open account.</li> <li>• \$1,000 minimum daily balance required to avoid a \$12 monthly service charge.</li> <li>• Interest compounded every day and credited to your account monthly.</li> <li>• Free estatements or \$1.00 per month for paper statements.</li> <li>• Free first order of standard checks.</li> <li>• No foreign ATM transaction fee from Former Republic Bank.</li> </ul>	<ul style="list-style-type: none"> <li>• No minimum deposit required to open an account in a Financial Center. If the account is opened online, the minimum deposit to open is \$25.</li> <li>• \$10 monthly maintenance fee if the balance falls below \$1,000 on any day during the statement period <ul style="list-style-type: none"> <li>- waived if at least one account owner is age 50 or older OR with total ACH direct deposit(s) of \$1,000 or more into the account each monthly statement cycle. ACH direct deposit does not include transfers and deposits made through various channels, including ATM, Financial Center network, mail, mobile banking, online banking or telephone banking.</li> </ul> </li> <li>• Interest bearing account: \$1,000 - \$4,999; \$4,999.01 - \$9,999; \$9,999.01 or more. Visit <a href="http://fultonbank.com">fultonbank.com</a> for current rates.</li> <li>• Interest will be compounded monthly and credited to your account monthly.</li> <li>• If an account is closed before interest is credited, accrued interest will not be paid.</li> <li>• No fee estatements or paper statements.</li> <li>• Free introductory package of checks at time of transition into Fulton Bank. Subsequent orders will be charged at 50% off any standard personal checks per year if age 50+, checks must be ordered through the bank vendor.</li> <li>• \$2.50 Foreign ATM Transaction (withdrawal, inquiry, transfer) fee – waived with Prime Life benefits. Other banks may charge a fee for using their ATM.</li> <li>• Prime Life Benefits if at least one account owner is age 50 or older: <ul style="list-style-type: none"> <li>- Waiver of the monthly maintenance fee.</li> <li>- Unlimited ATM transactions at non-Fulton Bank ATMs (other banks may charge you a fee for using their ATM).</li> <li>- 50% off any standard personal checks per year (must be ordered through bank vendor).</li> <li>- 50% safe deposit box discount per year on rental fee - contents are not insured by the Bank nor the FDIC.</li> <li>- Accounts without a birthdate on file are not eligible for the age 50+ monthly maintenance fee waiver, foreign ATM fee waiver, check discount or safe deposit box discount.</li> </ul> </li> </ul>

Current Product Name and Account Details	Product Name and Account Differences beginning November 4, 2024
<h3 style="text-align: center;">50 Plus Checking</h3>	<h3 style="text-align: center;">Interest Checking</h3>
<ul style="list-style-type: none"> <li>• At least one account holder must be 50 years of age or older.</li> <li>• \$1 minimum deposit to open account.</li> <li>• No monthly service charge.</li> <li>• No minimum balance requirement.</li> <li>• Earn interest on minimum daily balance \$0.01 or more.</li> <li>• Interest compounded every day and credited to your account monthly.</li> <li>• eStatements required.</li> <li>• Free first order of standard checks.</li> <li>• Free first year 3x5 Safe Deposit Box rental.</li> <li>• No foreign ATM transaction fee from Former Republic Bank.</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum age to open this account is 18.</li> <li>• No minimum deposit required to open an account in a Financial Center. If the account is opened online, the minimum deposit to open is \$25.</li> <li>• \$10 monthly maintenance fee if the balance falls below \$1,000 on any day during the statement period - <u>waived if at least one account owner is age 50 or older</u> OR with total ACH direct deposit(s) of \$1,000 or more into the account each monthly statement cycle. ACH direct deposit does not include transfers and deposits made through various channels, including ATM, Financial Center network, mail, mobile banking, online banking or telephone banking.</li> <li>• Minimum daily balance of \$1,000 is required to earn interest.</li> <li>• Interest bearing account: \$1,000 - \$4,999; \$4,999.01 - \$9,999; \$9,999.01 or more. Visit <a href="http://fultonbank.com">fultonbank.com</a> for current rates.</li> <li>• Interest will be compounded monthly and credited to your account monthly.</li> <li>• If an account is closed before interest is credited, accrued interest will not be paid.</li> <li>• Estatements not required. No fee for estatements or paper statements.</li> <li>• Free introductory package of checks at time of transition into Fulton Bank. Subsequent orders will be charged at 50% off any standard personal checks per year if age 50+, checks must be ordered through the bank vendor.</li> <li>• \$2.50 Foreign ATM Transaction (withdrawal, inquiry, transfer) fee – <u>waived with Prime Life benefits</u>. Other banks may charge a fee for using their ATM.</li> <li>• Prime Life Benefits if at least one account owner is age 50 or older: <ul style="list-style-type: none"> <li>- Waiver of the monthly maintenance fee.</li> <li>- Unlimited ATM transactions at non-Fulton Bank ATMs (other banks may charge you a fee for using their ATM).</li> <li>- 50% off any standard personal checks per year (must be ordered through bank vendor).</li> <li>- 50% safe deposit box discount per year on rental fee - contents are not insured by the Bank nor the FDIC.</li> <li>- Accounts without a birthdate on file are not eligible for the age 50+ monthly maintenance fee waiver, foreign ATM fee waiver, check discount or safe deposit box discount.</li> </ul> </li> </ul>

Current Product Name and Account Details	Product Name and Account Differences beginning November 4, 2024
<p align="center"><b>Student Banking Checking</b> <i>(owner age 18 or over on November 4, 2024)</i></p>	<p align="center"><b>Simply Checking</b></p>
<ul style="list-style-type: none"> <li>• Opened in the name of the student alone if the student is between the ages of 18 and 25 at the time of account opening. This account may be opened as a joint account with a joint owner who is at least 18 years old if the student is between the ages of 16 and 25 at the time of account opening.</li> <li>• No minimum deposit to open account.</li> <li>• Free eStatements; \$1.00/month for paper statements.</li> <li>• Free first order of standard checks.</li> <li>• This account will automatically be converted to a Classic Checking account once the student reaches the age of 25.</li> <li>• No Foreign ATM transaction fee from Former Republic Bank.</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum age to open account is 18.</li> <li>• No minimum deposit required to open an account in a Financial Center. If the account is opened online, the minimum deposit to open is \$25.</li> <li>• No fee for statements or paper statements.</li> <li>• Free introductory package of checks at time of transition into Fulton Bank. Subsequent orders will be charged at current pricing.</li> <li>• This account will remain a Simply Checking unless the account holder initiates a change to a different product.</li> <li>• \$2.50 Foreign ATM Transaction (withdrawal, inquiry, transfer) fee – Up to four non-Fulton Bank ATM fees (maximum \$10) rebated on the last day of each statement cycle if primary account owner is age 18 - 24. Rebate of the foreign ATM fee requires a valid birthdate on file for the primary account owner. Account owners without a birthdate (ex. Estates, trusts) are not eligible for the rebate. Other banks may charge a fee for using their ATM.</li> </ul>

Current Product Name and Account Details	Product Name and Account Differences beginning November 4, 2024
<p align="center"><b>Student Banking Checking</b> <i>(owner under age 18 on November 4, 2024)</i></p>	<p align="center"><b>Xpress Account</b></p>
<ul style="list-style-type: none"> <li>• Opened in the name of the student alone if the student is between the ages of 18 and 25 at the time of account opening. This account may be opened as a joint account with a joint owner who is at least 18 years old if the student is between the ages of 16 and 25 at the time of account opening.</li> <li>• No minimum deposit to open account.</li> <li>• No monthly service charge.</li> <li>• Free first order of standard checks.</li> <li>• Overdraft fees charged on this account.</li> <li>• Free eStatements; \$1.00/month for paper statements.</li> <li>• This account will automatically be converted to a Classic Checking account once the student reaches the age of 25.</li> <li>• No Foreign ATM transaction fee from Former Republic Bank</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum age to open account as an individual owner is 16. Account owners age 13 – 15 require an adult owner age 18 or older on the account.</li> <li>• Minimum age for an agent to open a Guardian or Trust account is 18.</li> <li>• No minimum deposit required to open an account in a Financial Center. If the account is opened online, the minimum deposit to open is \$25.</li> <li>• \$4.95 monthly maintenance fee, which is waived if the primary account owner is age 13 – 24. The waiver of the monthly maintenance fee requires a valid birthdate on file for the primary account owner.</li> <li>• Physical checks are not issued, and checks of any type, including, but not limited to, remotely created checks, remotely created payment orders or similar instruments or drafts, cannot be presented for payment from this account. (Remotely created checks and remotely created payment orders generally look like checks you would write but they do not have your signature, and remotely created payment orders may exist only as electronic images.)</li> </ul>

(continued from previous page)

Current Product Name and Account Details	Product Name and Account Differences beginning November 4, 2024
<p><b>Student Banking Checking</b> (owner under age 18 on November 4, 2024)</p>	<p><b>Xpress Account</b></p>
	<p>This limitation applies to checks of any type that may be created and presented for payment on your account by a third party, such as a merchant or other payee with whom you do business.</p> <ul style="list-style-type: none"> <li>• Any outstanding checks you have written on your applies to checks of any type that may be created and presented for payment on your account by a third party, such as a merchant or other payee with whom you do business.</li> <li>• Any outstanding checks you have written on your Student Banking Checking account will be honored through <b>December 31, 2024</b>. After this time, if a check is presented for payment, the account will be automatically converted to a Simply Checking account and if there are sufficient funds in the account, the check will be paid.</li> <li>• Payments and transfers from the account can be made by ACH transfer, debit card, online or mobile banking bill pay, wire transfer or Zelle® along with withdrawals at an ATM or Financial Center.</li> <li>• Must be age 18 or older to use online or mobile banking bill pay and Zelle®.</li> <li>• No overdraft fees.</li> <li>• Overdraft Protection Plans from a linked deposit account or line of credit and Overdraft Elect™ are not available with this account. In general, transactions will be declined and returned unpaid if there is not enough money in the account. Although the account will not be assessed Overdraft fees, the merchant or third party could charge a fee.</li> <li>• No fee for eStatements or paper statements.</li> <li>• A free initial supply of deposit tickets will be provided at the time of transition into Fulton Bank.</li> <li>• \$2.50 Foreign ATM Transaction (withdrawal, inquiry, transfer) fee – Up to four non-Fulton Bank ATM fees (maximum \$10) rebated on the last day of each statement cycle if primary account owner is age 13 - 24. Other banks may charge a fee for using their ATM.</li> <li>• If an adult signer is also on the account, a debit card can be issued for an account where the primary owner is under age 18.</li> <li>• The monthly maintenance fee waiver and the foreign ATM fee rebate require a valid birthdate on file for the primary account owner. Account owners without a birthdate (ex. <i>estates</i>, trusts) are not eligible for the waiver or rebate.</li> </ul>

Current Product Name and Account Details	Product Name and Account Differences beginning November 4, 2024
<p style="text-align: center;"><b>Premier Checking with Interest</b></p>	<p style="text-align: center;"><b>Relationship Banking</b></p>
<ul style="list-style-type: none"> <li>• \$25,000 minimum deposit to open account.</li> <li>• \$35 service charge fee imposed every statement cycle if the balance in the account falls below \$25,000.00 any day of the cycle.</li> <li>• \$25,000 minimum daily balance to earn interest.</li> <li>• Interest rate tiers - \$25,000 – \$99,999.99, \$100,000 - \$249,999.99, \$250,000 and over.</li> <li>• Interest compounded every day and credited to your account every month.</li> <li>• No Foreign ATM transaction fee from Former Republic Bank.</li> <li>• Up to 5 foreign ATM transaction fees refunded per month.</li> <li>• Up to 3 cashier check or money order fees refunded per month.</li> <li>• One free order of standard checks annually.</li> <li>• Refund up to 3 incoming/outgoing domestic wire fees per month.</li> <li>• Free 3x5 or 5x5 safe deposit box rental.</li> <li>• Free eStatement, \$1/month for paper statements.</li> </ul>	<ul style="list-style-type: none"> <li>• No minimum deposit required to open an account in a Financial Center, \$25 minimum deposit to open an account online.</li> <li>• \$20 monthly maintenance fee that can be waived in two ways: <ul style="list-style-type: none"> <li>- \$5,000 minimum daily balance and one customer-initiated transaction per statement cycle OR</li> <li>- \$25,000 combined deposit and investment* balance for primary or secondary account owner on the last day of the statement cycle and one customer-initiated transaction posted each statement cycle.</li> </ul> </li> <li>• 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.</li> <li>• 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. IntraFiSM Network DepositsSM - CD Option and business accounts are excluded from the deposit balance.</li> <li>• Minimum daily balance of \$1,000 is required to earn interest.</li> <li>• Interest bearing account - \$1,000 - \$4,999; \$4,999.01 - \$9,999; \$9,999.01 - \$24,999; \$24,999.01 or more. Visit <a href="http://fultonbank.com">fultonbank.com</a> for current rates.</li> <li>• Interest will be compounded monthly and credited to the account monthly.</li> <li>• If an account is closed before interest is credited, accrued interest will not be paid.</li> <li>• Unlimited ATM transactions at non-Fulton Bank ATMs (Other banks may charge you a fee for using their ATMs).</li> <li>• Up to \$10 rebate on the last day of each statement cycle for ATM surcharge fees charged by a non-Fulton Bank ATM owner in the U.S.</li> <li>• No fees for Cashier Checks or Overdraft Protection Sweep Transfers.</li> <li>• Mortgage loan discount - may qualify for a closing cost credit or an interest rate discount on your next mortgage.</li> </ul>

(continued from previous page)

Current Product Name and Account Details	Product Name and Account Differences beginning November 4, 2024
<b>Premier Checking with Interest</b>	<b>Relationship Banking</b>
	<ul style="list-style-type: none"><li>• 50% safe deposit box discount per year on rental fee - contents are not insured by the bank nor the FDIC.</li><li>• Eligible for tiered-rate bonus on Money Markets, Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs) 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. Employee Money Market Account and IntraFiSM Network DepositsSM - CD or Money Market Account Option not eligible for Preferred Pricing rate bonus.</li><li>• Free first order of checks at time of transition into Fulton Bank. Subsequent orders will be charged at 50% off any standard personal checks per year (must be ordered through bank vendor).</li><li>• Incoming/Outgoing wire fees are assessed as listed on the Consumer Fee Disclosure found on page 55.</li><li>• No fee for eStatements or paper statements.</li></ul>

Current Product Name and Account Details	Product Name and Account Differences beginning November 4, 2024
<p style="text-align: center;"><b>Preferred Interest Checking</b></p>	<p style="text-align: center;"><b>Interest Checking</b></p>
<ul style="list-style-type: none"> <li>• \$100 minimum deposit to open account.</li> <li>• No monthly service charge.</li> <li>• No minimum balance requirement.</li> <li>• \$.01 minimum daily balance to earn interest.</li> <li>• Interest rate tiers - \$4,999.99 or less, \$5,000 - \$49,999.99, \$50,000 and over.</li> <li>• Interest compounded every day and credited to your account every month.</li> <li>• Unlimited ATM Surcharge Rebates with a minimum daily balance of \$2,500.00.</li> <li>• No Foreign ATM transaction fee from Former Republic Bank.</li> </ul>	<ul style="list-style-type: none"> <li>• No minimum deposit required to open an account in a Financial Center. If the account is opened online, the minimum deposit to open is \$25.</li> <li>• \$10 monthly maintenance fee if the balance falls below \$1,000 on any day during the statement period - waived if at least one account owner is age 50 or older OR with total ACH direct deposit(s) of \$1,000 or more into the account each monthly statement cycle. ACH direct deposit does not include transfers and deposits made through various channels, including ATM, Financial Center network, mail, mobile banking, online banking or telephone banking.</li> <li>• Minimum daily balance of \$1,000 is required to earn interest.</li> <li>• Interest bearing account: \$1,000 - \$4,999; \$4,999.01 - \$9,999; \$9,999.01 or more. Visit <a href="http://fultonbank.com">fultonbank.com</a> for current rates.</li> <li>• Interest will be compounded monthly and credited to your account monthly.</li> <li>• If an account is closed before interest is credited, accrued interest will not be paid.</li> <li>• No fee for estatements or paper statements.</li> <li>• Free introductory package of checks at time of transition into Fulton Bank. Subsequent orders will be charged at 50% off any standard personal checks per year if age 50+, checks must be ordered through the bank vendor.</li> <li>• \$2.50 Foreign ATM Transaction (withdrawal, inquiry, transfer) fee – waived with Prime Life benefits. Other banks may charge a fee for using their ATM.</li> <li>• Prime Life Benefits if at least one account owner is age 50 or older: <ul style="list-style-type: none"> <li>- Waiver of the monthly maintenance fee.</li> <li>- Unlimited ATM transactions at non-Fulton Bank ATMs (other banks may charge you a fee for using their ATM).</li> <li>- 50% off any standard personal checks per year (must be ordered through bank vendor).</li> <li>- 50% safe deposit box discount per year on rental fee - contents are not insured by the Bank nor the FDIC.</li> <li>- Accounts without a birthdate on file are not eligible for the age 50+ monthly maintenance fee waiver, foreign ATM fee waiver, check discount or safe deposit box discount.</li> </ul> </li> </ul>



Current Product Name and Account Details	Product Name and Account Differences beginning November 4, 2024
<p align="center"><b>Military Advantage Checking</b></p>	<p align="center"><b>Team Advantage Banking</b></p>
<ul style="list-style-type: none"> <li>• One accountholder must be an active or reserve member of the United States Armed Forces or an Honorably Discharged Veteran of the United States Armed Forces.</li> <li>• \$1.00 minimum deposit to open account.</li> <li>• Minimum daily balance of \$0.01 to earn interest.</li> <li>• Interest compounded every day and credited to your account every month.</li> <li>• Free first order of standard checks.</li> <li>• Free eStatements or \$1/month for paper statements.</li> <li>• Free 3X5 or 5X5 safe deposit box rental.</li> <li>• No Foreign ATM transaction fee from Former Republic Bank.</li> </ul>	<ul style="list-style-type: none"> <li>• No minimum deposit required to open an account, unless the account is opened online (\$25.00 to open an account online).</li> <li>• Interest bearing on balance of \$1,000 or more. Call 800.FULTON.4 (800.385.8664) for current rates.</li> <li>• Minimum daily balance of \$1,000 or more to earn interest.</li> <li>• Interest will be compounded monthly and credited to the account monthly.</li> <li>• If checking account is closed before interest is credited, accrued interest will not be paid.</li> <li>• Mortgage Discount - ¼% mortgage loan settlement credit. (Up to \$1,000 will be deducted from overall settlement charges at closing).</li> <li>• No rental fee for the first year for our smallest-size safe deposit box or no rental fee for the first six months on large-size safe deposit boxes - contents are not insured by the bank nor the FDIC.</li> <li>• Free introductory package of checks at time of transition into Fulton Bank. Subsequent orders will be either specialty checks at no charge or 50% discount for one order of personal checks per year. (Must be ordered through the bank vendor.)</li> <li>• No fee for eStatements or paper statements.</li> <li>• Foreign ATM Transaction fee - 1<sup>st</sup> 5 (per statement cycle) at no fee, then \$2.50 per transaction for withdrawals, account inquiries, and transfers at non-Fulton Bank ATMs (other banks may charge a fee for using their ATMs).</li> </ul>

Current Product Name and Account Details	Product Name and Account Differences beginning November 4, 2024
<p style="text-align: center;"><b>Regular Money Market</b></p>	<p style="text-align: center;"><b>Platinum Money Market*</b></p>
<ul style="list-style-type: none"> <li>• \$100.00 minimum deposit to open account.</li> <li>• \$10.00 service charge fee imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.</li> <li>• Minimum daily balance of \$0.01 to earn interest.</li> <li>• Interest compounded every day and credited to your account every month.</li> <li>• Free eStatements or \$1/month for paper statements.</li> <li>• No Foreign ATM transaction fee from Former Republic Bank.</li> </ul>	<ul style="list-style-type: none"> <li>• No minimum deposit required to open an account in a Financial Center. If the account is opened online, the minimum deposit to open is \$25.</li> <li>• Monthly maintenance fee of \$15.00 will be imposed every monthly statement cycle if balance falls below \$2,500.00 on any day during the statement period.</li> <li>• Minimum daily balance of \$1,000 is required to earn interest.</li> <li>• Interest bearing account: \$1,000 - \$9,999, \$9,999.01 - \$24,999, \$24,999.01 - \$49,999, \$49,999.01 - \$99,999, \$99,999.01 - \$249,999, \$249,999.01 - \$999,999, \$999,999.01 - \$1,999,999, \$1,999,999.01 or more. Visit <a href="http://fultonbank.com">fultonbank.com</a> for current rates.</li> <li>• Eligible for 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 and maintains the following combined deposit and investment balance each statement cycle: Silver – \$25,000 in qualifying combined Deposits and Investments*; Gold – \$50,000 in qualifying combined Deposits and Investments*; Platinum – \$250,000 in qualifying combined Deposits and Investments*; Diamond – \$1,000,000 in qualifying combined Deposits and Investments*.</li> <li>• Interest will be compounded monthly and credited to the account monthly.</li> <li>• If your account is closed before interest is credited, then interest accrued is paid up to the date of closure.</li> <li>• No fee for eStatements or paper statements.</li> <li>• Transaction limitation of 12 transfers and withdrawals per statement cycle. For each transaction over 12, you will be assessed a \$12 per occurrence excessive activity fee.</li> <li>• Free first order of checks at time of transition into Fulton Bank. Subsequent orders will be charged at current pricing.</li> <li>• \$2.50 Foreign ATM Transaction (withdrawal, inquiry, transfer) fee.</li> </ul>

**\*Platinum Money Market**

A Relationship Banking, Premier Relationship Banking or Private Bank Checking is required to be eligible for the Preferred Pricing rate bonus. Each statement cycle, the interest rate bonus may change based on the combined balance of the primary or secondary owner's eligible accounts. The combined balance includes the current balance on the last day of the Platinum Money Market 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. IntraFi<sup>SM</sup> Network Deposits<sup>SM</sup> - CD Option and business accounts are excluded from the deposit balance. The interest rate bonus may be adjusted at the monthly statement cycle date for the next monthly statement cycle 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 deposit and investment balances, you will no longer receive a bonus interest rate and standard rates will apply as of the next statement cycle. Promotional products may not be eligible for the rate bonus. See page 25 for additional disclosure regarding investments.

Current Product Name and Account Details	Product Name and Account Differences beginning November 4, 2024
<p style="text-align: center;"><b>Premier Money Market</b></p>	<p style="text-align: center;"><b>Platinum Money Market*</b></p>
<ul style="list-style-type: none"> <li>• \$5,000.00 minimum deposit to open account.</li> <li>• \$15.00 service charge fee imposed every statement cycle if the balance in the account falls below \$5,000.00 any day of the cycle.</li> <li>• Minimum daily balance of \$0.01 to earn interest.</li> <li>• Interest rate tiers - \$0.01 - \$9,999.99, \$10,000.00 - \$24,999.99, \$25,000.00 - \$99,999.99, \$100,000.00 - \$249,999.99, \$250,000 and over</li> <li>• Interest compounded every day and credited to your account every month.</li> <li>• Free eStatements or \$1/month for paper statements.</li> <li>• No Foreign ATM transaction fee from Former Republic Bank.</li> </ul>	<ul style="list-style-type: none"> <li>• No minimum deposit required to open an account in a Financial Center. If the account is opened online, the minimum deposit to open is \$25.</li> <li>• Monthly maintenance fee of \$15.00 will be imposed every monthly statement cycle if balance falls below \$2,500.00 on any day during the statement period.</li> <li>• Minimum daily balance of \$1,000 is required to earn interest.</li> <li>• Interest bearing account: \$1,000 - \$9,999, \$9,999.01 - \$24,999, \$24,999.01 - \$49,999, \$49,999.01 - \$99,999, \$99,999.01 - \$249,999, \$249,999.01 - \$999,999, \$999,999.01 - \$1,999,999, \$1,999,999.01 or more. Visit <a href="http://fultonbank.com">fultonbank.com</a> for current rates.</li> <li>• Eligible for 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 and maintains the following combined deposit and investment balance each statement cycle: Silver – \$25,000 in qualifying combined Deposits and Investments*; Gold – \$50,000 in qualifying combined Deposits and Investments*; Platinum – \$250,000 in qualifying combined Deposits and Investments*; Diamond – \$1,000,000 in qualifying combined Deposits and Investments*.</li> <li>• Interest will be compounded monthly and credited to the account monthly.</li> <li>• If your account is closed before interest is credited, then interest accrued is paid up to the date of closure.</li> <li>• No fee for eStatements or paper statements.</li> <li>• Transaction limitation of 12 transfers and withdrawals per statement cycle. For each transaction over 12, you will be assessed a \$12 per occurrence excessive activity fee.</li> <li>• Free first order of checks at time of transition into Fulton Bank. Subsequent orders will be charged at current pricing.</li> <li>• \$2.50 Foreign ATM Transaction (withdrawal, inquiry, transfer) fee.</li> </ul>

**\*Platinum Money Market**

A Relationship Banking, Premier Relationship Banking or Private Bank Checking is required to be eligible for the Preferred Pricing rate bonus. Each statement cycle, the interest rate bonus may change based on the combined balance of the primary or secondary owner's eligible accounts. The combined balance includes the current balance on the last day of the Platinum Money Market 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. IntraFi<sup>SM</sup> Network Deposits<sup>SM</sup> - CD Option and business accounts are excluded from the deposit balance. The interest rate bonus may be adjusted at the monthly statement cycle date for the next monthly statement cycle 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 deposit and investment balances, you will no longer receive a bonus interest rate and standard rates will apply as of the next statement cycle. Promotional products may not be eligible for the rate bonus. See page 25 for additional disclosure regarding investments.

Current Product Name and Account Details	Product Name and Account Differences beginning November 4, 2024
<p style="text-align: center;"><b>Personal Savings</b></p>	<p style="text-align: center;"><b>Statement Savings</b></p>
<ul style="list-style-type: none"> <li>• \$1,000.00 minimum deposit to open account.</li> <li>• \$10.00 service charge fee imposed every statement cycle if the balance in the account falls below \$1,000.00 any day of the cycle.</li> <li>• Minimum daily balance of \$1,000.00 to earn interest.</li> <li>• Interest compounded every day and credited to your account every month.</li> <li>• Free eStatements or \$1/month for paper statements.</li> <li>• No Foreign ATM transaction fee from Former Republic Bank.</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum age to open this account as an individual owner is 16. Account owners age 13 – 15 require an adult owner age 18 or older on the account. Minimum age for an agent to open an UTMA, Guardian or Trust account is 18.</li> <li>• No minimum deposit required to open an account in a Financial Center. If the account is opened online, the minimum deposit to open is \$25.</li> <li>• Monthly maintenance fee of \$6.00 if the ledger balance falls below \$100.00 on any day during the month. The monthly maintenance fee is waived if the primary account owner is under age 25. The waiver of the monthly maintenance fee requires a valid birthdate on file for the primary account owner. For account owners without a birthdate (ex. estates, trusts), the monthly maintenance fee can only be waived if the minimum balance is \$100.00 or more each day during the month.</li> <li>• Interest bearing account with no minimum balance required to earn interest.</li> <li>• Interest will be compounded monthly and credited to the account monthly.</li> <li>• If your account is closed before interest is credited, then interest accrued is paid up to the date of closure.</li> <li>• No fee for eStatements or paper statements.</li> <li>• Transaction limitation of 12 transfers and withdrawals per statement cycle. For each transaction over 12, you will be assessed a \$12 per occurrence excessive activity fee.</li> <li>• You will receive a free initial supply of deposit and withdrawal tickets at the time of transition into Fulton Bank.</li> <li>• If an adult signer is also on the account, an ATM card can be issued for an account where the primary owner is under age 18. ATM cards cannot be issued on UTMA or Guardian accounts.</li> <li>• \$2.50 Foreign ATM Transaction (withdrawal, inquiry, transfer) fee - Up to four non-Fulton Bank ATM fees (maximum \$10) rebated on the last day of each statement cycle if primary owner is under age 25. Rebate of the foreign ATM fee requires a valid birthdate on file for the primary account owner. Account owners without a birthdate (ex. estates, trusts) are not eligible for the rebate. Other banks may charge a fee for using their ATM.</li> </ul>

Current Product Name and Account Details	Product Name and Account Differences beginning November 4, 2024
<p style="text-align: center;"><b>Statement Savings</b></p>	<p style="text-align: center;"><b>Statement Savings</b></p>
<ul style="list-style-type: none"> <li>• \$100.00 minimum deposit to open account.</li> <li>• \$4.00 service charge fee imposed every statement cycle if the balance in the account falls below \$100.00 any day of the cycle.</li> <li>• Minimum daily balance of \$0.01 to earn interest.</li> <li>• Interest compounded every day and credited to your account every month.</li> <li>• Free eStatements or \$1/month for paper statements.</li> <li>• No Foreign ATM transaction fee from Former Republic Bank.</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum age to open this account as an individual owner is 16. Account owners age 13 – 15 require an adult owner age 18 or older on the account. Minimum age for an agent to open an UTMA, Guardian or Trust account is 18.</li> <li>• No minimum deposit required to open an account in a Financial Center. If the account is opened online, the minimum deposit to open is \$25.</li> <li>• Monthly maintenance fee of \$6.00 if the ledger balance falls below \$100.00 on any day during the month. The monthly maintenance fee is waived if the primary account owner is under age 25. The waiver of the monthly maintenance fee requires a valid birthdate on file for the primary account owner. For account owners without a birthdate (ex. estates, trusts), the monthly maintenance fee can only be waived if the minimum balance is \$100.00 or more each day during the month.</li> <li>• Interest bearing account with no minimum balance required to earn interest.</li> <li>• Interest will be compounded monthly and credited to the account monthly.</li> <li>• If your account is closed before interest is credited, then interest accrued is paid up to the date of closure.</li> <li>• No fee for eStatements or paper statements.</li> <li>• Transaction limitation of 12 transfers and withdrawals per statement cycle. For each transaction over 12, you will be assessed a \$12 per occurrence excessive activity fee.</li> <li>• You will receive a free initial supply of deposit and withdrawal tickets at the time of transition into Fulton Bank.</li> <li>• If an adult signer is also on the account, an ATM card can be issued for an account where the primary owner is under age 18. ATM cards cannot be issued on UTMA or Guardian accounts.</li> <li>• \$2.50 Foreign ATM Transaction (withdrawal, inquiry, transfer) fee - Up to four non-Fulton Bank ATM fees (maximum \$10) rebated on the last day of each statement cycle if primary owner is under age 25. Rebate of the foreign ATM fee requires a valid birthdate on file for the primary account owner. Account owners without a birthdate (ex. estates, trusts) are not eligible for the rebate. Other banks may charge a fee for using their ATM.</li> </ul>

Current Product Name and Account Details	Product Name and Account Differences beginning November 4, 2024
Young Savers	Statement Savings
<ul style="list-style-type: none"> <li>• This account may be opened in the name of the young saver alone if the young saver is between the ages of 18 and 21 at the time of account opening. This account may be opened as a joint account with a joint owner who is at least 18 years old if the young saver is between the ages of 16 and 21 at the time of account opening. This account may be opened as a Uniform Transfers to Minors (UTMA) account if the young saver is under the age of 18 at the time of account opening.</li> <li>• \$1.00 minimum deposit to open account.</li> <li>• No minimum balance requirement.</li> <li>• No monthly service charge.</li> <li>• Minimum daily balance of \$0.01 to earn interest.</li> <li>• Interest compounded every day and credited to your account every month.</li> <li>• Free eStatements or \$1/month for paper statements.</li> <li>• This account will automatically convert to a Statement Savings account with then student reaches age 21.</li> <li>• No Foreign ATM transaction fee from Former Republic Bank.</li> </ul>	<ul style="list-style-type: none"> <li>• Minimum age to open this account as an individual owner is 16. Account owners age 13 – 15 require an adult owner age 18 or older on the account. Minimum age for an agent to open an UTMA, Guardian or Trust account is 18.</li> <li>• No minimum deposit required to open an account in a Financial Center. If the account is opened online, the minimum deposit to open is \$25.</li> <li>• Monthly maintenance fee of \$6.00 if the ledger balance falls below \$100.00 on any day during the month. The monthly maintenance fee is waived if the primary account owner is under age 25. The waiver of the monthly maintenance fee requires a valid birthdate on file for the primary account owner. For account owners without a birthdate (ex. estates, trusts), the monthly maintenance fee can only be waived if the minimum balance is \$100.00 or more each day during the month.</li> <li>• Interest bearing account with no minimum balance required to earn interest.</li> <li>• Interest will be compounded monthly and credited to the account monthly.</li> <li>• If your account is closed before interest is credited, then interest accrued is paid up to the date of closure.</li> <li>• No fee for eStatements or paper statements.</li> <li>• Transaction limitation of 12 transfers and withdrawals per statement cycle. For each transaction over 12, you will be assessed a \$12 per occurrence excessive activity fee.</li> <li>• You will receive a free initial supply of deposit and withdrawal tickets at the time of transition into Fulton Bank.</li> <li>• If an adult signer is also on the account, an ATM card can be issued for an account where the primary owner is under age 18. ATM cards cannot be issued on UTMA or Guardian accounts.</li> <li>• \$2.50 Foreign ATM Transaction (withdrawal, inquiry, transfer) fee - Up to four non-Fulton Bank ATM fees (maximum \$10) rebated on the last day of each statement cycle if primary owner is under age 25. Rebate of the foreign ATM fee requires a valid birthdate on file for the primary account owner. Account owners without a birthdate (ex. estates, trusts) are not eligible for the rebate. Other banks may charge a fee for using their ATM.</li> </ul>

Current Product Name and Account Details	Product Name and Account Differences beginning November 4, 2024
<p style="text-align: center;"><b>IRA Money Market</b></p>	<p style="text-align: center;"><b>IRA Money Market*</b></p>
<ul style="list-style-type: none"> <li>• \$1.00 minimum deposit to open account.</li> <li>• No minimum balance requirement.</li> <li>• Minimum daily balance of \$0.01 to earn interest.</li> <li>• Interest bearing account: \$0.01 - \$9,999.99, \$10,000.00 - \$24,999.99, \$25,000.00 - \$99,999.99, \$100,000.00 - \$249,999.99, \$250,000 and over.</li> <li>• Interest compounded every day and credited to your account every quarter.</li> </ul>	<ul style="list-style-type: none"> <li>• \$10.00 minimum deposit required to open this account.</li> <li>• Each additional deposit must be a minimum of \$10.00.</li> <li>• Interest bearing account with no minimum balance required to earn interest.</li> <li>• Interest will be compounded daily and credited to the account monthly.</li> <li>• If your account is closed before interest is credited, then interest accrued is paid up to the date of closure.</li> <li>• Eligible for Preferred Pricing rate bonus when the primary or secondary owner is also the primary or secondary owner on a <i>Relationship Banking, Premier Relationship Banking or Private Bank Checking</i> account and maintains the following combined deposit and investment balance when interest is credited to the account: Silver – \$25,000 in qualifying combined Deposits and Investments*; Gold – \$50,000 in qualifying combined Deposits and Investments*; Platinum – \$250,000 in qualifying combined Deposits and Investments*; Diamond – \$1,000,000 in qualifying combined Deposits and Investments*.</li> <li>• Transaction limitation of 12 transfers and withdrawals per statement cycle. For each transaction over 12, you will be assessed a \$12 per occurrence excessive activity fee.</li> </ul>

**\*IRA Money Market**

A Relationship Banking, Premier Relationship Banking or Private Bank Checking is required to be eligible for the Preferred Pricing rate bonus. Each time interest is credited on the IRA Money Market Account, the interest rate bonus may change based on the combined balance of the owner's eligible accounts. 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. IntraFi<sup>SM</sup> Network Deposits<sup>SM</sup> - CD Option and business accounts are excluded from the deposit balance. 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. 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 deposit and investment balances, you will no longer receive a bonus interest rate and standard rates will apply the next time interest is credited to the account. See page 25 for additional disclosure related to investments.

Current Product Name and Account Details	Product Name and Account Differences beginning November 4, 2024
<p align="center"><b>Certificate of Deposit (CD) including IRA CD</b></p>	<p align="center"><b>Certificate of Deposit (CD) or IRA Certificate of Deposit*</b></p>
<ul style="list-style-type: none"> <li>• Terms 3 months to 60 months.</li> <li>• \$500.00 minimum deposit to open account.</li> <li>• Minimum daily balance of \$0.01 to earn the disclosed annual percentage yield.</li> <li>• Interest credited at maturity on CDs less than 1 year. Terms greater than 1 year, the interest is credited annually and at maturity.</li> <li>• Interest is paid by check or account credit monthly, quarterly, semi-annually or annually. For IRA CD, interest is credited to the account every quarter.</li> <li>• You may withdraw interest any time during the term.</li> <li>• Early withdrawal penalty: <ul style="list-style-type: none"> <li>- Terms 1 year or less: 3 months of interest on the amount withdrawn.</li> <li>- Terms greater than 1 year but less than 3 years: 6 months of interest on the amount withdrawn.</li> <li>- Terms 3 years or longer: 9 months of interest on the amount withdrawn.</li> </ul> </li> <li>• Automatically renews at maturity to the same term.</li> <li>• 9-day grace period.</li> </ul>	<ul style="list-style-type: none"> <li>• Fixed Rate CD and Fixed Rate IRA CD products will retain the current term, interest compounding, interest payment frequency, and penalty until the maturity date. At renewal, the account will take on Fulton Bank product details.</li> <li>• Terms 3 months to 72 months.</li> <li>• \$1,000.00 minimum deposit required to open this account and earn the disclosed Annual Percentage Yield.</li> <li>• Interest will be credited to the account monthly.</li> <li>• If you make a withdrawal, you must withdraw the entire amount on deposit; provided, however that partial withdrawals will be permitted if you are taking a Required Minimum Distribution from an IRA CD.</li> <li>• We will impose a penalty if you withdraw principal before the Maturity Date. The penalty imposed may reduce the principal amount.</li> <li>• Early withdrawal penalty: <ul style="list-style-type: none"> <li>• Terms up to 6 Months: 7 days of interest.</li> <li>• Terms greater than 6 months but less than 36 months: 182 days of interest.</li> <li>• Terms 36 months or longer: 12 months of interest.</li> </ul> </li> <li>• Automatically renews on the maturity date for an additional term equal to the longest non-promotional fixed rate CD term we then offer that does not exceed the original CD term.</li> <li>• 10-day grace period.</li> <li>• Eligible for 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 and maintains the following combined deposit and investment balance when interest is credited to the account: Silver – \$25,000 in qualifying combined Deposits and Investments*; Gold – \$50,000 in qualifying combined Deposits and Investments*; Platinum – \$250,000 in qualifying combined Deposits and Investments*; Diamond – \$1,000,000 in qualifying combined Deposits and Investments*.</li> </ul>

**\*Fixed Rate Certificate of Deposit (CD) or IRA Certificate of Deposit**

A Relationship Banking, Premier Relationship Banking or Private Bank Checking is required to be eligible for the Preferred Pricing rate bonus. 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 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. IntraFi<sup>SM</sup> Network Deposits<sup>SM</sup> - CD Option and business accounts are excluded from the deposit balance. 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 deposit and investment balances, you will no longer receive a bonus interest rate and standard rates will apply when the CD renews. Promotional products may not be eligible for the rate bonus. See page 25 for additional disclosure related to investments.



Current Product Name and Account Details	Product Name and Account Differences beginning November 4, 2024
Representative Payee	Representative Payee Checking
<ul style="list-style-type: none"> <li>• Applies to Representative Payee Titling on Checking and Money Market Accounts.</li> <li>• Account specific details dependent upon the type of account titled as Representative Payee.</li> </ul>	<ul style="list-style-type: none"> <li>• A Representative Payee is a person or an organization appointed by Social Security Administration (SSA) to receive Social Security or SSI benefits for anyone who can't manage or direct the management of the benefits. Railroad Retirement Act also uses the term Representative Payee and the Payee has the same responsibilities as a SSA Payee. Minimum age for a Payee to open a Representative Payee Checking account is 18.</li> <li>• No minimum deposit required to open this account in a Financial Center.</li> <li>• No monthly maintenance fee or minimum balance required.</li> <li>• Interest bearing account with a minimum balance of \$500.00 or more.</li> <li>• Minimum daily balance of \$500.00 required to earn interest.</li> <li>• At our discretion, the interest rate and annual percentage yield may change at any time.</li> <li>• Interest will be compounded monthly and credited to the account monthly.</li> <li>• The daily balance method is used to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.</li> <li>• Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).</li> <li>• If your account is closed before interest is credited, accrued interest will not be paid.</li> <li>• Overdraft Protection Plans from a linked deposit account or line of credit and Overdraft Elect™ are not available with this account. In general, transactions will be declined and returned unpaid if there is not enough money in the account.</li> <li>• No fee for eStatements or paper statements.</li> <li>• Free introductory package of checks at the time of transition into Fulton Bank. Subsequent orders will be charged at current pricing.</li> </ul>

**\*Additional disclosure related to investments and preferred pricing:**

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.

# Frequently Asked Questions

## DEPOSIT ACCOUNTS

### CHECKING ACCOUNTS

#### **Will my checking account number change?**

You will continue to use your existing account number along with the new Fulton Bank ABA Routing number **031301422 beginning November 4, 2024.**

**Note:** A limited number of customers will receive a separate communication regarding a change to your account number.

#### **Will I receive new checks and deposit tickets?**

Yes, a supply of checks and deposit tickets will be sent to you the week of **October 28, 2024.**

**Action Item:** Please begin using Fulton Bank checks and deposit tickets on **November 4, 2024.** If you use another vendor to order your checks, please provide them with your account number and the new Fulton Bank ABA Routing number **031301422.**

#### **Do I need to worry about outstanding checks that have been issued?**

No, your outstanding checks will be honored up to six months from the issue date, as long as you have sufficient funds in your account. Outstanding checks presented after this date may be rejected in accordance with the terms governing your deposit account(s).

#### **Can I use my current supply of Former Republic Bank checks after November 4, 2024?**

**Action Item:** Please begin using Fulton Bank checks as of **November 4, 2024.** Former Republic Bank checks will be honored for up to 6 months from the transition date, or May 5, 2025.

#### **Will I continue to receive my monthly statement on the same date?**

You will receive your last Former Republic Bank statement as of the close of business on **November 1, 2024.** Subsequent statements will be generated on the same day of the month as they do now, except for those whose statements generate on the 30<sup>th</sup> of each month. If you are a 30<sup>th</sup> of the month customer, your Fulton Bank statement will now generate on the 27<sup>th</sup> of each month. See the eStatements section on page 37 for more information on receiving your statements electronically.

#### **Will the interest rate on my account change?**

The interest you earn on your account through **Friday, November 1, 2024** will be paid using the current rate you are receiving. Beginning **Saturday, November 2, 2024,** your account will earn interest at Fulton Bank's current published rate. To view current rates, visit [fultonbank.com](http://fultonbank.com).

**Effective November 4, 2024, regardless of any prior understandings, practices, or agreements regarding fee waivers, all Consumer products will be subject to the applicable product fees in the Consumer Service Fee Disclosure found on page 55 of this guide. To inquire about applicable fee waivers on your account, please contact your Former Republic Bank Financial Center.**

### SAVINGS AND MONEY MARKET ACCOUNTS

#### **Will my savings or money market account number change?**

You will continue to use your existing account number and the new Fulton Bank ABA Routing Number **031301422 beginning November 4, 2024.**

**Note:** A limited number of customers will receive a separate communication regarding a change to your account number.

#### **Will I receive new statement savings deposit and withdrawal tickets and/or money market checks?**

Yes, a supply of checks or deposit and withdrawal tickets will be sent the week of **October 28, 2024** to all statement savings and money market account customers.

**Action Item:** Please destroy your Former Republic Bank deposit and withdrawal tickets and begin using Fulton Bank tickets on **November 4, 2024.**

#### **Will I continue to receive my statement on the same date?**

You will receive your last Former Republic Bank statement as of the close of business on **November 1, 2024.**

- Fulton Bank statement savings with electronic activity receive a monthly statement, all other statement savings account statements are sent quarterly.

- Money Market statements will be generated on the same day of the month as they do now, except for those whose statements generate on the 30<sup>th</sup> of each month. If you are a 30<sup>th</sup> of the month customer, your Fulton Bank statement will now generate on the 27<sup>th</sup> of each month. See the eStatements section on page 37 for more information on receiving your statements electronically.

### ***Will the interest rate on my account change?***

The interest you earn on your account through **Friday, November 1, 2024** will be paid using the current rate you are receiving. Beginning **Saturday, November 2, 2024**, your account will earn interest at Fulton Bank's current published rate. To view current rates, visit [fultonbank.com](http://fultonbank.com).

### ***Are there excessive activity fees?***

Yes, you are permitted 12 transfers or withdrawals per calendar month/statement cycle. For each transaction over 12, you will be assessed a \$12 per occurrence excessive activity fee. For more details, see the Consumer Service Fee Disclosure on page 55.

***Effective November 4, 2024, regardless of any prior understandings, practices, or agreements regarding fee waivers, all Consumer products will be subject to the applicable product fees in the Consumer Service Fee Disclosure found on page 55 of this guide. To inquire about applicable fee waivers on your account, please contact your Former Republic Bank Financial Center.***

## **MAIL-IN DEPOSITS**

### ***What address is used for mail-in deposits?***

For security purposes, we encourage in person or mobile deposits; however, we recognize not all customers have access to our digital services. If you must mail in a deposit, please send it to:

Fulton Bank  
PO Box 189  
East Petersburg, PA 17520

## **DIRECT DEPOSIT, WIRES, AUTOMATIC TRANSFERS, AND PAYMENTS**

### ***Will my direct deposit and/or recurring payment continue without interruption?***

Your direct deposit and/or recurring payment should continue without interruption. We will make every attempt to electronically send notifications to redirect your direct deposit and/or recurring payment to the new Fulton Bank ABA routing number. However, the originators of these transactions may contact you to confirm the change.

**Action Item:** **After November 4, 2024**, we strongly encourage you to contact all entities currently depositing or withdrawing funds to or from your account and notify them of the change to Fulton Bank and provide the Fulton Bank ABA routing number **031301422**. This includes employers, pensions, government agencies, utilities, monthly subscriptions, and more.

### ***Do I need to make an update to automatic payments using my debit card?***

**Action Item:** If your debit card is on file with an entity set up for automatic payments, on or after **Monday, November 4, 2024**, notify that entity of the change to Fulton Bank and provide your new debit card number and expiration date.

### ***What information do I need to update for wire transfers?***

**Action Item:** On or after **Monday, November 4, 2024**, the sender should be made aware of the change to Fulton Bank and provide them with the ABA routing number **031301422**.

### ***Is there a cut off time for wires from Former Republic Bank on November 1, 2024?***

Yes. Domestic wires into and out of Former Republic Bank should be completed by **4:00 p.m. on Friday, November 1, 2024**. Foreign wires into and out of Former Republic Bank should be completed by **3:00 p.m. on Friday, November 1, 2024**.

### ***Will I receive paper or electronic advices for incoming and/or outgoing wires?***

Yes. All wires will result in a paper advice that will be mailed to you. Beginning **November 18, 2024**, you can visit a Financial Center and complete an authorization to receive wire advices via email.

## **CERTIFICATES OF DEPOSIT (CD)**

### ***Will my CD term change?***

Fixed Rate CD and Fixed Rate IRA CD products will retain the current term, interest compounding, interest payment frequency, and penalty until the maturity date. At renewal, the account will take on Fulton Bank product parameters which will be disclosed in your CD renewal notice, including a change to a ten-day grace period.

### ***Will there be a change to my electronic transfer of CD interest?***

If your CD interest is currently being sent to another financial institution electronically, you will receive a paper check for your interest after **November 4, 2024**.

## CONSUMER REAL ESTATE SECURED LOANS/LINES & MORTGAGES

### *Will my loans be accessible beginning November 4, 2024?*

**Friday, November 1, 2024 5pm – Friday, November 8, 2024 7am, Consumer Real Estate Secured Loans, Consumer Real Estate Secured Lines of Credit, and Mortgage information will not be accessible in a Financial Center, Online Banking, Mobile Banking, Telephone Banking, or through the call center.**

Funds will not be available for advances during this time. You can make a payment in a Financial Center beginning **Friday, November 8, 2024.**

**Action Item:** If you anticipate the need to draw funds from your home equity line of credit, please do so before **Friday, November 1, 2024.**

### *Will my loan number change?*

No, you will continue to use your existing loan account number.

**Note:** A limited number of customers will receive a separate communication regarding a change to your account number.

### *Will my statement date change?*

Yes, mortgage statements will be generated each time you make a payment or if a payment is not received by the time a late fee would be assessed. Depending on the activity on your loan, you could receive several statements in one month. Home equity line of credit statements will be sent approximately 25 days in advance of your due date. Home equity loan statements will be sent approximately 15 days in advance of your due date.

### *My Former Republic Bank loan payment is automatically drafted from my Former Republic Bank account, do I need to do anything?*

No, your payment will continue to process as it does today. Beginning **November 4, 2024**, if you choose to make a payment to your loan instead of allowing the draft to occur, your payment must be received by Fulton Bank at least 5 business days in advance of your due date in order to stop the auto draft.

Your auto draft loan payment scheduled **between November 4 – 11, 2024**, may be processed at a later date. Your payment will be auto drafted from your bank account between **November 12-14, 2024**. The payment date will be retroactive to the date it was originally scheduled. No late fees will be assessed, and no additional interest will accrue on your loan.

### *My Former Republic Bank loan payment is automatically drafted from my account at another financial institution, do I need to do anything?*

**Action Item:** After **November 4, 2024**, if you initiate an automatic draft of your loan payment(s) through another institution, you'll need to provide them with the payee information for Fulton Bank:

**Payee:** Fulton Bank, N.A.  
**Routing Number:** 031301422

### *Will I receive new line of credit checks?*

Yes, a supply of checks will be sent to you the week of **October 28, 2024.**

**Action Item:** Please begin using these checks on **November 4, 2024.**

If you mail your payments, please mail them to:

Fulton Bank, N.A.  
PO Box 69  
East Petersburg PA 17520

### *Will my escrow change, is there anything I need to do?*

No action is required. Your escrow will continue as it is today.

### *Do I need to make changes to my collateral documents such as insurance notification?*

The new loss payee information will be updated, but we want you to be aware that the new clause should read as follows:

Fulton Bank, N.A.  
Its Successors and/or Assigns  
PO Box 200058  
Kennesaw, GA 30156

### *As a mortgage-only customer, can I access my mortgage online?*

Yes, you can enroll in Fulton Bank's Online and Mobile banking to access, view, and pay your mortgage. For more information visit [fultonbank.com](https://www.fultonbank.com).

## NON-REAL ESTATE SECURED LOANS

*This includes loans secured by deposit accounts, non-real estate collateral, and unsecured consumer loans.*

### **Will my loans be accessible beginning November 4, 2024?**

**Friday, November 1, 2024 5pm – Monday, November 4, 2024 7am, Consumer Non-Real Estate Secured Loan information will not be accessible in a Financial Center, on Online Banking, Mobile Banking, Telephone Banking, or through the call center.** Funds will not be available for advances during this time. You can make a payment in a Financial Center beginning **Monday, November 4, 2024.**

**Action Item:** If you anticipate the need to draw funds from your line of credit, please do so before **Friday, November 1, 2024.**

### **Will my loan number change?**

You will continue to use your existing account number.

**Note:** A limited number of customers will receive a separate communication regarding a change to your account number.

### **Will my statement date change?**

No, it will remain the same.

### **My Former Republic Bank loan payment is automatically drafted from my Former Republic Bank account, do I need to do anything?**

No, your payment will continue to process as it does today.

### **My Former Republic Bank loan payment is automatically drafted from my account at another financial institution, do I need to do anything?**

**Action Item:** After **November 4, 2024**, if you initiate an automatic draft of your loan payment(s) through another institution, you'll need to provide them with the payee information for Fulton Bank:

Payee: Fulton Bank, N.A.  
Routing Number: 031301422

### **If you mail your payments, please include account number and mail them to:**

Fulton Bank, N.A.  
PO Box 69  
East Petersburg PA 17520

## OVERDRAFT PROTECTION

### **What overdraft protection will I have effective November 4, 2024?**

The overdraft protection you currently have set up will remain in place and your accounts will be protected provided there are sufficient funds in your funding account. Please refer to the **Consumer Service Fee Disclosure** on page 55 for information on Overdraft Sweep Transfer and additional fees that may apply.

### **How are funds transferred if I overdraw my account?**

Provided there are sufficient funds in your funding account, the exact dollar amount of an overdraft, plus the overdraft fee, will be transferred.

### **Does Fulton Bank offer different overdraft protection products?**

Yes. After **November 4, 2024**, we recommend you visit [fultonbank.com](http://fultonbank.com) to learn more about our overdraft products and ways you can avoid or reduce fees related to overdrafts. Additional communication will be sent in early 2025 regarding our Overdraft Elect™ options.

## ATM/DEBIT CARDS

### *Will I receive a new debit or ATM card?*

Yes, a Fulton Bank Visa® Rewards Debit Card or Fulton Bank ATM Card will be sent to you the week of **October 14, 2024**. For your security, your new Fulton Debit Card will come in a plain white envelope, so please be on the lookout for your new card.

### *When can I begin using my new debit or ATM card?*

Continue to use your Former Republic Bank debit or ATM card until **6pm on Friday, November 1, 2024**.

**Action Item:** Activate your new Fulton Bank Visa® Rewards Debit Card or Fulton Bank ATM Card and begin using it after **6pm on Friday, November 1, 2024**.

### *Will my debit or ATM card number change?*

Yes, you will receive a new Fulton Bank Visa® Rewards Debit Card or Fulton Bank ATM Card with a new card number and expiration date.

### *Will my PIN number change?*

You will select your PIN number when activating your new Fulton Bank Visa® Rewards Debit Card or Fulton Bank ATM Card.

### *Will I be able to use the same ATMs that I am accustomed to, including those in the AllPoint™ network?*

You can continue to use the Former Republic Bank ATM locations that you have come to know and rely on. In addition, you will now have access to Fulton Bank's expanded network of over 250 ATMs across PA, DE, NJ, MD, and VA. Unfortunately, Fulton Bank is not affiliated with the AllPoint™ ATM network.

### *If I need a new or replacement debit card, what are my options?*

Your new/replacement Fulton Bank Debit Card will typically arrive by mail within 5-7 business days. If you need it sooner, you can use our Digital Issuance service for instant access to a digital debit card, ready to use in your digital wallet immediately. Fulton Bank also offers expedited mailing options for your convenience.

### *Who do I call if I have a debit card question?*

Beginning **Friday, November 1, 2024**, visit a Financial Center or call **800.FULTON.4 (800.385.8664)** and our call center team will be happy to assist you.

### *What will my daily ATM withdrawal and Point-of-Sale limits be?*

ATM withdrawal and point of sale limits can be found in the Consumer Electronic Fund Transfer Services Disclosures and Agreement found on pages 58-62 of this guide.

### *Do I need to make an update to automatic payments using my debit card?*

**Action Item:** If your debit card is on file with a merchant or set up for automatic payments, on or after **Monday, November 4, 2024**, you will need to notify that merchant of the change to Fulton Bank and provide your new debit card information.

### *Do I get Reward Points when using my new Fulton Bank Visa® Debit Card?*

Yes, Our Debit Card Rewards Program allows you to earn points for using a Contactless Visa® Debit Card or any of our Visa® credit cards that include rewards. You can earn reward points for everyday purchases anywhere Visa debit cards are accepted. Use your debit card and earn one (1) point for every \$4 spent when you select credit at checkout. Plus earn bonus points for adding new Fulton banking relationships.

### *Do I need to enroll in the Rewards Program?*

No, you are automatically enrolled if you have a Fulton Bank rewards eligible checking account and an activated Fulton Bank Rewards Visa® Debit Card.

### *How do I see how many Reward Points I have?*

All of your points are conveniently displayed by logging into Fulton Bank's Online or Mobile Banking. Select Card Management then Relationship Rewards or navigate to [www.MyRelationshipRewards.com](http://www.MyRelationshipRewards.com).

### *Do I get Rewards Points when using my Fulton Bank Credit Card?*

Yes. Our Visa® credit cards also offer a variety of reward and cash back options so you can pick the credit card that's right for your needs. Go to [www.fultonbank.com/creditcards](http://www.fultonbank.com/creditcards) to learn more and apply.

## CREDIT CARDS

### *What happens to my Former Republic Bank Credit Card?*

Continue to use your Former Republic Bank credit card as you do today. Additional communication will be sent as we transition you to a Fulton Bank credit card in the future.

## GIFT CARDS

### *Will I be able to use my Former Republic Bank Gift Card?*

Yes, you will be able to use the remaining balance in your registered gift card until **November 1, 2024**. If you need to check the balance of your Former Republic Bank Gift Card, please call **866.913.0886**

**Action Item:** Please utilize all Former Republic Bank Gift Card balances by **Friday, November 1, 2024**.

### *Are there instructions I should provide to a person whom I purchased a gift card for?*

Yes. If they have not yet done so, they need to register their gift card by visiting [visaprepaidprocess.com/RepublicBank/Gift/Home/Index](https://visaprepaidprocess.com/RepublicBank/Gift/Home/Index). If their card is not registered by **November 1, 2024**, the purchaser of the card will receive a reimbursement for any balance over \$5 before **January 31, 2025**.

### *What if I can't use my gift card balance before November 1, 2024?*

Registered cards with a remaining balance over \$5 as of **November 1, 2024** will be issued a reimbursement check before **January 31, 2025** using the name and address utilized when the card was registered. If you're not sure whether your card is registered or not, visit [visaprepaidprocess.com/RepublicBank/Gift/Home/Index](https://visaprepaidprocess.com/RepublicBank/Gift/Home/Index).

You can also visit a Financial Center with your gift card after **November 4, 2024** to receive a refund of the remaining gift card balance.



## DIGITAL BANKING SERVICES

The following is important information regarding changes to digital product features and benefits effective **November 4, 2024**. Customers who previously had higher Mobile Deposit, Zelle®, and Bank to Bank transfer limits will be honored.

Product	Former Republic Bank features/benefits	Fulton Bank features/benefits effective November 4, 2024
Consumer Mobile Deposit Funds Availability	Funds deposited prior to 8pm will generally be available on the <i>day after</i> the next business day.	Funds deposited prior to 7pm will have access to the first \$100 on the same business day, with remaining funds generally available on the next business day.
Consumer Mobile Deposit Limits	\$3,000 per check \$6,000 per day	Standard: \$15,000 monthly Relationship Banking Customers: \$25,000 monthly Private Bank Customers: \$35,000 monthly Account relationships started after <b>August 6, 2024</b> will have the following limits for the first 90 days after opening the account: \$1,000 daily; \$2,500 monthly After the first 90 days, no per check or per day limits beyond the monthly limits as noted above.
Consumer Zelle®	Standard: \$1,500 daily; \$1,500 monthly	Standard: \$2,000 daily; \$5,000 monthly
Bank-to-Bank Transfers/External Account Transfers	Bank-to-Bank Transfers Standard (2-3 days): \$5,000 daily; \$10,000 monthly Next Day (1 day): \$2,000 daily; \$5,000 monthly	External Account Transfers Various Delivery options will be available, with daily and monthly limits. Fulton Bank offers a flexible Instant Delivery option for near real-time External Account Transfers. You can check your limits easily in Fulton Bank's Online and Mobile Banking. Checking, Money Market, and Savings account transfers only.

## DIGITAL SERVICES

### ONLINE BANKING

**Action Item:** To ensure a seamless transition to Fulton Bank's Online and Mobile Banking, please update your contact information with the Former Republic Bank prior to **Friday, November 1, 2024**. Verify that your mobile phone number and email address are correct, as this information may be used for account authentication.

#### **What is the cut-off time to access Former Republic Bank's Online Banking?**

Former Republic Bank's Online Banking will be unavailable beginning **Friday, November 1, 2024 at 3pm**.

#### **When can I begin to use Fulton Bank's Online Banking?**

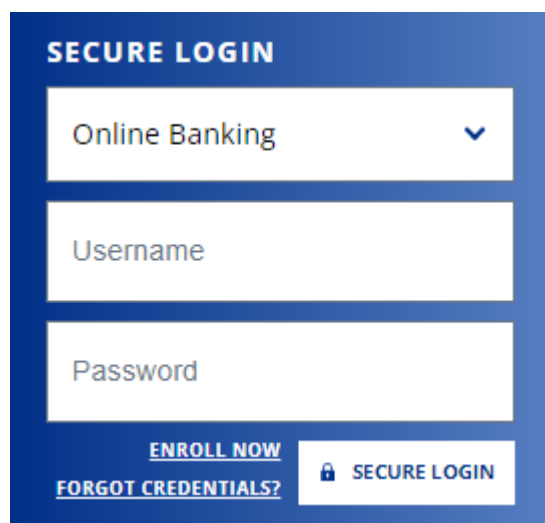
**Monday, November 4, 2024 after 7am.**

#### **Will I receive a new username?**

You may use your existing username unless it is not compatible with the new username standards within Fulton Bank Online and Mobile Banking. You will receive a communication if your username needs to change.

#### **How do I access Fulton Bank's Online Banking?**

Beginning **Monday, November 4, 2024** on or **after 7am**, visit [fultonbank.com](https://fultonbank.com) and select **Online Banking** from the Secure Login box



#### **Instructions for first-time logging in to Fulton Bank's Online Banking:**

- Step 1:** Enter your Former Republic Bank username (unless you received a new username from Fulton Bank). You may be prompted to update your Username if it does not meet Fulton Bank's username standards.
- Step 2:** Enter your temporary Password of: **welcome24fulton!** Passwords are case-sensitive, and this password must be entered with lowercase letters)
- Step 3:** Choose one of your Contact channels (Email or Phone Number) to receive a one-time passcode for security:
- Obtain a one-time passcode from either your email or phone number and enter the 6-digit code online.
  - To save your device recognition preference for Online Banking, select either **Yes** or **No**. **Do not press the Enter key on your keyboard.**
- Step 4:** You will receive a prompt to update your Password.
- **Field 1:** Enter your **'Current Password'** as noted above.
  - **Field 2:** Create your **'New Password'**.
  - **Field 3:** Re-enter your **'New Password'**.
- Step 5:** Please read the Online Banking Terms of Service on the next screen. If you **Accept** the Terms of Service, you will be presented with your account information. If you **Decline** the Terms of Service, your session will end. You may restart your session again in Step 1.

#### **Will my Former Republic Bank account history carry over to Fulton Bank?**

Yes, the prior 18 months of Former Republic Bank account history will carry over to Fulton Bank's Online Banking. You are encouraged to save or print prior eStatements for your records.

## DIGITAL SERVICES

(continued)

### ***Will my established email and/or text alerts carry over to Fulton Bank?***

Unfortunately, your existing account alerts cannot be converted.

**Action Item:** Beginning Monday, November 4, 2024 after 7am, you can re-establish your alerts within Online Banking by clicking on the 'Additional Services' > select 'Alerts and Notifications' under the 'Account Control Center' heading > then click 'Add an Alert+' to create an alert and designate your delivery preferences.

### ***Will my established recurring or scheduled transfers carry over to Fulton Bank?***

Unfortunately, your existing account transfers cannot be converted.

**Action Item:** Beginning Monday, November 4, 2024 after 7am, you can re-establish your recurring or scheduled transfers within Online Banking.

**Deposit account transfers:** Click on 'Transfer' > select 'Make a Transfer' > then complete the onscreen prompts.

**Loan account transfers/payments:** Click on 'Pay' > select either 'Pay Loan via Transfer' with a Fulton Bank deposit account or 'Pay Home Loan via Non-Fulton Account' for a non-Fulton deposit account.

### ***Can I use Quicken® or QuickBooks® for Online Banking?***

Yes, using Web or Direct Connect, you can set up your Quicken or QuickBooks connection to import your transactions, perform account transfers, and pay bills.

**Information to activate this feature after November 4, 2024 are:**

**Locate Fulton Bank within Quicken or QuickBooks under these names:**

- **Web Connect:** Fulton Banking WebConnect
- **Direct Connect:** Fulton Banking DirectConnect

**Action Item:** To register for Direct Connect, complete the steps below on or after November 4, 2024:

- Login to Fulton Bank's Online Banking.
- Register for Direct Connect through self-registration. To access this, click on 'Additional Services.' You will find the Direct Connect self-service registration option under 'Services.'
- When registration is complete, connect to 'Fulton Bank DirectConnect' in QuickBooks or Quicken.

## MOBILE BANKING

**Action Item:** To ensure a seamless transition to Fulton Bank's Online and Mobile Banking, please update your contact information with the Former Republic Bank prior to **Friday, November 1, 2024**. Verify that your mobile phone number and email address are correct, as this information may be used for account authentication.

### ***What is the cut-off time to access Former Republic Bank's Mobile Banking?***

Former Republic Bank's Mobile Banking will be unavailable beginning **Friday, November 1, 2024 at 3pm**.

**Action Item:** Uninstall your Former Republic Bank Mobile App after November 1, 2024.

### ***Will I receive a new username?***

You may use your existing username unless it is not compatible with the new username standards within Fulton Bank Online and Mobile Banking. You will receive a communication if your username needs to change.

### ***How do I access Fulton Bank's Mobile Banking App?***

**Action Item:** Beginning Monday, November 4, 2024 on or after 7am, visit your device's App Store or Play Store to download the Fulton Bank Mobile Banking App and follow the first-time login steps below:



Fulton Bank Mobile Banking

Finance

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**Step 1:** Enter the prior Username you had at Former Republic Bank (unless you received a new username from Fulton Bank)

**Note:** You may be prompted to update your Username if it does not meet Fulton Bank's username standards.

Enter your temporary Password of: **welcome24fulton!** Passwords are case-sensitive, and this password must be entered with lowercase letters.

**Step 2:** Choose one of your Contact channels (Phone Number) to receive a one-time passcode for security.

Obtain this one-time passcode from your phone and follow the phone call prompts. If your phone number on file is no longer

active, please login to Online Banking to receive your one-time passcode via your email address on file.

**Step 3:** You will receive a prompt to update your Password.

**Field 1:** Enter your *'Current Password'* as noted above

**Field 2:** Create your *'New Password'*

**Field 3:** Re-enter your *'New Password'*

**Step 4:** Activate your desired biometrics authentication, such as Face ID®, for faster and easier logins.

**Step 5:** Please read the Terms of Service on the next screen. If you **Accept** the Terms of Service, you will proceed to your accounts. If you **Decline** the Terms of Services, your session will end. You may restart your session again in Step 1.

### **Will my Former Republic Bank account history carry over to Fulton Bank?**

Yes, the prior 6 months of Former Republic Bank account history will carry over to Fulton Bank's Mobile Banking.

### **Will my established email and/or text alerts carry over to Fulton Bank?**

Unfortunately, your existing account alerts cannot be converted.

**Action Item:** Beginning November 4, 2024 on or after 7am, you can re-establish your alerts within Mobile Banking by clicking on the *'More'* menu option >, select the *'Gear'* icon in the upper right corner > then *'Push Notifications'*.

### **Will my established recurring or scheduled transfers carry over to Fulton Bank?**

Unfortunately, your existing account transfers cannot be converted.

**Action Item:** Beginning November 4, 2024 on or after 7am, you can re-establish your recurring or scheduled account transfers within Mobile Banking by clicking on the *'Transfer'* menu option > select *'Make a Transfer'* > click the *'Schedule'* tab at the top > then *'Schedule a Transfer'*.

**Deposit account transfers:** Click on *'Transfer'* > select *'Make a Transfer'* > then complete the onscreen prompts.

**Loan account transfers/payments:** Click on *'Pay'* > select either *'Pay Loan via Transfer'* with a Fulton Bank deposit account or *'Pay Home Loan via Non-Fulton Account'* for a non-Fulton deposit account.

### **Are there mobile deposit limits?**

Yes, there are limits to the total dollar amount you can deposit per day and per month. Within 90 days of account opening: Daily Deposit Limit: \$1,000 Monthly Deposit Limit: \$2,500 After 90 days of account opening, there are no daily limits and monthly limits are based on your deposit account type.

### **Initial deposit limits for all customers by deposit product are as follows:**

- **Checking, Savings, or Money Market**  
(*account relationship open less than 90 days*):
  - Mobile Deposit Daily Limit: **\$1,000**
  - Mobile Deposit Monthly Limit: **\$2,500**
- **Checking, Savings, or Money Market**  
(*account relationship open more than 90 days*):
  - Mobile Deposit Daily Limit: **\$15,000**
  - Mobile Deposit Monthly Limit: **\$15,000**
- **Relationship Checking:**
  - Mobile Deposit Daily Limit: **\$25,000**
  - Mobile Deposit Monthly Limit: **\$25,000**
- **Primary Checking:**
  - Mobile Deposit Daily Limit: **\$25,000**
  - Mobile Deposit Monthly Limit: **\$25,000**
- **Private Bank Checking:**
  - Mobile Deposit Daily Limit: **\$35,000**
  - Mobile Deposit Monthly Limit: **\$35,000**

You can always find your remaining deposit limit in Mobile Deposit, located below the *'Amount'* entry field.

The screenshot shows the 'Check Deposit' screen in a mobile banking app. At the top, there are two tabs: 'Deposit' (selected) and 'History'. Below the tabs, there are two rows of information: 'To' with a value of '\$0.00' and 'Amount' with a value of '\$0.00'. A red box highlights the maximum limit '(Max: \$15,000.00)' next to the amount field. At the bottom, there is a large white input field labeled 'Deposit'.

## DIGITAL SERVICES

(continued)

### BILL PAYMENT

#### *Will I need to re-enter my bill payment payees and payments?*

Your established bill payment payees and payments will transfer from Former Republic Bank's Online and Mobile Banking to Fulton Bank's Online and Mobile Banking.

#### *When is the last day I can use Former Republic Bank's Online or Mobile Banking to schedule a bill payment?*

Former Republic Bank's Online Banking will be unavailable beginning **Thursday, October 31, 2024 at 4pm.**

#### *When can I begin to use Fulton Bank's Online and/or Mobile Banking Bill Payment?*

You can begin using Fulton Bank's Online and Mobile Banking on **Monday, November 4, 2024 after 7am.** For Online Banking, go to [fultonbank.com](https://fultonbank.com) and select 'Online Banking' from the Secure Login box.

**Action Item:** For Mobile Banking, you will first need to download Fulton Bank's App from your App Store or Play Store.

#### *What happens to pending bill payments I currently have established on Former Republic Bank's Online or Mobile Banking Bill Payment?*

Pending bill payments scheduled before **Thursday, October 31, 2024 at 4pm** will carry over to Fulton Bank's Bill Pay service. These payments will be visible in Fulton Bank's Bill Pay service beginning **Monday, November 4, 2024 at 7am.**

**Action Item:** Review your payments beginning **Monday, November 4, 2024 after 7am** that are scheduled or pending to ensure accuracy.

#### *Will my recurring payments or future dated payments convert from Former Republic Bank to Fulton Bank?*

Yes, all your recurring and/or future dated payments will convert to Fulton Bank's Bill Pay service. Register for Fulton Bank's Online Banking Bill Pay beginning **Monday, November 4, 2024 after 7am.**

#### *Will my eBills convert to Fulton Bank?*

Yes, your existing eBills will be visible in Fulton Bank's Bill Pay service beginning **Monday, November 4, 2024 at 7am.**

### ZELLE®

#### *What happens to my Zelle® access?*

Your Former Republic Bank Zelle® access will be deactivated as of **Thursday, October 31, 2024 at 4pm.** Your Fulton Bank Zelle® access will be available on **Monday, November 4, 2024 at 7am.**

**Action Item:** Beginning **Monday, November 4, 2024 after 7am:**

- **For Online Banking:**
  - Login to Fulton Bank's Online Banking.
  - Click on the 'Send Money with Zelle®' tab.
  - Terms and Conditions for Zelle®, will automatically display on your screen. Click once you've read the document and agree to the Terms and Conditions.
- **For Mobile Banking:**
  - Sign into Fulton Bank's Mobile Banking App.
  - Tap on the 'Pay' tab.
  - Tap on 'Send Money with Zelle®'.
  - Terms and Conditions for Zelle®, will automatically display on your screen. Click once you've read the document and agree to the Terms and Conditions.

#### *Will I need to re-enter my mobile phone number or email address(s) to Zelle®?*

Your established Zelle® mobile phone number or email address(s) will convert to Fulton Bank's Zelle®.

#### *Will I need to re-enter my Zelle® Contacts?*

Your established Zelle® Contacts will transfer from Former Republic Bank's Online and Mobile Banking to Fulton Bank's Online and Mobile Banking.

#### *When is the last day I can use Former Republic Bank's Online or Mobile Banking to schedule a Zelle® Payment?*

Former Republic Bank's Online Banking will be unavailable beginning **Friday, November 1, 2024 at 3pm.**

#### *When can I begin to use Fulton Bank's Online and/or Mobile Banking Zelle®?*

You can begin using Fulton Bank's Online and Mobile Banking on **Monday, November 4, 2024 after 7am.** For Online Banking, go to [fultonbank.com](https://fultonbank.com) and select 'Online Banking' from the Secure Login box.

**Action Item:** For Mobile Banking, you will first need to download Fulton Bank's App from your App Store or Play Store.

### ***What happens to pending Zelle® Payments that I currently have established on Former Republic Bank's Online or Mobile Banking Zelle®?***

Pending Zelle® Payments scheduled before **Thursday, October 31, 2024 at 4pm.** will carry over to Fulton Bank's Zelle®. These payments will be visible in Fulton Bank's Zelle® service beginning **Monday, November 4, 2024 at 7am.**

### ***Will my recurring and/or future dated Zelle® Payments convert from Former Republic Bank to Fulton Bank?***

Yes, all your recurring and/or future dated Zelle® payments will convert to Fulton Bank's Zelle®.

## **EXTERNAL ACCOUNT TRANSFERS (FORMERLY BANK-TO-BANK TRANSFERS)**

### ***When is the last day I can use Former Republic Bank's Online or Mobile Banking to schedule a Bank-to-Bank transfer?***

Former Republic Bank's Bank-to-Bank transfers will be unavailable beginning **Thursday, October 31, 2024 at 4pm.**

### ***When can I begin to use Fulton Bank's Online and/or Mobile Banking External Account Transfers?***

You can begin using Fulton Bank's Online and Mobile Banking on **Monday, November 4, 2024 after 7am.** For Online Banking, go to [fultonbank.com](https://fultonbank.com) and select 'Online Banking' from the Secure Login box.

**Action Item:** For Mobile Banking, you will first need to download Fulton Bank's App from your App Store or Play Store.

### ***Will my information convert for bank-to-bank transfers (now External Account Transfers)?***

Yes. If your external bank transfers were set up within Former Republic Bank's Online or Mobile Banking and you are the owner of the accounts, your information will convert.

**Note:** Loan transfers will not be converted via this feature. Loan payments will need to be setup within Fulton Bank's Online or Mobile Banking using the "Pay" option.

## **ESTATEMENTS**

### ***How do I enroll in online statements (eStatements)?***

**Action Item:** Log in to Fulton Bank's Online or Mobile Banking beginning **Monday, November 4, 2024 at 7am.**

- Within Online Banking, click on 'Document Center > eStatements.'
- Within Mobile Banking, click on 'More> Document Center > eStatements.'

Within either service, you can select which account statement(s) you wish to receive electronically, including checking, savings, loan, and time deposits.

### ***Will Former Republic Bank deposit account statements carry over to Fulton Bank?***

Yes! The prior 24 months of statements will be available for you online AFTER you agree to the updated terms and conditions for each account you wish to have electronic statements. If you do not log into online or mobile banking and agree to these terms you WILL receive paper statements.

**Action Item:** We recommend that you save or print your current deposit statements prior to **November 1, 2024.**

## **TELEPHONE BANKING**

### ***How can I access my account information by telephone?***

Beginning **Monday, November 4, 2024 at 7am,** you can call **800.FULTON.4 (800.385.8664)** for account information. Our Telephone Banking provides a personalized experience, delivering each customer a unique menu option to fit your banking needs. Check your balance, review account activity, transfer funds, make a payment and more.

### ***Do I need an ID and/or password?***

Your Social Security number or account number or debit card number, your date of birth, and a security word will be required to use telephone banking after **November 4, 2024.**

If you have a security word on file with Former Republic Bank, that will carry over to Fulton Bank.

**Action Item:** Prior to **Friday, November 1, 2024,** visit your local Former Republic Bank Financial Center to confirm and update your account information to include telephone number, date of birth, and add a security word if you don't already have one. This information is required to self-authenticate when using telephone banking and will ensure a seamless transition.

(continued)

**Action Item:** After **Monday, November 4, 2024**, if you do not have a security word on file and wish to use Telephone Banking, call **800.FULTON.4 (800.385.8664)** and talk to a customer service representative to establish a unique security word and provide a phone number you will use most often. Once established, when you call **800.FULTON.4 (800.385.8664)**, you will receive a personalized greeting, followed by menu options ranging from opening a new account, to account balance information, loan details, mortgage information, assistance with your debit card, location information and so much more.

## SAFE DEPOSIT BOXES

### *Will I need to sign a new Safe Deposit Box Contract?*

An updated contract will not be required; however, we encourage you to review the terms and conditions for safe deposit boxes that will be posted in the Financial Center on **November 4, 2024**.

### *Will my annual rent amount change?*

Effective your next payment after **November 4, 2024**, you will be charged the Fulton Bank annual rental fee. Please refer to the chart below for a comparison of Former Republic Bank and Fulton Bank rental fees.

Prior safe deposit box discounts will cease at the next annual payment after **November 4, 2024**. A 50% annual Safe Deposit Box discount will be applied if the box owner maintains one of the following checking accounts – Interest Checking with Prime Life Benefits, Relationship Banking, Premier Relationship Banking, or Private Bank Checking.

Former Republic Bank Box Size	Former Republic Bank Annual Rent	Fulton Bank Box Size	Fulton Bank Annual Rent
3X5	\$40	3X5	\$55
3X10	\$60	3X10	\$80
5X5	\$50	5X5	\$75
5X10	\$80	5X10	\$110
10X10	\$120	10X10	\$175

## FDIC

### *Will my accounts be covered by FDIC Insurance?*

Yes, your accounts will be covered by FDIC insurance to the extent available under applicable law.

### *What is the FDIC insurance exception for Certificates of Deposit (CD)?*

CDs, including negotiated rate and jumbo CDs, will be separately insured by the FDIC until the first maturity date after **May 4, 2025**. CDs that mature between **November 4, 2024** and **May 4, 2025** and are renewed for the same term and same dollar amount, with or without interest, are also separately insured until the first maturity date after **May 7, 2025**. CDs that mature between **November 4, 2024** and **May 4, 2025** and are renewed on any other basis or are not renewed, and become demand deposits or savings deposits, will be separately insured until **May 4, 2025**.

## DISCLOSURES

The following disclosures are effective on your account(s) as of **Monday, November 4, 2024**.

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# Fulton Bank

## Rules and Regulations for Deposit Accounts (Including Arbitration Provision)

Effective: December 1, 2023

**THESE RULES CONTAIN AN ARBITRATION PROVISION. UNLESS YOU TIMELY REJECT (OR TIMELY REJECTED) THE ARBITRATION PROVISION, IT WILL GOVERN ALL YOUR DEPOSIT ACCOUNTS WITH US AND WILL SUBSTANTIALLY AFFECT YOUR RIGHTS IN THE EVENT OF A DISPUTE. THIS INCLUDES YOUR RIGHT TO BRING OR PARTICIPATE IN A CLASS ACTION.**

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Thank you for opening a deposit account with Fulton Bank, N.A. Please read these Rules carefully since they include important information on the features of your account and your and our responsibilities. You should keep these Rules handy so that you can refer to them in the future.

## A. PROVISIONS APPLICABLE TO ALL TYPES OF DEPOSIT ACCOUNTS

### 1. BASIC TERMS

Capitalized terms and other terms you see in these Rules have the following meaning unless we note otherwise:

- Account or Deposit Account means a deposit account that we offer, excluding certificate of deposit accounts, individual retirement or other tax-deferred retirement accounts.
- Arbitration Provision means the arbitration provision appearing at the end of these Rules.
- Bank, we, us and our mean Fulton Bank, N.A.
- Item means any promise, instruction or order to pay money handled by us for collection or payment. Items include checks, substitute checks, purported substitute checks, ACH and other electronic fund transfers, drafts, remotely-created checks, withdrawal slips, wire transfers, transfer instructions (regardless of how given or received), image replacement documents, deposit adjustments and images of any of these things.
- Notice Address means Fulton Bank, N.A.  
Deposit Operations  
1695 State Street  
East Petersburg, PA 17520
- Rules means these Rules and Regulations for Deposit Accounts, including the Arbitration Provision.
- You and your means every owner of the account and any person who has the right or is authorized to withdraw funds from the account.

### 2. INTERPRETING THESE RULES

- We have written these Rules in plain language, which means that we have avoided legal jargon where possible and have used examples to illustrate ideas. The examples we give are not intended to be the only application of the provision we are explaining.
- The section and subsection headings used in these Rules are for your convenience and may not be used to limit the provisions they introduce.
- Any reference in these Rules to the Rules, a policy of ours, another agreement between us, a disclosure we provide, a notice we provide, a governmental regulation or a law refers to such Rules, policy, agreement, disclosure, notice, regulation or law as amended, altered or revoked from time to time.
- Words and phrases used in these Rules should be interpreted so that the singular includes the plural and the plural includes the singular unless this would result in an inconsistency.
- If these Rules are inconsistent with any applicable law (see Section A.27 captioned APPLICABLE LAW), then to the extent the law can be amended or waived by contract, you and we agree that these Rules govern and that the law is amended or waived by these Rules. To the extent the law cannot be amended or waived by contract and the Rules are in any way ambiguous, these Rules should be interpreted as being consistent with the law. Any rights we have under these Rules should be interpreted as being given to us to the fullest extent permitted by law and only to such extent.

### 3. WHEN THESE RULES BIND YOU

You agree to be bound by these Rules when you sign a signature card, complete other account opening documents, request an account, open an account, transact on an account or maintain an account. We will give you a copy of these Rules when you open an account. If you later need another copy of these Rules, please contact us.

### 4. OTHER GOVERNING DOCUMENTS

Our accounts are also governed by the following documents (as applicable): any signature card you sign; any other written agreement between us and you relating to any account covered by these Rules; any fee schedule; our Funds Availability Policy; our Electronic Fund Transfer Systems Disclosure Statement; our Automated Teller Machine ("ATM") Card and Visa® Debit Card Agreement; our Online Banking Agreement and Disclosure Statement; our eStatement Disclosure & Agreement; our Truth in Savings Act disclosure; our privacy notice; our mobile check deposit service agreement; and any disclosures, agreements or notices provided at the time of account opening or later. You agree that these documents and the Rules are the final and complete agreement between you and us

concerning your account. Any statement concerning your account made by any of our employees or others is not part of our agreement.

## 5. MAKING, ACCEPTING AND CREDITING DEPOSITS

**(a) Accepting, rejecting and returning deposits.** We may at any time refuse any deposit, limit the amount you may deposit or return all or any part of any deposit. We may accept an item for deposit into your account from any person without determining or verifying his or her identity. Subject to applicable law and our Funds Availability Policy, we may hold any deposit until we have reasonable assurance that it will not be returned as unpaid. And, we may hold items we do not accept until you claim them.

**(b) Counterfeit/unauthorized deposits.** We may debit any account you have with us without advance notice to you for the amount of any fraudulent, forged or counterfeit item deposited into the account. You may not deposit any item you know or have reason to know is fraudulent, counterfeit or not properly authorized. If you deposit a remotely created check or other unsigned item, you promise that it is authorized and you agree we are not liable to you for, and you will indemnify and hold us harmless from, any and all claims, losses, costs and expenses that you or we may incur as a result of a claim that such item was not authorized. If, before being paid, someone claims that an item was altered or had a forged or unauthorized signature or was otherwise not properly payable, we may not credit your account for the amount in question until the claim is resolved.

**(c) Items returned unpaid.** We may debit any account you have with us without advance notice to you for any item that is returned unpaid (or that we have been notified will be returned unpaid) for any reason, even if we previously credited your account for the item.

**(d) Deposits and overdrafts.** We may use any deposit to any account you have with us to pay any overdraft on your account or fees you owe us, including overdraft fees.

**(e) Errors in amount of deposit.** We are not responsible for errors made by others in the process of collecting an item or for lost or delayed items. We are not liable to you for any error you make in completing a deposit slip (by, for example, using the wrong account number), unless you notify us of the error and we can correct it without loss to us. Although we may rely on information you supply us about the amount of a deposit and provisionally credit your account for this amount, all deposits are subject to our verification. If we determine that the amount you supplied us differs from the amount we later verify, you agree that the verified amount controls and that we may debit or credit your account for any difference. We may correct any mistake we make concerning the account without any liability to you apart from actual damages you incur as a direct result of our error.

**(f) Lost/destroyed items.** If an item is lost or destroyed while it is being collected, we will try to replace it with a copy. If we cannot, we may ask you to obtain a replacement from the person who issued the item.

**(g) Endorsements.** We may accept for deposit an item without endorsements or we may require the endorsement of one or all account owners before accepting an item. We may refuse to accept an item that is endorsed by a person who is not an owner of the account. We may accept an item payable to one account owner even if endorsed by another. We may require verification for any endorsement.

**(h) Materials on the back of a check you deposit.** If any printing, stamps, endorsements or other materials appear on the back of a check outside the area extending 1.5 inches from the trailing edge of the check (i.e., the left side of the check when viewing it from the front), such materials could interfere with endorsements by banks and cause delays in processing the check. You agree we are not liable to you for, and you will indemnify and hold us harmless from, any and all claims, losses, costs and expenses that we or you may incur as a result of processing delays caused by printing, stamps, endorsements or other materials on the back of any check deposited to your account that extend outside the area extending 1.5 inches from the trailing edge of the check.

**(i) Errors by others in processing check you deposit.** We are not liable for losses caused by the failure or willful or negligent action of any correspondent, agent or subagent or for losses in the course of the collection process. We are not liable for losses resulting from any check being misrouted or from a delay in the return of any check because of the illegibility of a depository institution's endorsement caused by markings or other materials placed on the back of the check at the time you deposited it.

**(j) Crediting of non-cash items.** Items we accept for deposit (other than cash) are credited subject to collection and final payment and in accordance with our Funds Availability Policy. Such items, if not paid, may, at our option, be charged back against any credit or account on our records in your name or set-off as permitted by law and these Rules (see Section A.18 captioned LIEN ON DEPOSITS; RIGHT TO SET-OFF), whether or not the unpaid item itself is returned to you. We will not charge back an item to an individual or other tax-deferred retirement account or other account that receives special tax treatment, however we may charge back against a trust account or health savings account an item deposited into such an account and returned.

**(k) Remotely created checks.** If you deposit any "remotely created check," as defined in Federal Reserve Regulation CC, 12 C.F.R. § 229.2(fff), then you promise us that the holder of the account upon which it is drawn authorized the issuance of the check for the amount and to the payee shown on the check. If anyone claims otherwise, you agree that we may immediately charge the amount of such check, plus any claimed interest, costs and damages, against your account. If there are insufficient available funds in your account to cover the amount of that charge, we will treat the deficiency as an overdraft. You agree we are not liable to you for, and you will indemnify and hold us harmless from, any and all damages, losses, costs and expenses we incur in connection with any claim that a remotely created check should not have been honored or was not properly created or deposited in your account, including consequential and punitive damages, and our own reasonable attorneys' fees and costs in investigating and responding to any claims, whether or not litigation results.

## 6. AUTOMATED CHECK COLLECTION

You recognize that we have adopted automated collection and payment procedures so that we can process the greatest volume of items at the lowest possible cost to all customers. These automated procedures rely primarily on information encoded onto each item in magnetic ink. In recognition of this fact, you agree that in paying or taking an item for collection, we may disregard all information on the item other than the drawer's signature, the identity of the drawee bank, the amount of the item and information encoded onto the item in magnetic ink according to general banking standards in our community, whether or not that information is consistent with other information on the item. You may not place statements on an item that make the item conditional or otherwise affect its negotiability. **YOU MAY NOT REQUIRE THAT THERE BE TWO OR MORE DRAWERS' SIGNATURES ON AN ITEM IN ORDER FOR IT TO BE VALID, AS ANY SUCH DESIGNATION IS SOLELY FOR YOUR CONVENIENCE AND INTERNAL CONTROL PURPOSES AND NOT BINDING ON US. YOU ALSO MAY NOT PLACE ON AN ITEM ANY OTHER INSTRUCTIONS TO US. IF YOU DO, AND THE ITEM IS PRESENTED TO US, WE MAY, IN OUR DISCRETION, NOT HONOR YOUR STATEMENTS OR INSTRUCTIONS AND PAY THE ITEM OR RETURN THE ITEM UNPAID.** You agree we are not liable to you for, and you will indemnify and hold us harmless from, any and all damages, losses, costs and expenses we may incur as a result of your issuing or depositing an item containing such statements or instructions including, but not limited to, maximum amount limitations, date limitations, two signature requirements, etc. You agree that we do not fail to exercise ordinary care in paying an item if our procedures involve limited or no sight examination of items we process.

## 7. WHO CAN MAKE DEPOSITS AND WITHDRAWALS AND GIVE US INSTRUCTIONS

**(a) Designating such people.** You agree to follow our procedures for designating who is authorized to make deposits to and withdrawals from the account and who is authorized to provide other instructions to us concerning the account. We may rely upon your designations until we have received notice of a change in designations, at the place and in the form that we require, and have had a reasonable opportunity to act on the notice.

**(b) Designating such people for business accounts.** We will usually require a separate authorization form designating the persons permitted to make and the conditions associated with withdrawals from any account in the name of a corporation, partnership or other organization. Subject to Section A.6 above, captioned AUTOMATED CHECK COLLECTION, we may honor such authorization in accordance with its terms until we have received, at the place and in the form that we require, a copy of a written action by the organization's governing body amending or terminating the authorization and have had a reasonable opportunity to act upon the notice.

**(c) Inconsistent instructions.** We may honor account instructions from any person authorized to provide instructions even if they are inconsistent with instructions provided by any other authorized person. We may recognize adverse claims with respect to accounts as permitted or required by applicable law. You agree we are not liable to you for, and you will indemnify and hold us harmless from, any and all damages, losses, costs and expenses we may incur as a result of any inconsistent instructions, adverse claims or disputes involving your account, and you authorize us to deduct such amounts from any account you have with us or with any of our affiliates without prior notice to you.

**(d) Receipt of instructions.** Any instruction we receive is subject to verification and, if permitted by law, may be deemed to have been received by us on our next business day.

**(e) No Multiple Signatures (Consumer Accounts only).** We do not assume a duty to enforce multiple signature requirements that you may agree upon amongst yourselves. If you note on checks, signature cards or other account documentation that more than one signature is required for an authorized account transaction, including but not limited to deposits, transfers, and withdrawals, this note is for your own internal use and is not binding on us. We may disregard any instructions to permit such transactions if more than one signature is required. In addition, we will not be liable to you if we permit transactions or changes on your account when such transaction or change are authorized or completed by any account signatory.

## 8. LARGE CASH WITHDRAWALS

We may require you to provide advance notice of a large cash withdrawal. We may also refuse to honor a request for the withdrawal of a large amount of cash if we believe that it would jeopardize the security of a branch. We may require you to go to a particular branch or vault of ours to obtain a large cash withdrawal.

## 9. TRANSFERRING THE ACCOUNT

This account is for your use only and is not transferable except on our books and with our written consent. Even if we consent, we may require you to close your account and open a new account in the name of the new owner. We may refuse to honor or accept any pledge or assignment of your account or an interest in your account. Any transfer without our consent is void.

## 10. AUTHORIZING OTHERS TO DEBIT ACCOUNT

If you voluntarily disclose your account number to an on-line merchant, telemarketer or other seller of goods or services orally, electronically, in writing or by other means, you are deemed to authorize each item, including electronic fund transfers, that results from and is consistent with your disclosure. We may pay these items and charge your account.

## 11. ATTORNEY-CLIENT/LANDLORD-TENANT ACCOUNT TITLING

If you are an attorney or landlord, you are solely responsible for ensuring that an account containing client or tenant funds complies with applicable law, including any law that requires that such an account be titled in a certain way. We have no responsibility for complying with such laws.

## 12. JOINT, PAYABLE-ON-DEATH AND TRUST (MULTIPLE-PARTY) ACCOUNTS

The provisions in this Section A.12, captioned JOINT, PAYABLE-ON-DEATH AND TRUST (MULTI-PARTY) ACCOUNTS, apply to multiple-party accounts.

**(a) What is a multiple-party account?** If you have designated this account on the account agreement and/or signature card as a joint, payable-on-death or trust account, then this account is a multiple-party account subject to applicable law. A party to a multiple-party account is a person who, by the terms of the account, has a present right, subject to request, to payment from a multiple-party account. A beneficiary of a trust account, and a P.O.D. payee of a P.O.D. account, is party to a multiple-party account only after the account becomes payable to him or her by reason of his or her surviving the original payee(s) or trustee(s).

**(b) Notice About Multiple-Party Accounts (NJ Only)** If you have designated this account on the account agreement and/or signature card as a joint, payable-on-death ("P.O.D.") or trust account, as defined in New Jersey's Multiple-party Deposit Account Law, N.J.S.A. § 17:16l-1 et seq. ("NJMDAL"), then this account is a multiple-party account subject to the NJMDAL. Beneficiaries of trust accounts and P.O.D. payees of P.O.D.

accounts, as set forth in the NJMDAL, are not parties to multiple-party accounts unless and until they have a present right of withdrawal. To the extent the provisions in this paragraph conflict with any other provision herein, the terms of this paragraph shall govern New Jersey multiple-party accounts.

**(c) Right of survivorship.** Unless the account agreement and/or signature card expressly provides otherwise upon the death of a party to a multiple-party account, all of the funds in the account will belong to the surviving party or parties in accordance with applicable law but there shall be no such right of survivorship with respect to multiple trust beneficiaries or P.O.D. payees who become parties to the account.

**(d) Withdrawals.** All monies and items deposited in a multiple-party account may be withdrawn at any time, in whole or in part, by any party to the account (subject to any limitations we place on large withdrawals). We may pay the balance of the account to any party to the account even if another party is deceased. If a party to the account becomes incompetent, we may pay the balance of the account to any party, even if we have received notice of an adjudication of incompetency and appointment of guardian.

**(e) Deposits.** Each party to the multiple-party account authorizes every other party to endorse and to deposit to the account any item payable to one, both or all of them, and authorizes us to accept for deposit any item payable to one, both or all of them with or without endorsement. We may honor account instructions from any party to the account even if such instructions are inconsistent with instructions given by any other party or parties.

**(f) Accounts that are not multiple-party accounts.** A multiple-party account does not include a trust account under a testamentary trust, declaration of trust or a trust agreement which has significance apart from the account or a fiduciary or agency account arising from a fiduciary or agency relationship such as attorney-client.

**(g) Payments we may make from account.** We may make payment from a multiple-party account, including payment of the entire account balance: (i) pursuant to any statutory or common law right of set off, levy, attachment or other valid legal process or court order, relating to the interest of any one or more of the parties; and (ii) on request by a trustee in bankruptcy, receiver in any state or Federal insolvency proceeding, or other duly authorized insolvency representative of any one or more of the parties. We have no liability for payments made pursuant to applicable law and these Rules.

**(h) Ownership of contributions.** Unless there is clear and convincing evidence of a different intent or applicable otherwise provides, during his or her lifetime, each party to a multiple-party account owns the funds in the account in proportion to his or her net contribution to the account. We are not required to determine any such net contribution. Ownership of a multiple-party account cannot be changed by will.

**(i) Joint and several liability.** Each party to a multiple-party account is jointly and severally liable to us for all fees, charges, losses, liabilities and other amounts owed to us in connection with the account.

**(j) Authority of parties.** You authorize each party to operate the multiple-party account without the consent or approval of any other party, and you agree that we may act on any instruction of a party without liability to any other party. This is true even if the account is in the name of one party "and" another party. Examples of instructions we may act on include adding another party to the account, stopping payment on an item, changing the form of the account, prohibiting withdrawals from the account, arranging for the account to be pledged as security, closing the account, transferring money out of the account to another account with different owners, disclosing the transactions of other parties and issuing devices to access the funds in the account.

**(k) Legal requirements.** Your state may impose requirements on multiple-party accounts, including requirements as to how such accounts must be titled. You are solely responsible for complying with these requirements.

### 13. CUSTODIAL AND GUARDIANSHIP ACCOUNTS

Custodians for the benefit of a minor may establish accounts on the terms set forth under applicable law. Upon the death or resignation of the custodian, a successor custodian will be appointed in accordance with the donor's instructions or applicable law. We may act, in good faith and without a court order, on the instructions of or otherwise deal with any person purporting to make a transfer or purporting to act in the capacity of a custodian. In the absence of knowledge, we are not responsible

for determining the validity or propriety of the purported custodian's designation, any act of the purported custodian, any instrument or instructions executed or given by the person purporting to make a transfer or the application of any property of the minor delivered to the purported custodian. Guardians may also establish accounts for the benefit of persons under their guardianship. Guardians must provide us with a copy of the document establishing the guardianship appointment in order to open the account. If we agree to open the account, we will honor the terms and conditions of the appointment to the extent that they are consistent with these Rules and our policies.

### 14. FIDUCIARIES AND AGENTS

Any individual acting as attorney-in-fact, agent, guardian, personal representative, designee authorized to make withdrawals and/or give us instructions (see Section A.7 captioned WHO CAN MAKE DEPOSITS AND WITHDRAWALS AND GIVE US INSTRUCTIONS), trustee, custodian or fiduciary (collectively, an "agent") must be designated as such on our records. You authorize us to honor account instructions of your agent regarding your account until we receive written notice that the agency or fiduciary relationship has been terminated or actual notice, at the office where the account is maintained, of your death or incompetency. No such notice is effective until we have had a reasonable opportunity to act upon it. We will not be liable to you in any way if your agent misapplies any of the funds from your account. We have the right to review and retain a copy of any power of attorney, agency agreement, trust agreement, court order or other document that has established the agency or other fiduciary relationship. Unless prohibited by law, we may, in our sole discretion, refuse to honor a power of attorney or require that it be in a form satisfactory to us. You agree we are not liable to you for, and you will indemnify and hold us harmless from, any and all damages, losses, costs and expenses we may incur as a result of our honoring a power of attorney. We may require that your agent confirm in an affidavit that the power of attorney has not been revoked or that you register the power of attorney with the appropriate recording authorities. We may restrict the types and/or sizes of transactions we permit your agent to conduct.

### 15. INTEREST ON INTEREST BEARING ACCOUNTS

On interest bearing accounts: (a) interest will be earned at the rate and manner of calculation to be determined from time to time by us; and (b) interest earned will be credited periodically to the account at such time or times as we determine.

### 16. STATEMENTS

**(a) Delivery.** Account statements will be mailed or delivered to you at your address shown on our records, or, at your request and in accordance with our procedures, statements will be made available to you electronically or at some other address you designate, including one of our branches. Statements will be sent or made available in accordance with applicable law and the time schedule established and modified by us from time to time. We will have the right to combine all accounts in which the primary name and primary tax identification number are the same for the purposes of delivering or making available statements and for reporting purposes. The primary name is the first name on the account title. If your account is a joint account and you have not signed up to receive statements electronically, we will mail or deliver statements to the primary named accountholder only.

**(b) Your duty to promptly review.** You agree to carefully examine your statement, any items, checks or copies of items or checks that we send you, any check or item images or transaction-related information that we make available to you electronically and any other account records (collectively, "Account Records"). You agree to exercise reasonable promptness in examining Account Records to determine whether any payment was not authorized because of an alteration or because a purported signature by you or on your behalf was not authorized.

**(c) Reporting errors.** Subject to any different rights you have under the Electronic Funds Transfer Act with respect to the time you have to review statements and report unauthorized activity and errors, you agree that you will act with reasonable promptness in examining your Account Records and notifying us of any errors in writing, discrepancies, unauthorized payments (including payments with forged or missing signatures) or alterations that you discover. Whether you have acted with reasonable promptness will depend upon the circumstances. However, you will not be deemed to have acted with reasonable promptness if you notify us in writing more than 30 days from the date the statement reflecting the error, discrepancy, unauthorized payment or alteration is first mailed, delivered or made available to you.

**(d) Your failure to report an error promptly.** If you fail to carefully examine the Account Records and promptly report errors as described above, you agree not to assert against us (i) any unauthorized, forged or missing signature or alteration, if you or we suffered a loss because of your failure to discover and report the problem, or (ii) any unauthorized, forged or missing signature or alteration by the same wrongdoer on items we paid after you have had a reasonable period of time (not to exceed 30 days) to examine the statement reflecting the unauthorized, forged or missing signature or alteration but before we received notice of the problem from you. Furthermore, if you fail to promptly examine and report as described above, but you are able to prove that we failed to exercise ordinary care in paying the item in question and that our failure substantially contributed to the loss, then the loss will be allocated between you and us based on the extent to which our respective failures to exercise ordinary care contributed to the loss. If you report an error, discrepancy, unauthorized payment or alteration after the 30-day period described above, you may not assert against us any claims you may have in connection with the error, discrepancy, unauthorized payment or alteration.

**(e) Undeliverable statements.** If any paper statement we send you is returned as undeliverable for any reason, we may suspend further mailing until we receive confirmation of your correct address. If you receive electronic statements (either through our website or via e-mail) and an e-mail we send you in connection with these electronic statements is returned as undeliverable, we will follow the procedures set forth in the agreement that governs such electronic statements. We reserve the right to destroy any undeliverable statements, including electronic statements.

**(f) No statements for Option Savings.** If you have an Option Savings account, you will not receive statements unless required by law.

## 17. LOST CHECKS AND DOCUMENTS

You agree to notify us in writing immediately of any undelivered, lost or stolen checks, passbooks, preprinted deposit or withdrawal slips, or other transaction documents. You agree to cooperate with our reasonable requests to investigate or limit any potential or actual losses related to these events. If a certified, cashier's or teller's check is lost, stolen or destroyed, you may be entitled to obtain payment of the amount of the check by filing with us a declaration of loss (at the place and in the form that we require) that affords us a reasonable opportunity to act before the check is paid. In order to obtain payment of the amount of the check, you also agree to pay any fee set forth in our fee schedule for filing a declaration of loss. However, generally no funds can be paid to you until 90 days after the date of the check (or the date of acceptance of a certified check) and funds will not be paid at all if the check is presented for payment and paid by us during this waiting period.

## 18. LIEN ON DEPOSITS; RIGHT TO SET-OFF

As long as any legally required disclosures are given, we will have a continuing lien on amounts in your account as security for all your liabilities to us, whether direct, contingent, past, present or future. At any time, your matured liabilities may be automatically set-off either in whole or in part against any of your accounts, even though other persons may have an interest in those accounts. Such liabilities include, to the extent permitted by law, those that may arise from other products or services you have obtained from us except credit cards. This set-off will discharge us from all liability in connection with such accounts. In order to protect our right of set-off, if you file for bankruptcy, we may place a temporary administrative hold on your account. While this hold is in effect, no checks, items, debits, fees, charges, transfers or withdrawals, regardless of how initiated, will be permitted. To the extent permitted by law, we reserve the right to set-off against direct deposits of Social Security benefits and other federal, state and/or local government benefits. This Section A.18, captioned LIEN ON DEPOSITS; RIGHT TO SET-OFF, does not apply to a regular trust account under a testamentary trust or a trust agreement which has significance apart from the account, an individual retirement account, any other tax-deferred retirement account or any other account that receives special tax treatment.

## 19. WHEN WE MAY "FREEZE" OR PLACE A HOLD ON YOUR ACCOUNT

You agree that we may "freeze" or place a hold on your account in the event that any of the following occurs:

- You file for bankruptcy as described immediately above in Section A.18 captioned LIEN ON DEPOSITS; RIGHT TO SET-OFF.
- We are served with legal process or a court or governmental order and it is not clear to us who has the right to the funds in your account. See Section A.37 below, captioned LEGAL ACTION TAKEN AGAINST YOUR ACCOUNT, for more information.

- A dispute arises concerning your account, including, for example, a dispute over who is authorized to make withdrawals from the account, who owns the account or who can give us instructions regarding the account.
- We suspect irregular, fraudulent, unlawful or other unauthorized activity involved with your account.

You agree that we may maintain a freeze or hold on your account until any claim or dispute has been resolved fully in our sole satisfaction or we have conducted an investigation and are satisfied that your account is not involved in any unauthorized activity. We will not be liable to you if our freeze or hold leaves insufficient funds to cover outstanding items. You agree to reimburse us for our expenses, including attorneys' fees and expenses, arising out of any dispute and our response to it. We will give you notice of the freeze or hold unless we are not permitted by law to do so.

## 20. SERVICE, MAINTENANCE, INACTIVE ACCOUNT AND OTHER SPECIAL CHARGES

All deposit accounts are subject to the service, maintenance, inactive account, and other special charges we establish and disclose from time to time in accordance with applicable law. Such charges may be made against you by us to compensate us for handling such matters, including but not limited to stop payment orders, overdrafts, certified checks, dishonored checks, account inactivity, excessive account activity and special services. You also agree to pay such additional charges as we may impose for services you request that are not required to be provided by us under these Rules.

## 21. INACTIVE ACCOUNTS

Any account to which no deposit or withdrawal is made for a period of two years will be considered by us to be an inactive account. A deposit to or withdrawal from the account will automatically reinstate the account as active. We may assess a periodic maintenance charge on inactive accounts as described in our fee schedule. We may assess a fee on an inactive account even if another account of yours is active.

## 22. OVERDRAFTS

**(a) What is an overdraft?** An "overdraft" occurs and your account is "overdrawn" whenever the "available balance" in your account (see subsection (d), regarding ledger and available balances) is below \$0 at or immediately after the time an item is processed for payment, a fee is assessed or a deposit is reversed. The amount of the overdraft is the amount you would need to deposit to eliminate the overdraft and bring the account balance back to \$0. An "overdraft item" is any item that, if paid or given effect, would create an overdraft or increase the amount of an existing overdraft.

**(b) Our general overdraft policy.** We generally have no obligation to approve or pay overdraft items, and we make decisions concerning overdrafts in our absolute discretion. (However, under ATM/debit card network rules, we generally need to pay certain ATM and debit card transactions (so-called "must-pay items") if we have previously authorized payment of such transactions and the items are presented to us for payment reasonably soon after authorization.) Where permitted by law, we charge fees for overdraft items processed for payment, whether they are paid or dishonored. See subsection (f) regarding overdraft and related fees. For these reasons, we encourage you to keep careful track of your available balance, as well as any deposits and transactions that may not yet be reflected in your available balance at any given time. Relevant information about your account can be obtained online, in-person at our branches or by phone.

**(c) Overdraft protection plans.** We offer formal overdraft protection plans that can help you reduce the fees you pay in connection with overdraft items and also help you engage in transactions that might otherwise be declined ("Protection Plans"). Under our Protection Plans, we will transfer funds from a linked deposit account or a linked secured or unsecured OptionLine line of credit to the protected account if you have sufficient funds in the linked account or line of credit. Protection Plans do not automatically apply to your account. Rather, you must enroll in them to participate. You must apply and be approved for a Protection Plan linked to a line of credit. Protection Plan transfers from lines of credit are loans. These loans will bear interest as provided in your line of credit documents. The discussion in this Section 22, captioned OVERDRAFTS, assumes that, before acting on any overdraft item processed for payment, we will first make any loan or fund transfer to which you are entitled under any Protection Plan we have in place for you. It also assumes that, before responding to any authorization request for an ATM or debit card transaction that would be an overdraft item if it were paid immediately at



the time of the authorization request, we will first consider whether you are entitled to any such loan or fund transfer.

**(d) Ledger and available balances.** To understand our rules and policies regarding overdrafts, you need to understand the difference between your account's "ledger" balance and "available" balance.

As used in these Rules:

- The "ledger" balance at any time includes all funds on deposit in your account (whether or not the funds have been collected and whether or not the funds are available for withdrawal under our funds availability policy and other limitations that might apply). Except for a limited category of "real-time transactions," where the ledger balance is immediately adjusted (see subsection (i), regarding processing order), the ledger balance is not adjusted for deposits, withdrawals and other transactions until we conduct our end-of-day item processing. The ledger balance is not reduced by ATM and debit card transactions we have authorized but have not paid.
- The "available" balance at any time equals the ledger balance, adjusted as follows:
  - o We deduct from the ledger balance any amount included in the ledger balance that is not available for withdrawal under our funds availability policy and other limitations that might apply.
  - o Immediately upon authorizing a "must-pay item" (see subsection (b)), we deduct the authorized amount. For lodging transactions, we are frequently asked to authorize the cost of a single night's stay. For gasoline purchases, we may be asked to authorize a \$100 purchase, even if the amount of the purchase is less than \$100. (In such cases, we will typically adjust the available balance within a matter of hours, if and when we receive notice of the actual purchase amount.)
  - o If we authorize a must-pay item (and accordingly deduct the authorized amount in determining the available balance), we add back the deducted amount immediately before we begin processing deposits and payment items at the end of either the business day during which the item is presented for payment or the third business day after we authorize the item, whichever comes first.

**(e) We are not required to pay overdrafts.** Except for our payment obligations under network rules regarding must-pay items we have authorized, we are not required to pay any overdraft item submitted for payment, including any overdraft item in the form of a check, ACH item, transfer to another account or teller withdrawal. We are not required to authorize any ATM or debit card transaction that would be an overdraft item if it were immediately paid.

**(f) Overdraft and related fees.** Subject to applicable law and the overdraft elections you make (see subsection (g)):

- If an overdraft item is presented for payment and the overdraft amount would exceed a "Minimum Amount" of \$5.00 for consumer accounts or \$1.00 for non-Consumer accounts if the item were to be paid, we will charge your account an Overdraft Fee if we pay the item. However, we will not charge Overdraft Fees on ATM and/or one-time debit card overdraft items unless the "all-in election" described in subsection (g)(iii) applies. Moreover, we will not charge more than four Overdraft Fees for consumer accounts on any business day.
- If we make one or more transfers to your account under a Protection Plan on any business day, we will charge your account a single Transfer Fee that business day, as set forth in our fee schedule. However, we may decide, in our discretion, not to charge a Transfer Fee in certain circumstances.

**(g) Overdraft elections.** You elect whether to authorize us to pay none of your overdraft items, some of your overdraft items or all of your overdraft items, as described in more detail below. You may change your election from time to time online, by phone, by mail or in-person at one of our branches. (i) Partial Coverage Election (Default Election for Consumer Accounts): If: (A) your account is established for personal, family or household purposes (a "consumer account") and you do not make any special overdraft election; (B) you make this election with respect to a consumer account after first making another election; or (C) you make this election with respect to a non-Consumer account, we will not charge any Overdraft Fee on an ATM or one-time debit card transaction unless you affirmatively consent or "opt in" to payment of such charges, as described in clause (iii). Accordingly, if your account is a consumer account and you do not opt in, we will typically refuse to authorize ATM and one-time debit card transactions that would be overdraft items if paid immediately. However: (A) without charging an Overdraft Fee, we will honor overdraft

items of this type if we have authorized the items and are required to honor them under ATM/debit card network rules; (B) again without charging an Overdraft Fee, we may honor overdraft items of this type in other circumstances, in our discretion; and (C) we may honor or dishonor all other types of overdraft items (for example, checks, ACH transfers and recurring debit card transactions) in our absolute discretion and may charge you Overdraft Fees with respect to such transactions. (ii) All-Out Election: You may affirmatively elect for us not to honor any overdraft items (except must-pay items we are required to honor under network rules). If you make this election, we will not charge your account Overdraft Fees. (iii) All-In Election (Default Election for Non-Consumer Accounts): If: (A) your account is a non-Consumer account and you have not made an all-out election; or (B) your account is a consumer account and you affirmatively opt in to payment of charges for ATM and one-time debit card overdraft items, we will decide in our absolute discretion whether or not to honor or dishonor any overdraft item and whether or not to authorize any ATM or debit card transaction that would be an overdraft item if paid immediately. We will charge all applicable Overdraft Fees.

**(h) Eliminating overdrafts.** If your account is overdrawn for any reason, you agree to eliminate the overdraft immediately upon demand even if you did not cause or benefit from the overdraft. Failure to immediately repay an overdraft upon demand may give rise to permanent closure of your account, the reporting of your failure to credit reporting agencies and other adverse consequences. Subject to applicable law, we may use any funds deposited into your account (including direct deposits of Social Security benefits and other government benefits) to cover an overdraft and any associated fees, regardless of who caused or benefited from the overdraft or made the deposit. You must reimburse us for any liability or expense we incur in attempting to collect the amount of any overdraft. We may charge the amount of the liability or expense against your account or collect it in any other way.

**(i) Processing order.** Most items are processed for payment on business days after the close of business. However, certain "real-time transactions" are processed immediately. The main type of real-time transaction is a transfer from one deposit or loan account at the Bank to another deposit or loan account at the Bank, such as an online transfer from your checking account to a family member's checking account with the Bank. If a real-time transaction of this type would create an overdraft (negative available balance) on an account that is subject to a Protection Plan, any Protection Plan transfer made to avoid the overdraft is not processed as a real-time transaction, but the amount needed (if available in your Protection Plan account) immediately appears as a pending credit to your available balance until nightly processing. A calculation is then made during nightly processing to determine if this transfer is needed to avoid an overdraft as described in 22(f). If the transfer is not needed to avoid an overdraft, the funds remain in your Protection Plan account, and no Transfer Fee will be charged. Subject to applicable law, after the close of business each business day we will process and apply in any order we choose all items that are not real-time transactions, including deposits, checks, ACH items, ATM and debit card transactions, fees and charges and other debits and credits processed on such business day. We will not choose a processing order designed to maximize fees but you should understand that we have no obligation to minimize your Overdraft and Transfer Fees and that the processing order we select may result in your incurring more fees than you would if we were to process these items in a different order.

## 23. CHANGES TO THE RULES

**(a) Changes we may make.** Subject to applicable law, we may change these Rules at any time. A change includes adding new terms not related to existing terms, deleting terms and amending existing terms. We may add new types of accounts and services and eliminate existing accounts and services. We may also convert an existing account or service into a new account or service, increase or decrease our fees and charges or change how we calculate interest, fees and charges.

**(b) Effect of change.** If we make a change, the version of the Rules reflecting the change completely replaces all prior rules that may have governed your account. You agree to be bound by any changed rules if you continue to keep your account open beyond the effective date of the change. If you do not wish a change to apply, you should close your account as described in these Rules before it takes effect.

**(c) Change notices.** Before we make a change, we will give you any notice required by applicable law for the change to become effective. We are not required to give you notice if we are permitted by law to make the change without notice. We may (but are not required to) give you notice of a change we make because of a security concern or an emergency or where the change is beneficial to you. To the extent permitted by law, when we

are required to provide you with notice of a change, we will do so by (a) posting a notice of the change in our branches and/or on our website; (b) notifying you by regular mail or, if you have consented, electronic mail; (c) including a message on your periodic statement; (d) using some other appropriate method; or (e) following the notice procedures set forth in applicable law. A notice of a change that we provide or send to one account owner is binding on all owners.

**(d) Undeliverable notices.** If we send you notice of a change that is returned as undeliverable or if we do not send you notice of a change because prior communications were returned as undeliverable, you understand that we will make the notice available to you through our branches. You agree that this method of delivery is valid and that a change notice made available through the branch binds you even if you do not come into the branch to obtain the notice.

#### 24. NOTIFICATION TO US

You agree to promptly notify us in writing of any change in your name, mailing address, telephone number (including any wireless telephone number) or e-mail address. Your personal representative must promptly notify us if you die or are declared to be incompetent. Any account-related notification you send us will not be effective until we actually receive it and we have had a reasonable opportunity to act upon it. Until such time, we may rely upon the information appearing on our records in sending any account statement, notice of change of these Rules or of the establishment, increase or decrease in charges or any other account-related information.

#### 25. ACCOUNT CLOSURE

Either you or we may close your account at any time by providing written notice of closure to the other. Upon account closure, and subject to our collection of any deposits to your account, we will mail you a check for any final balance. Even if your account is closed, you will still be responsible for any overdrafts, outstanding items or unpaid charges or items credited to your account which are returned unpaid, whether incurred before or after account closure. If we paid interest on your account, no interest will accrue after closure. If your checking account is closed before interest is credited, you will not receive the accrued interest.

#### 26. RELEASING ACCOUNT INFORMATION

You agree that we may release information about you or your account as required or permitted by law, including, for example, for tax purposes, to combat money laundering or in response to subpoenas, court orders or government investigations.

#### 27. APPLICABLE LAW

Your account (except the Arbitration Provision) is governed by the terms of this Agreement, the laws and regulations of the United States and, to the extent state law is applicable, the laws of the state in which the branch office where you opened your account is located. If you did not open your account in person at a branch office, but through the mail, by phone, or over the internet and the primary accountholder's address is in a state where the Bank operates a branch office, your account will be governed by the terms of this Agreement, the laws and regulations of the United States and, to the extent state law is applicable, the laws of the state of the address of the primary accountholder in our records at the time the account is opened. If the primary account holder does not reside in a state where the Bank operates a branch office and you opened your account through the mail, by phone, or over the internet, your account will be governed by the terms of this Agreement, the laws and regulations of the United States and, to the extent state law is applicable, the laws of the Commonwealth of Pennsylvania. However, in the event that legal process (see Section A.37, captioned LEGAL ACTION TAKEN AGAINST YOUR ACCOUNT) is brought against your account, such legal process shall be governed by the law of the state of residence of the accountholder to which the legal process relates when required by applicable law.

**For all accounts:** The interest rate and other terms applicable to accounts are subject to change by us without prior notice to the extent necessary to comply with applicable law.

**For non-Consumer accounts:** Notwithstanding anything to the contrary herein, all non-Consumer accounts will not be subject to the Electronic Funds Transfer Act (Regulation E).

#### 28. DEPOSITS BY MINORS

We may establish accounts for, accept and receive deposits from and honor withdrawal requests and other account instructions made by

minors on the terms set forth in applicable law. If you are a minor, your parent or guardian shall not in his or her capacity as parent or guardian have the power to withdraw or transfer funds in your account. Any action of yours with respect to your account shall be binding on you with the same effect as though an adult.

#### 29. CONSENT TO RECORDING, MONITORING AND USE OF TELEPHONE AND ELECTRONIC COMMUNICATIONS

You agree that your telephone communications with us and our service providers may be monitored and/or recorded to assure the quality of our service. We have no obligation to retain or provide you with copies of these recordings. You authorize us and our service providers to make calls, leave recorded messages, send e-mails and/or send text messages to you at any telephone number or e-mail address you have provided to us and/or our service providers, including a wireless telephone number that could result in charges to you, for all purposes related to the servicing of your account or to collect any amounts you owe. You understand that these calls, e-mails and/or text messages may be made to you using technologies including, but not limited to, automatic telephone dialing or e-mail systems or artificial or prerecorded voice messages.

#### 30. ACH TRANSACTIONS

From time to time, you may be a party to an Automated Clearing House ("ACH") entry or an entry sent over a similar network, which may be credited or debited to your account. You agree that any such transaction will be governed by NACHA operating rules or other relevant network rules then in effect for any such transactions. You agree that we may rely on the promises of the originator of the transaction set forth in the NACHA operating rules or other relevant network rules in debiting or crediting your account. We will notify you of the receipt of any such debit or credit only in your account statement. You agree that payment of such entries will be processed on the basis of your account number, even if the correct name is not included in the entry. Please see the Electronic Funds Transfer Systems Disclosure Statement for more details about electronic fund transfers.

#### 31. NOTICE AND CURE

Prior to initiating a lawsuit or arbitration regarding a legal dispute or claim relating in any way to these Rules or your account (a "Claim"), the party asserting the Claim (the "Claimant") must give the other party written notice of the Claim (a "Claim Notice") and a reasonable opportunity, not less than 30 days, to resolve the Claim. Any Claim Notice to you will be sent in writing by mail to the address you have provided us (or any updated address you have subsequently provided to us). Any Claim Notice to us must be sent by mail to our Notice Address (see Section A.1 captioned BASIC TERMS), attention: Legal Department. (A written or electronic payment demand by us constitutes a valid claim notice.) Any Claim Notice you send must give your account number, address and telephone number. Any Claim Notice must explain the nature of the Claim and the relief that is demanded. The Claimant must reasonably cooperate in providing any information about the Claim that the other party reasonably requests. (This Section A.31, captioned NOTICE AND CURE, does not limit our right of set-off under these Rules.)

#### 32. JURY TRIAL WAIVER

**TO THE EXTENT PERMITTED BY LAW, YOU AND WE WAIVE ANY RIGHT TO TRIAL BY JURY IN THE EVENT OF LITIGATION ARISING OUT OF OR RELATED TO THESE RULES OR YOUR ACCOUNT. THIS JURY TRIAL WAIVER DOES NOT AFFECT THE JURY TRIAL WAIVER IN THE ARBITRATION PROVISION (IF YOU DID NOT OR DO NOT REJECT IT).**

#### 33. CREDIT REPORTING NOTICE

We have the right to report information about your account to any consumer reporting agency. If you believe that any information that we have furnished to a consumer reporting agency in connection with your account is inaccurate, or if you believe that you have been the victim of identity theft in connection with your account, write to us at our Notice Address (see Section A.1 captioned BASIC TERMS). In your letter (i) provide your name, address and account number, (ii) identify the specific information that is being disputed, (iii) explain the basis for the dispute and (iv) provide any supporting documentation you have that substantiates the basis of the dispute. If you believe that you have been the victim of identity theft, submit an identity theft affidavit or identity theft report acceptable to us.

### 34. EXCLUSIONS

These Rules do not apply to certificate of deposit accounts, individual retirement or other tax-deferred retirement accounts.

### 35. COMPLIANCE WITH LAW; SEVERABILITY

These Rules are subject to applicable law and are deemed to be revised automatically to the extent (and only to the extent) required by applicable law. Except as provided in the Arbitration Provision, if any provision of these Rules violates any law or is unenforceable for any reason (even in light of the prior sentence), such provision will not be a part of these Rules. All other provisions of these Rules will remain in effect, and no provision of these Rules will be affected in any way by the invalidity or unenforceability of any other provision.

### 36. OUR RIGHTS ARE CUMULATIVE

All of our rights under these Rules, other account documents and applicable law are cumulative and not exclusive, and we can exercise any right without losing any other rights. We can delay enforcing our rights without losing them. We can also waive our right in any instance without affecting our right to exercise those rights in the future.

### 37. LEGAL ACTION TAKEN AGAINST YOUR ACCOUNT

Except as otherwise provided herein for multiple-party accounts, if an attachment, garnishment, levy, order, decree or other state or federal legal process (collectively, "legal process") is brought against your account, we may refuse to permit or we may limit withdrawals or transfers from your account until the legal process is satisfied or dismissed. If we receive any document that appears or is purported to be legal process issued out of any court or governmental agency, you hereby authorize us to accept and comply with it, no matter how it was received by us. We will comply with such process as we determine to be appropriate in the circumstances without liability of us to you, even if the legal process or document purports to affect the interest of only one owner of a joint account and even if any funds we may be required to pay out leave insufficient funds to pay a check you have written or any other withdrawal or debit you have authorized or initiated. You agree we are not liable to you for, and you will indemnify and hold us harmless from, any and all damages, losses, costs and expenses we may incur as a result of any such document or legal process or our handling of such document or legal process. You agree that we may (i) charge any expenses and fees related to any such document or legal process to your account or any other account you may have with us without prior notice to you, (ii) bill you directly for such expenses and fees or (iii) to the extent permitted by law, deduct such expenses and fees from the amount levied. Any garnishment, attachment or other levy against your account is subject to our right of set-off and any security interest we may have. You also authorize us to pay adverse claims as permitted under applicable law. Nothing in this Section 37, captioned LEGAL ACTION TAKEN AGAINST YOUR ACCOUNT, should be interpreted as your waiving any applicable federal or state law exemption for funds subject to legal process.

### 38. WAIVER OF NOTICE OF DISHONOR

You waive any notice of non-payment or dishonor regarding any items credited or debited to your account. Accordingly, if a check or other item, which you deposited, is dishonored and returned to us, we are not required to notify you of the dishonor.

### 39. STANDARD OF CARE

We owe you a duty only of ordinary care. Our own internal policies do not impose a higher standard of care than would otherwise apply. We are not responsible for any loss or damage we cause you unless we failed to exercise ordinary care.

### 40. INDEMNIFICATION AND LIMITATIONS OF LIABILITY

NEITHER BANK NOR ANY PARTY RELATED TO BANK (INCLUDING ITS PREDECESSORS, PARENT, AFFILIATES AND ITS AND THEIR OFFICERS, DIRECTORS, EMPLOYEES, REPRESENTATIVES, SHAREHOLDERS AND AGENTS) (COLLECTIVELY, THE "BANK PARTNERS") WILL BE LIABLE TO YOU FOR ANY SPECIAL, CONSEQUENTIAL, INDIRECT OR PUNITIVE DAMAGES, WHETHER BASED ON CONTRACT, STATUTE OR TORT OR WHETHER THE LIKELIHOOD OF SUCH CLAIM IS KNOWN TO EITHER YOU OR US. To the fullest extent permitted by law, we are not liable to you for errors that do not result in a financial loss to you or for damage caused by (a) actions we take that are consistent with these Rules; (b) our delay or inability to

perform our obligations under these Rules due to circumstances beyond our control, including, for example, natural disasters, hurricanes, fires, power failures, telecommunications network failures, acts of God, wars and civil unrest; (c) your not following these Rules; or (d) our exercise of ordinary care. Our liability for any claim you make will be limited to the amount of any item, transaction, deposit or withdrawal we improperly handle. You agree to indemnify the Bank Parties for all claims arising out of our performance under these Rules. You agree that this indemnification survives the termination of these Rules.

### 41. VERIFICATION OF ITEMS AND TRANSACTIONS

All items and transactions when received will be subject to verification by us and, in our discretion, and to the extent permitted by applicable law, may be deemed to occur on our next business day.

### 42. ELECTRONIC SIGNATURES AND RECORDS

If you sign a signature card or other account-related document or agreement on a digital signature pad, at an electronic terminal or over the Internet, you agree that the electronic signature you provide or the action you take to show your consent (e.g., clicking an "I AGREE" button) is the same as a "wet" signature that you would have provided by signing your name to a paper document and has the same legal effect as a signature by your own hand. You agree that we may retain records relating to your account, including the signature card, electronically and that you will not contest the validity, authenticity or enforceability of any such records or an electronic signature because they are in electronic form.

### 43. BANKRUPTCY NOTICES

Any notice required to us under the Federal Bankruptcy Code must be in writing, must include your account number and must be sent to our Notice Address (see Section A.1 captioned BASIC TERMS).

### 44. ACCOUNT OWNERSHIP AND BENEFICIARY DESIGNATIONS

You are responsible for verifying that the way your account is titled is consistent with your instructions. We make no promise to you as to the appropriateness of your account ownership or beneficiary designations.

### 45. REPORTING INFORMATION TO FEDERAL AND STATE TAXING AUTHORITIES

When required by law, we report information to federal, state and local taxing authorities on interest and other forms of income you receive, including the cash value of prizes or awards you may win in connection with contests, promotions or sweepstakes we offer.

### 46. COPIES OF CHECKS AND OTHER ITEMS

We will retain copies of checks and other items for as long as we are required to by law and our own document retention policies. After this time, we may destroy them. We have no obligation to retain original items. To the extent permitted by law, we are not liable to you for any losses caused by a copy of an item being unavailable or of poor quality. We may retain copies of items and other records in any form, including, for example, paper, microfilm or electronic image. We may assess a fee for copy requests as set forth in our schedule of fees. B.

### B. PROVISIONS APPLICABLE TO ALL CHECKING ACCOUNTS, INTEREST CHECKING ACCOUNTS AND MONEY MARKET ACCOUNTS

In addition to the general provisions set forth above, the following provisions are applicable to checking accounts, interest checking accounts and money market accounts, unless the context indicates otherwise.

#### 1. STOP PAYMENT ORDERS

**(a) How to place.** If we have not already paid a check or other item, then at your request and risk we may accept a stop payment order on it. We may accept stop payment orders by mail, phone, in-person at a branch or, if you have requested online banking services, in accordance with the terms of the online banking services. We may accept stop payment orders (and cancellations of such orders) from anyone who has the right to withdraw funds from the account. If the stop payment order (or a renewal of a stop payment order) is communicated to us by phone, we may require that you confirm the order in writing. Written stop payment orders must be sent to us at our Notice Address (see Section A.1 captioned BASIC TERMS), attention: Stop Payment.

**(b) Exact amount of check or item needed.** Your stop payment order must include the item's number (if it is a check), amount, date and payee and must be received by us in time to give us a reasonable opportunity to act on it. We use a computer system to identify items. Any stop payment order must include the exact amount of the item or our systems may not be able to stop the item. This means that if the amount of the item (as presented) differs by just one penny from the amount you specify in your stop payment order, the stop payment order will not likely be effective. Because items may be presented for deposit in different ways, including, for example, at a branch by the person to whom the item is payable, it is possible that we may pay an item even though a stop payment order is in place.

**(c) How long an order lasts.** A stop payment order confirmed in writing will be effective for six months, and may be renewed for successive six-month periods by notice given to us prior to the expiration of the then-current period.

**(d) Ineligible items.** We do not have to stop payment on a check that we have certified, on a cashier's or teller's check, or on an item we have accepted. However, if a certified, cashier's or teller's check is lost, stolen or destroyed, you may be able to obtain payment of the amount of the check by following the procedures for lost checks described above in Section A.17 captioned LOST CHECKS AND DOCUMENTS.

**(e) Checks converted into electronic payments.** We will not likely be able to stop a check that has been converted into an electronic fund transfer ("EFT") (i.e., an electronic debit that is processed over the ACH network or a similar network). (A merchant that converts a check into an EFT should give you notice of this. For more information about converted checks, see Section B.14 below captioned CHECK CONVERSION.) When a check is converted in this way, it is presented to us as an EFT, not as a check, and may not be detected by our systems. We have no liability to you if we fail to act on a stop payment order where the specified check has been converted into an EFT. This Subsection B.1(e) does not apply to so-called "truncated checks," which are described below in Section B.5 captioned TRUNCATED CHECKS.

**(f) Other electronic payments.** This Subsection B.1(f) applies to an EFT other than one resulting from the conversion of a paper check as described immediately above in Subsection B.1(e). If we accept a stop payment order on an EFT, the order will not become effective for up to three business days and we may require you to supply us with the following information before placing the order (in addition to the information specified above in Subsection B.1(b)): the name of the entity or person initiating the EFT and the identification number of that entity or person (which may be obtained from that entity or person). If we use identification information about the entity or person initiating an EFT to attempt to stop payment (and not information about the exact amount of the EFT), we will likely need to stop all EFTs initiated by that person or entity. If the identification information is not correct, the EFTs will not be stopped. If you seek to stop payment on a series of EFTs initiated by the same person or entity, we may require you to place separate stop payment orders for each EFT in the series.

**(g) Limitations.** Additional limitations on our obligation to stop payment are provided by law. You agree we are not liable to you for, and you will indemnify and hold us harmless from, any and all damages, losses, costs and expenses we may incur as a result of our stopping payment on an item and becoming liable to anyone else, or paying anyone else's claim which is made because of the stop payment order. If we fail to obey a stop payment order, we will not be liable to you for payment of the item covered by the order or for the nonpayment of other items due to insufficient funds caused by paying the item which you had wished stopped, unless we have not exercised ordinary care in handling the matter. Ordinary care means entering information about the item into the automated systems that process items and that have the ability to identify and stop items before payment.

**(h) Cancelling a stop payment order.** You may cancel a stop payment order by mail, phone, in-person at a branch or, if you have requested online banking services and the services provide for the cancellation of stop payment orders, in accordance with the terms of the online banking services to cancel a stop payment order. If you cancel the stop payment order by phone, we reserve the right to require that you confirm the cancellation in writing. The cancellation is not effective until we have an opportunity to act on it.

## 2. POST-DATED CHECKS

If we pay any check before the date which appears on the check, we will not be liable for any resulting expense or damage, whether arising from the nonpayment of other items because of insufficient funds or otherwise. If you want us not to pay a post-dated check, you must place a stop payment order on it (see Section B.1 captioned STOP PAYMENT ORDERS).

## 3. SUB-ACCOUNTS

We may at our option establish two sub-accounts for each transaction account. If we decide to establish sub-accounts, one sub-account will be a transaction account and the other will be a savings account. We may transfer varying portions of your account balance between these two sub-accounts, but we will report to you only your total account balance, which will be unchanged by the establishment of the sub-accounts. The interest you earn on your interest checking account, any minimum balance requirements for your account and your use of your account will not be affected in any way by our establishment of any sub-accounts.

## 4. STALE CHECKS

A check (other than a certified check) presented for payment more than six months after its date is considered to be "stale-dated." As long as we do so in good faith, we may, in our discretion, pay a stale-dated check or return the check unpaid.

## 5. TRUNCATED CHECKS

Checks you write may be converted into electronic images (i.e., truncated) during the check collection and return process. If you elect to have your bank documents printed by a vendor that we have not approved or you use check stock or features (e.g., security features) that cause critical data to disappear or be obscured upon truncation or you make your check out in such way (e.g., using a lightly colored ink) that causes critical data to disappear upon truncation, you will be doing so at your own risk. We are not liable for processing errors or delays, losses or our failure to process any such item due to printing inaccuracies, faulty magnetic ink, encoding of critical data or the failure of critical data printed or written on the item to survive truncation. You agree we are not liable to you for, and you will indemnify and hold us harmless from, any and all damages, losses, costs and expenses we may incur as a result of your issuing or depositing an item containing features or ink that cannot be properly imaged. Following conversion, any paper check in our possession may be destroyed.

## 6. SUBSTITUTE CHECKS AND IMAGES OF CHECKS

Items that have been truncated may also be reconverted into substitute checks or other replacement documents. Under federal law, we are required to accept substitute checks with warranties as the legal equivalent of the original and we will pay and charge against your account such substitute checks. Moreover, you agree that we may at our discretion pay and charge against your account photocopies, image replacement documents, electronic checks or other paper or electronic replacements of the original item that do not constitute substitute checks, if they are legitimate replacements for properly drawn and authorized items. You agree to allow any imaged document or copy to serve as the original for all purposes, including, for example, charging your account or determining the validity of a signature. We may refuse to pay any check or other item drawn against your account or used to withdraw funds from your account if it is not on a form we have approved.

## 7. REDUCED FLOAT TIME ON TRUNCATED CHECKS

Checks that are converted into electronic images may clear through the payment system faster than traditional paper checks. Accordingly, when you pay someone with a check, you should not rely on "float" time and you should have funds in your account sufficient to cover the check. You should be aware that it is likely that a check you write will be converted into an electronic image.

## 8. MATERIALS ON THE BACK OF A CHECK YOU WRITE

If any printing, stamps, endorsements or other materials appear on the back of a check outside the area extending 1.5 inches from the trailing edge of the check (i.e., the left side of the check when viewing it from the front), such materials could interfere with endorsements by banks and cause delays in processing the check. You agree we are not liable to you for, and you will indemnify and hold us harmless from, any and all damages, losses, costs and expenses we may incur as a result of the delayed processing of a check caused by printing, stamps, endorsements

or other materials on the back of any check drawn on your account that extend outside the area extending 1.5 inches from the trailing edge of the check.

#### 9. ERRORS BY OTHERS IN PROCESSING CHECK YOU WRITE

We are not liable for losses caused by the failure or willful or negligent action of any correspondent, agent or subagent or for losses in the course of the collection process. We are not liable for losses resulting from any check being misrouted or from a delay in the return of any check because of the illegibility of a depository institution's endorsement caused by markings or other materials placed on the back of the check at the time you issued it.

#### 10. THIRD PARTIES

If someone comes into a branch seeking to cash a check drawn on your account, we may refuse to cash the check if the person does not satisfy any identification or fee requirements that we may impose.

#### 11. BAD CHECK STOCK

Review your new and replacement checks carefully. You agree to bear the risk of loss on any check you write that contains defects, including, for example, bad magnetic ink, duplicate check numbers, printing inaccuracies or erroneous encoding. If we notify you that our routing number (i.e., the nine-digit number that identifies us and that typically appears next to your account number on a check) and/or your account number has changed, you agree to use checks, deposit slips and other account documents that reflect these changes and to not use checks, deposit slips or other account documents with outdated information. We are not liable to you for losses caused by your failure to use proper routing or account numbers.

#### 12. FACSIMILE OF SIGNATURE

You authorize us to pay any item drawn on us that reflects a facsimile signature, regardless of by whom or by what means the facsimile signature may have been affixed, as long as the facsimile signature resembles the signature specimen filed with us. We are not liable for alterations or forgeries done by facsimile signature or by other methods not susceptible of detection through the exercise of ordinary care.

#### 13. CHECK SERIAL NUMBERS

If you buy checks from a third party vendor and not through us or if you print your own checks, you must be sure that you do not issue more than one check with the same serial number. If you issue such duplicate checks, we may either pay or dishonor the duplicate check, and we are not responsible for any loss, cost or expense that you incur as a result.

#### 14. CHECK CONVERSION

From time to time, you may authorize a merchant or service provider to use one of your checks as a source of account information in order to initiate an electronic fund transfer ("EFT") from your account. If you authorize such a transaction, the merchant or service provider will use certain information from your check, along with other information concerning the transaction (such as the amount), to initiate an EFT from your account over the ACH network or another network. The merchant or service provider only uses the check as a source document for the information it needs to initiate an EFT. The funds will be debited from your account and deposited into the merchant or service provider's account. A description of the transaction containing the serial number of the check used to initiate it will appear on your monthly statement. However, because the merchant or service provider does not forward the check to us, it will not be included with your statement or otherwise be available to us. If you authorize a merchant or service provider to use one of your checks to initiate this type of transaction, the transfer is governed by the Electronic Funds Transfer Act and is not subject to the rules for normal check transactions.

*If we return a check you give a merchant because of insufficient or uncollected funds, the merchant may, instead of representing the check, use information from the check to initiate an EFT to your account for the amount of the check. In order to do this, the merchant must give you a notice (before accepting your check) that information from your check may be used to initiate an EFT if the check is returned. A description of the transaction containing the serial number of the check will appear on your monthly statement from us. However, because the merchant uses the check to initiate an EFT (and does not seek payment on the check), the check will not be included with your statement.*

#### 15. ATM SAFETY NOTICE

When you use an automated teller machine to access your account, particularly during hours of darkness you should (i) be alert and aware of your surroundings and defer transactions if circumstances cause you to be apprehensive for your safety; (ii) close the entry door after entering any ATM facility that has a door; (iii) place withdrawn cash securely upon your person before exiting any ATM facility; (iv) be accompanied by another person; (v) refrain from displaying cash, place your cash in a pocket as soon as a transaction is completed, and count cash in the safety of a locked enclosure such as your car or home; (vi) use another ATM or return at a later time if anything suspicious is noticed; (vii) cancel a transaction, place the access device in a pocket, and leave if anything suspicious is noticed when using an ATM; and (viii) immediately report all crimes to the operator of the ATM and to local law enforcement officials. If you have a complaint about the security of an ATM, please contact the operator of the ATM or, for ATMs located in New Jersey, the New Jersey Department of Banking and Insurance at (800) 446-7467. For ATMs that we operate, you may contact us at (800) 385-8664.

#### C. PROVISIONS APPLICABLE TO ALL INTEREST CHECKING, OPTION SAVINGS, STATEMENT SAVINGS AND MONEY MARKET ACCOUNTS

##### 1. SEVEN DAY NOTICE

If your account is an interest checking, statement savings or money market account, we reserve the right to require you to give us seven days advance written notice of any withdrawal or transfer of any funds. If at any time we decide to require the seven day notice, and that notice is not given by you, we may return the check, item or debit unpaid without incurring any liability of any kind because of such nonpayment and return.

##### 2. LIMITS ON MONEY MARKET ACCOUNT TRANSACTIONS

If your account is a money market account, you may make no more than twelve (12) transfers and withdrawals, or a combination thereof, per calendar month or statement cycle (or similar period) of at least four weeks, to another account of yours with us, or to a third party, by means of (a) a preauthorized or automatic transfer, (b) a telephonic (including data transmission) agreement, order or instruction; (b) a check, draft, debit card, or similar order made by the depositor and payable to third parties; or (c) a preauthorized or automatic transfer from an account with the Bank for payments on residential mortgage loans serviced by the Bank.

##### 3. LIMITS ON SAVINGS ACCOUNT TRANSACTIONS

If your account is a statement savings account, you may make no more than twelve (12) transfers and withdrawals, or a combination thereof, per calendar month or statement cycle (or similar period) of at least four weeks, to another account of yours with us, or to a third party by means of (a) a preauthorized or automatic transfer; (b) a telephonic (including data transmission) agreement, order or instruction; or (c) a preauthorized or automatic transfer from an account with the Bank for payments on residential mortgage loans serviced by the Bank. A savings account cannot be accessed by a check, draft or similar order payable to a third party or by debit card.

##### 4. LIMITS ON OPTION SAVINGS ACCOUNTS

If your account is an Option Savings account, you will not have the right to make withdrawals from the account for seven days after the account is opened. If you make a withdrawal after this time but before the account matures, you will be assessed a penalty as set forth in our applicable fee schedule.

#### D. NOTICE REGARDING SUBSTITUTE CHECKS AND YOUR RIGHTS IF YOUR ACCOUNT IS USED PRIMARILY FOR PERSONAL, FAMILY, OR HOUSEHOLD PURPOSES

##### 1. WHAT IS A SUBSTITUTE CHECK?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute

checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other law with respect to those transactions.

## 2. WHAT ARE YOUR RIGHTS REGARDING SUBSTITUTE CHECKS?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 business days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

## 3. HOW DO YOU MAKE A CLAIM FOR A REFUND?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, please contact us by calling or writing using the number or address shown on your periodic statement. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the check number, the name of the person to whom you wrote the check, the amount of the check.

## E. ARBITRATION PROVISION

**THIS ARBITRATION PROVISION MAY SUBSTANTIALLY LIMIT OR AFFECT YOUR RIGHTS. PLEASE READ THIS ARBITRATION PROVISION CAREFULLY AND KEEP IT FOR YOUR RECORDS.**

### 1. NATURE OF ARBITRATION PROVISION

Arbitration is a method of deciding disputes outside the court system. This Arbitration Provision governs when and how any disputes you and we may have will be arbitrated instead of litigated in court. If you have any questions about this Arbitration Provision, please feel free to call us at (800) 385-8664 and speak with one of our Customer Service Representatives.

### 2. YOUR RIGHT TO REJECT THIS ARBITRATION PROVISION

**You have a one-time right to reject this Arbitration Provision. Your rejection of this Arbitration Provision will have no effect on any of the other Rules, the terms of the deposit account covered by these Rules (the "Account") or any prior account or any other services we may offer. For you to reject this Arbitration Provision, we must receive from you a signed writing stating that you reject the Arbitration Provision ("Rejection Notice") within 30 days after the day you open (or opened) the Account. The Rejection Notice must include your name, address and Account number and must be mailed to us at the Notice Address or faxed to us at (717) 581-3260. You may send the Rejection Notice to us in any manner you choose (for example, by regular mail or by messenger service) so long as we receive it at the specified address or fax number by the specified date. If the**

**Rejection Notice is sent on your behalf by a third party, such third party must include evidence of his or her authority to submit the Rejection Notice on your behalf.**

### 3. EFFECTIVENESS OF ARBITRATION PROVISION IF NOT REJECTED

If you do not reject this Arbitration Provision, it will become effective when you sign a signature card, complete other account opening documents, request an account, open an account, transact on an account or maintain an account.

### 4. CERTAIN DEFINITIONS

Certain words used in this Arbitration Provision have special meanings: "we," "us," "our" and similar terms do not mean just Fulton Bank, N.A. (the "Bank"). These terms also include: (a) predecessors of the Bank; (b) the Bank's parent company, Fulton Financial Corporation (the "Parent Company"); (c) all companies owned or controlled by the Parent Company or the Bank; (d) any prior issuer of the Account, if we have acquired the Account; and (e) all of the employees, officers, directors, agents and representatives of these companies. Finally, if either you or we elect to arbitrate any Claim you bring against us, these terms include any other person or company against whom you make a Claim in the same proceeding. "Administrator" means the American Arbitration Association ("AAA"), 1633 Broadway, 10th Floor, New York, NY 10019, [www.adr.org](http://www.adr.org); JAMS, 1920 Main St. at Gillette Ave., Suite 300, Irvine, CA 92614, [www.jamsadr.com](http://www.jamsadr.com); or any other company selected by mutual agreement of the parties, provided that the Administrator must not have in place a formal or informal policy that is inconsistent with and purports to override the Class Action and Multi-Party Waivers set forth below in Section E.7 captioned CLASS ACTION AND MULTI-PARTY WAIVERS. The party initiating an arbitration gets to select the Administrator.

### 5. DEFINITION OF "CLAIM"

"Claim" means any claim, dispute or controversy between you and us that in any way arises from or relates to this agreement, your account, any ATM Card, debit card, check card or similar card, any account transaction or attempted transaction (including deposits, payments, transfers and withdrawals, whether by check, card, ACH or otherwise), formal overdraft protection arrangements and informal overdraft services, including any overdraft line of credit or overdraft transfer agreement, non-sufficient funds and overdraft items, and the advertising, disclosures, practices, procedures and agreements related to the foregoing, if such claim, dispute or controversy cannot be resolved without a lawsuit or arbitration proceeding. "Claim" includes disputes arising from actions or omissions prior to the date of this agreement (or prior to the time this Arbitration Provision becomes part of the agreement). "Claim" has the broadest reasonable meaning, and includes initial claims, counterclaims, cross-claims and third-party claims. It includes disputes based upon contract, tort, consumer rights, fraud and other intentional torts, constitution, statute, regulation, ordinance, common law and equity (including any claim for injunctive or declaratory relief). However, except as provided in the next sentence, it does not include any dispute about the validity, enforceability, coverage or scope of this Arbitration Provision or any part thereof (including, without limitation, Section E.7, captioned "CLASS ACTION AND MULTI-PARTY WAIVERS" (the "Class Action Waiver"), the final sentence in Section E.13, captioned "CONTINUED EFFECT OF ARBITRATION PROVISION; SEVERABILITY," and/or this sentence); all such disputes are for a court and not an arbitrator to decide. Notwithstanding the foregoing, the term "Claim" includes any dispute about the validity or enforceability of this agreement as a whole.

### 6. JURY TRIAL WAIVER

**IF YOU OR WE ELECT TO ARBITRATE A CLAIM, YOU WILL NOT HAVE THE RIGHT TO PURSUE THAT CLAIM IN COURT OR HAVE A JURY DECIDE THE CLAIM.**

### 7. CLASS ACTION AND MULTI-PARTY WAIVERS

**IF YOU OR WE ELECT TO ARBITRATE OR REQUIRE ARBITRATION OF A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT: (a) TO PARTICIPATE IN A CLASS ACTION IN COURT OR IN CLASS-WIDE ARBITRATION, EITHER AS A CLASS REPRESENTATIVE, CLASS MEMBER OR OTHERWISE; (b) TO ACT AS A PRIVATE ATTORNEY GENERAL IN COURT OR IN ARBITRATION; OR (c) TO JOIN OR CONSOLIDATE CLAIMS IN ARBITRATION WITH CLAIMS INVOLVING ANOTHER PERSON'S ACCOUNT. These agreements are referred to as the "Class Action and Multi-Party Waivers." The arbitrator shall have no authority to hear any arbitration in conflict with the Class Action and Multi-Party Waivers.**

## 8. STARTING OR REQUIRING ARBITRATION

You or we can give written notice of an intention to initiate arbitration of a Claim or to require arbitration of the other party's Claim. This notice can be given by a party even if the other party has begun a lawsuit, and a party who has asserted a Claim in a lawsuit may still elect arbitration with respect to any other Claim in the lawsuit. If an arbitration notice is given, any Claim will be resolved by arbitration under this Arbitration Provision and the applicable rules of the Administrator that are in effect at the time the Claim is filed with the Administrator. The arbitrator must be a lawyer with more than 10 years of experience or a retired judge.

## 9. ARBITRATION LOCATION AND COSTS

Any arbitration hearing that you attend will take place in a location that is reasonably convenient for you. If either you or we require a Claim to be arbitrated, you can ask us to bear the fees charged by the Administrator and/or the arbitrator. If we believe your request is reasonable and in good faith, we will pay or reimburse you for all or part of the fees charged to you by the Administrator and/or arbitrator. Also, we will pay these fees if applicable law requires us to, if you prevail in the arbitration or if we must bear such fees in order for this Arbitration Provision to be enforced. We will not ask you to pay or reimburse us for any fees we pay the Administrator or arbitrator. We will bear the expense of our attorneys, experts and witnesses. You will bear the expense of your attorneys, experts and witnesses if we prevail in an arbitration. However, for a Claim you assert that you or we elect to arbitrate, we will pay your fees if you prevail or if we must bear such fees in order for this Arbitration Provision to be enforced. Also, we will bear any fees if applicable law requires us to.

## 10. GOVERNING LAW

This Arbitration Provision is governed by the Federal Arbitration Act (the "FAA"), 9 U.S.C. §1, et seq., and not by any state law concerning arbitration. The arbitrator shall follow applicable substantive law to the extent consistent with the FAA, statutes of limitations and claims of privilege. The arbitrator is authorized to award all remedies permitted by the substantive law that would apply if the action were pending in court (including, without limitation, punitive damages, which shall be governed by the Constitutional standards employed by the courts). At the timely request of either party, the arbitrator must provide a brief written explanation of the basis for the award.

## 11. OBTAINING INFORMATION

In addition to the parties' rights under the Administrator's rules to obtain information prior to the hearing, either party may ask the arbitrator for more information from the other party. The arbitrator will decide the issue in his or her sole discretion after allowing either party opposing the request the opportunity to object.

## 12. EFFECT OF ARBITRATION AWARD

Any court with jurisdiction may enter judgment upon the arbitrator's award. The arbitrator's decision will be final and binding, except for any appeal right under the FAA and except for Claims involving more than \$50,000 (or Claims involving requests for declaratory or injunctive relief that could cost the defendant more than \$50,000). For these Claims, any party may appeal the award to a three-arbitrator panel appointed by the Administrator. That panel will consider all over again any part of the initial award that is appealed. The decision of the panel will be by majority vote and will be final and binding, except for any appeal right under the FAA. Unless applicable law provides otherwise, the appealing party will pay the appeal's costs, regardless of the outcome. However, we will consider any good faith, reasonable request for us to pay all or any part of those fees and will pay those fees if required by applicable law and/or to the extent necessary for this Arbitration Provision to be enforced.

## 13. CONTINUED EFFECT OF ARBITRATION PROVISION; SEVERABILITY

Once in effect, this Arbitration Provision will remain in force no matter what happens to you or your Account. For example, this Arbitration Provision will remain in force if: (a) you close your Account or withdraw your entire Account balance; or (b) you become bankrupt or insolvent or a bankruptcy or insolvency proceeding is begun, to the extent consistent with applicable bankruptcy law. In the event of any conflict or inconsistency between this Arbitration Provision and the Administrator's rules or the remaining Rules, this Arbitration Provision will govern. If any portion of this Arbitration Provision cannot be enforced, the rest of this Arbitration Provision will continue to apply, provided that this entire Arbitration Provision (other than this sentence) shall be null and void with respect to any Claim asserted on a class, representative or multi-party basis if the Class Action and Multi-Party Waivers are held to be invalid, subject to any right to appeal such holding.

## 14. NOTICE OF CLAIM; RIGHT TO RESOLVE; SPECIAL PAYMENT

Prior to initiating, joining or participating in any judicial or arbitration proceeding, whether individually, as a class representative or participant or otherwise, regarding any Claim, the party asserting the Claim (the "Claimant") shall give the other party (the "Defendant") written notice of the Claim (a "Claim Notice") and a reasonable opportunity, not less than 30 days, to resolve the Claim. Any Claim Notice you send must include your name, address, telephone number and account number and must be sent to the Notice Address (see Section A.1 captioned BASIC TERMS), Attention: Legal Department. Any Claim Notice must explain the nature of the Claim and the relief that is demanded. You may only submit a Claim Notice on your own behalf and not on behalf of any other party. The Claimant must reasonably cooperate in providing any information about the Claim that the Defendant reasonably requests. If: (a) you submit a Claim Notice in accordance with this Section E.14 on your own behalf (and not on behalf of any other party); (b) we refuse to provide the relief you request; and (c) an arbitrator subsequently determines that you were entitled to such relief (or greater relief), the arbitrator shall award you at least \$5,100 (not including any arbitration fees and attorneys' fees and costs to which you may be entitled under this Arbitration Provision or applicable law).

## 15. AMENDMENT; TERMINATION.

Notwithstanding any language in these Rules the contrary: (a) We will not attempt to apply any amendment to this Arbitration Provision without your written consent if and to the extent that the amendment would affect the litigation or arbitration of any Claim that has been the subject of a prior Claim Notice. However, this will not limit our power to waive any right we would otherwise have nor our power to afford you any additional right with respect to this Arbitration Provision. (b) We will not amend this Arbitration Provision in a manner that adversely affects your rights or responsibilities in a material manner unless we give you a right to reject the amendment and/or the Arbitration Provision in its entirety.

# Fulton Bank

## Consumer Banking Service Fee Disclosure

Effective August 15, 2024

ATM Withdrawal/Inquiry/Transfer (Foreign ATM Transaction)* <sup>1</sup>	\$2.50	
ATM/Debit Card International Service Fee*	3%	of the U.S. Dollar amount of transaction
Bank by Phone	No Charge	
Bond Coupon Processing Fee	\$25.00	
Cashier Check Fee*	\$11.00	
Check Order Fee*	At Catalog Prices	
Check Image Fee ( <i>images included with statement</i> )	\$2.00	per month
Excess Activity Fee <sup>2</sup>	\$12.00	per occurrence
IRA Early Closing / Transfer	\$25.00	per account
Legal Process Fee ( <i>Child Support, Garnishments, Levy, Liens and Writs</i> )	\$150.00	each
Money Order Fee	\$5.00	
Online Banking	No Charge	
Online Bill Pay ( <i>including Mobile Bill Pay and Tablet Bill Pay</i> )	No Charge	
Online Bill Pay Options:		
Pay Today Electronic Payment ( <i>Expedited Payment</i> )	\$9.95 per payment	
Overnight Check Payment ( <i>Expedited Payment</i> )	\$14.95 per payment	
Transfer Money ( <i>Account-to-Account Transfer Service</i> )		
Inbound transfers	No Charge	
Outbound transfers	No Charge	
Zelle® Stop Payment Fee <sup>3</sup>	\$35.00	
Mobile Banking and Tablet Banking <sup>4</sup>		
Mobile Deposit	No Charge	
Overdraft Fee <sup>5</sup> ( <i>per paid item</i> )	\$32.00	
Overdraft Protection <sup>5</sup>		
Sweep Transfer from Deposit Account Fee ( <i>maximum per day</i> )*	\$12.00	
Sweep Transfer from Line of Credit (LOC) Fee ( <i>maximum per day</i> )*	\$12.00	
Safe Deposit Box Drilling Fee	\$200.00	
Safe Deposit Box Lost Key Fee	\$20.00	
Safe Deposit Box Late Fee	\$10.00	
Safe Deposit Box Annual Rental Fee <sup>6</sup>	Varies by box size	
Stop Payment Fee*	\$35.00	
VISA® Debit/ATM Card Replacement Fee*	\$5.00	
VISA® Debit/ATM Expedited Delivery Fee	\$50.00	
VISA® Gift Card	\$3.95	
Wire International/Domestic Incoming (USD)*	\$15.00	
Wire Domestic Outgoing Fee (USD)*	\$30.00	

### ALL FEES ARE SUBJECT TO CHANGE AT ANY TIME.

\*Fee may be discounted, rebated or waived if you are the owner on certain deposit accounts. Refer to A Brief Guide to Your Account for details. <sup>1</sup>Other banks may charge a fee for using their ATMs. <sup>2</sup>Note: Fulton Bank limits transfers and withdrawals from money market and savings accounts to another account or to third parties by preauthorized, automatic, or telephone transfer, or by check, draft, debit card, or similar order made by the depositor and payable to third parties or by preauthorized or automatic transfer from an account with the Bank for payments on residential mortgage loans serviced by the Bank to twelve (12) per calendar month or statement cycle (or similar period) of at least four weeks. <sup>3</sup>Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. <sup>4</sup>Fulton Bank does not charge a fee for you to use this service. Your provider may charge access fees or data usage fees to obtain web access. Message and data rates may apply. Check with your service carrier for more details on specific fees. <sup>5</sup>Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means as applicable. 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. If you have an Overdraft Protection Plan and we make a transfer that covers only a portion of your overdrawn amount, we will charge you a \$12.00 Sweep Transfer Fee. If there are items remaining that are not covered by your Overdraft Protection Plan, we will subsequently charge you the maximum of four Overdraft Fees on the same business day. Maximum dollar amount of OD and/or Sweep Transfer Fee that will be charged per day is \$140.00 (Four OD Fees and one Sweep Transfer Fee). <sup>6</sup>Contents are not insured by the Bank nor the FDIC. Rev. 08/15/2024

Fulton Bank N.A., Member FDIC.



**International Services Fee Schedule  
for Consumer Only**

Effective April 1, 2024

**WIRE TRANSFERS**

Outgoing Consumer Wires.....	\$70.00
Outgoing Business Wires (USD & FX) .....	\$50.00
Online International Wires (BOSS).....	\$35.00
Intermediary Bank Fee (USD & FX).....	\$10.00
GlobalLink Onboarding.....	\$50.00
Investigation Fees ( <i>plus foreign bank fees</i> ).....	\$35.00
Tracer Request	
Wire Amendment	
Funds Recall	

**FOREIGN CURRENCY ACCOUNTS**

Monthly Account Maintenance.....	\$50.00
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**INCOMING PAYMENT ORDER**

Foreign Currency Wire.....	\$20.00
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**FOREIGN CHECKS\***

Over the counter.....	\$10.00
Return checks from Foreign Bank ( <i>plus foreign bank fee</i> ).....	35.00
Incorrectly deposited foreign checks.....	\$10.00
All USD checks drawn on foreign banks.....	\$10.00
Check Collections**	
Outgoing — Customer (Minimum check for collection is \$100.00).....	\$40.00 +Postage***
( <i>Collection Fee: \$40, Postage: actual charge</i> )	
Tracer Fee (1 <sup>st</sup> tracer no charge); each add'l.....	\$45.00
Incoming Collection.....	\$25.00
Miscellaneous.....	See below****

\* Checks are subject to any additional fees incurred by Fulton International Group.

\*\* Checks drawn in US Dollars on a foreign bank (other than Canada) must be sent for collection. Funds will be credited to customer only if funds received from the foreign bank, less all bank fees.

\*\*\* Check collection fee must be paid regardless if funds are received from foreign bank.

\*\*\*\* In addition to the above, checks may be subject to addition charges and any additional fees incurred by Fulton International Group.

**FOREIGN CURRENCY EXCHANGE — (Paper Bills)**

Customer*.....	No Charge
Less than Minimum order (min. order is \$50 USD value).....	\$5.00
Non-Customer**.....	\$15.00
Change/Cancel Order Fee (if processed).....	\$15.00
Miscellaneous.....	See below***

\* Any amount over 1,000 USD will not be available for immediate credit

\*\* Any amount over 500 USD will not be available for immediate credit

\*\*\* In addition to the above, Foreign Currency Exchange — Paper Bills are subject to any additional expenses (or fees) incurred by Fulton International Group

**S.W.I.F.T.**

S.W.I.F.T. Messages (Each).....	\$20.00
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**INTERNATIONAL FAXES**

Fax (per fax).....	\$10.00
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**WIRE TRANSFERS**

Outgoing Consumer Wires.....	\$70.00
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**POSTAGE**

2 <sup>nd</sup> Day Express Mail — US.....	\$10.00
Express Mail Overnight — US.....	\$15.00
Express Mail — International.....	Actual Cost

Fulton Bank N.A., Member FDIC.

# Fulton Bank

## Funds Availability Policy

Effective May 4, 2020

### YOUR ABILITY TO WITHDRAW FUNDS

We understand that it is important for you to know the amount of time it takes for any deposit you make to your account to become available for your use. Our policy concerning the availability of deposits to your account is explained below. Our policy is to make funds from checks you deposit to your account available to you on the first business day after the day we receive your deposit. Electronic direct deposits, cash and the first \$100.00 of a day's deposit of checks will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

### DETERMINING THE AVAILABILITY OF YOUR DEPOSIT

For determining the availability of your deposits, every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before closing or 8:00 p.m., whichever is earlier (or when otherwise posted in our bank offices), on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or 8:00 p.m., whichever is earlier (or when otherwise posted in our bank offices) or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

### AUTOMATED TELLER MACHINE (ATM) DEPOSIT

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will be available not later than the fifth business day after the business day of your deposit. This rule does not apply to deposits at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines. At the ATM, the business day change is generally 6:00 p.m. At some ATMs the business day changes at other times posted at the ATM. Transactions made on a non business day are considered to be made on the next business day.

### LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you on the next business day after the day of your deposit. Funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, will be available on the first business day. If we are not going to make all of the funds from your deposit available on the first business day after your deposit, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the business day of your deposit.

### CASHED CHECKS

If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it.

### OTHER ACCOUNTS

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

### DEPOSITED CHECKS

We will diligently attempt to collect checks accepted for deposit, but reserve the right to accept or reject any check for deposit and to charge back your account for any check returned unpaid or for which we have received notice of nonpayment, or to claim a refund of any credit provided to you.

### FOREIGN CHECKS

Checks drawn on banks outside the United States may be processed on a collection basis, instead of being deposited directly to your account. If we process such a check on a collection basis, we will put the funds from the check into your account only after we receive payment for the check from the bank on which it was drawn.

### SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to the depositor. The excess over \$5,525 will be available on the ninth business day after the business day of your deposit. If your deposit of these checks (other than a U.S. Treasury Check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the business day of your deposit.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

# Fulton Bank

## Consumer Electronic Fund Transfer Services Disclosures and Agreement

Effective July 1, 2024

The Electronic Fund Transfer Services Disclosures and Agreement (the "Agreement") provides you with important information required by federal law about the electronic fund transfer services that we offer and sets forth your and our rights and responsibilities in connection with these services. When we change this Agreement, the then-current version of this Agreement supersedes all prior versions. Except as otherwise noted, capitalized terms in this Agreement have the meaning set forth in your Rules and Regulations for Deposit Accounts (the "Rules"). "Bank," "we," "our" and "us" mean the bank identified at the top of the first page of this Agreement. "Address" means the Bank's address specified at the top of the first page of this Agreement. "Telephone Number" means the Bank's telephone number specified at the top of the first page of this Agreement. And, "Website" means the Bank's website specified at the top of the first page of this Agreement. You should keep a copy of this Agreement handy so that you can refer to it in the future. For purposes of these disclosures, our business days are Monday through Friday. Holidays are not included. In this Agreement, when we request or require that you call or write us, please use the contact information listed on the first page of this Agreement (or any updated contact information we later supply to you). This Agreement supplements other agreements, such as the Rules, that apply to your Account.

### ELECTRONIC FUND TRANSFER (EFT) SERVICES

#### 1. TYPES OF EFT SERVICES

We offer the following types of EFT services to our deposit account customers:

- (a) ATM and Debit Cards.** You agree that we may issue you an ATM or debit card (either, a "Card") and a personal identification number ("PIN") when you open an account with us (and to automatically re-issue you a Card if it expires or is compromised). If you did not select the PIN we issue to you or if you want to change your PIN, you may do so by visiting any branch location or calling us at our Telephone Number. You can use your Card as follows:
- At an ATM to check your balances; withdraw cash; transfer funds between your Bank accounts; make deposits; and make certain types of payments. Some of these services may not be available at all ATMs.
  - At participating merchants to purchase goods and services and, at some participating merchants obtain cash back while making a purchase using your PIN.
  - At participating financial institutions to obtain cash from a teller.
- (b) Payments, Credits and Transfers.** You can send or receive EFTs from and to your Account. Such EFTs may take various forms, including the following: automatic electronic deposits to your Account (such as payroll or benefits payments); automatic one-time or recurring charges to your Account for bill payments initiated by a merchant or another payee (based on Account information you provide to the payee from, e.g., the bottom of a check or deposit slip); or a "check conversion" transfer where a merchant or other payee notifies you that the information on a check that you have written will or may be used to create an EFT to pay for purchases or pay bills and you proceed with the transaction. (In the case of a check conversion transfer, the merchant or payee may return the check to you or keep it.)
- (c) Online and Mobile Banking.** You may use our online and mobile banking services to view account information, transfer funds between Bank accounts of yours, make payments on loans you have with Bank, make payments to certain third parties (via on-line bill pay), transfer funds to accounts outside of Bank (via Account to Account (A2A) or person to person transfers), and make deposits (via mobile remote deposit capture within dollar limits set by the separate Online and Mobile Banking Agreement). To use these services, you must agree to additional terms and establish logon credentials. To learn more about these services, please visit our Website or call us.
- (d) Bank-by-Phone.** With a touchtone phone, you may use our automated telephone banking system to check your balances; transfer funds between your Bank accounts; obtain information about specific transactions; and, subject to limitations described in the Rules, place a stop payment order on a payment that we have not yet processed. To use this service, you must establish logon credentials. Please call us at our Telephone Number if you need assistance with these services.
- (e) Other Services.** We also offer overdraft and remittance transfer services. These are subject to availability and separate agreements and disclosures.

#### 2. LIMITATIONS ON TRANSFERS, AMOUNTS AND FREQUENCY OF TRANSACTIONS

For security reasons, there are daily dollar and number of transaction limits for withdrawals and purchases using your Card. These limits are described below and can also be obtained by calling us at the Telephone Number. We may temporarily lower these limits if we suspect fraud, and we may also modify them upon your request. We may suspend Card or electronic access to your Account if we classify your Account as inactive, dormant or frozen, if we suspect fraud or for any other reason where we believe there is a risk to you or us.

Card Type	ATM Withdrawals	POS Transactions
ATM Card	\$600	\$600
Consumer Debit Card	\$600	\$3,000
Health Savings Account (HSA) Card	\$600	\$2,000
Relationship Banking Debit Card	\$1,000*	\$5,000
Private Bank Debit Card	\$2,000*	\$10,000

\*Multiple transactions may be required to withdrawal up to the total daily limit.

- Limits differ depending on the type of Fulton debit card you own. If you change your checking account, your debit card and the associated ATM and POS limits may change to match the checking product you own.
- You may use your Card to make withdrawals at an ATM totaling up to the card type limit per day from one or a combination of your accounts, or up to the balance(s) in the accounts or the available limit of your overdraft protection account, if any, whichever is less.
- You may use your ATM or Debit Card to make purchases totaling up to the limit for your card type, from your primary checking account, or up to the balance in this account or the available limit of your overdraft protection account, if any, whichever is less.
- You may make no more than 12 telephone, automatic or pre-authorized transfers from your savings or money market account during each month. Please see the Rules for additional limitations.
- Your Card is subject to limits on the total number of transactions for which it may be used in a 24-hour period.

### 3. SPECIAL PROVISIONS RELATED TO YOUR ATM OR DEBIT CARD

- (a) Authorizations.** Merchants typically ask us to authorize your purchases. Some authorization requests (such as those submitted by a gas station for a “pay at the pump” transaction) seek approval for an amount that is not related to the amount of your actual purchase. For example, even though you may intend to buy only \$20 of gasoline, the gas station may request us to authorize a \$50 charge in advance of your purchase. As to these requests, we may authorize the requested amount or refuse to do so.
- (b) Authorization Holds.** When we authorize a purchase, we place a hold on the funds in your Account for the authorized amount while we wait for the charge to be presented to us for payment. This hold typically lasts three business days. Merchants sometimes do not know the exact amount of your purchase at the time they seek authorization (as in the gas station example described above and in the case of certain charges by hotels, restaurants and car rental companies). In these situations, we may place a hold on your funds for a longer period and for an amount in excess of the amount of your actual purchase. If the amount of the authorization differs from the amount of the charge presented to us for payment, we may keep the hold in place even after we have paid the charge. If a merchant presents a charge after a hold has expired, the purchase amount will be paid from your Account.
- (c) Card and ATM Networks.** The Card can only be used at ATMs and merchants that are in a participating network. If you have any questions about whether a certain ATM or EFT network will process a transaction, please call us.
- (d) Debit or Credit?** When you present your Card to a merchant, you may be asked whether you want to pay by debit or credit. If you choose debit, you will likely need to enter your PIN and your transaction will be processed over a network that generally handles ATM and PIN transactions. If you choose credit, you may be asked to sign your receipt and the transaction will be processed over a network that also likely handles credit card transactions. In either case, the purchase amount will ultimately be deducted from your Account.
- (e) Overdrafts.** Unless you make a special overdraft election, we will typically refuse to authorize ATM and one-time debit card transactions that would be overdraft items if paid immediately. However:
- without charging an overdraft fee, we will honor overdraft items of this type if we have authorized the items and are required to honor them under ATM/debit card network rules;
  - again without charging an overdraft fee, we may honor overdraft items of this type in other circumstances, in our discretion; and
  - we may honor or dishonor all other types of overdraft items (for example, recurring debit card transactions) in our absolute discretion and may charge you overdraft fees with respect to such transactions.

Please see the Rules and Important Consumer Overdraft Information disclosure for more information about our overdraft services.

- (f) Returning/Canceling Your Card.** You agree to return your Card to us or destroy it if we request you to do so. Subject to applicable law, we may cancel your Card at any time without notice. You may cancel your Card by calling us.
- (g) Fraud Alerts and Our Right to Refuse Transactions.** We have the right to refuse to authorize any transaction that we reasonably believe is the result of fraud or illegal activity, suspicious or initiated after you have reported the Card as lost or stolen. In addition, we have the right to freeze and/or cancel your Card if you refuse to provide or request to remove a telephone number at which we can contact you to notify you of possible fraud or illegal activity on your Card. A request by you for a new Card must include a telephone number and you will be automatically enrolled in our fraud alert system.
- (h) Foreign Exchange Transactions.** The exchange rate that applies to transactions that occur in a foreign (non-U.S.) currency (including a point of sale purchase or an ATM withdrawal) will be determined by the network that processes the transaction based on its currency conversion procedures in effect at the time the transaction is processed. Currently, the currency

conversion rate used by the network that processes the transaction is either (i) a rate selected by the network that processes the transaction from a range of rates available in wholesale currency markets for the date the transaction is posted to the network's system (which rate may differ from the rate the network receives) or (ii) the government-mandated rate in effect on or one day prior to the applicable processing date. The exact rate depends on when the transaction is posted to the network's system. The day the charge actually posts may be later than the day on which you made the purchase, depending on how promptly each merchant handles their transactions. The currency conversion rate used by the network on the processing date may differ from the rate in effect on the transaction date or on the date the transaction posts to your designated Account. If your Card is credited in foreign currency (including in connection with a return or refund), the amount of the credit will be converted into U.S. Dollars using the exchange rate applicable at the time the credit is processed, which may differ from the exchange rate for the original transaction. As such, the amount of the credit may differ from the amount of the original transaction. Additionally, in connection with such a credit, we will not refund any foreign transaction fee we previously charged. Any foreign exchange transaction fees that we charge may be added to the amount of the transaction or separately deducted from your Account and calculated based on the U.S. Dollar amount of the transaction. The amount debited from your Account for a foreign transaction will be the U.S. Dollar amount of the transaction plus any foreign exchange transaction fees that we charge. (On returns and refunds, the amount credited to your Account for a foreign exchange transaction will be the U.S. Dollar amount of the credit less any foreign exchange transaction fees that we charge.) We may assess such fees not only on foreign currency transactions, but also on U.S. Dollar-denominated transactions completed outside the U.S. (such as transactions completed online or through a website with a merchant located outside the U.S., even though you may be located in the U.S. at the time you initiate the transaction). Please see our Consumer Service Fee Disclosure for details on any such fees.

- (i) **ATM Safety.** When you use an ATM to access your Account, particularly during hours of darkness, you should (i) be aware of your surroundings; (ii) be accompanied by another person; (iii) refrain from displaying cash, place your cash in a pocket as soon as a transaction is completed, and count cash in the safety of a locked enclosure such as your car or home; (iv) use another automated teller machine or return at a later time if anything suspicious is noticed; (v) cancel a transaction, place the access device in a pocket, and leave if anything suspicious is noticed when using an automated teller machine; and (vi) immediately report all crimes to the operator of the automated teller machine and to local law enforcement officials.
- (j) **Safeguarding your Card and PIN.** Never disclose your PIN to anyone (not even a Bank employee). Do not write your PIN down or keep it with you. If you choose your PIN, do not choose one that is easy to guess (e.g., the last four digits of your telephone number). Notify us immediately if your Card or PIN is lost or stolen or if you discover any other error. The sooner you report a problem, the sooner we can take precautions to make sure your Card is not misused. If you want to create a new PIN, please visit any branch location or contact us for further instructions.

#### 4. FEES

The fees we charge for our EFT services are set forth in our Consumer Service Fee Disclosure which you can obtain by visiting a branch or calling our Telephone Number. When you use a non-Bank ATM (including for the purpose of checking your balance), you may be charged a fee by the ATM or network operator in addition to any fee we may charge.

#### 5. RECEIPTS AND STATEMENTS

You will usually receive or have the option of receiving a receipt at the time you make a transaction at an ATM or merchant location. You may not get a receipt for small-dollar transactions. You will get a statement each month for the Account, although we may elect not to send one if there are no EFTs to or from the Account during that month. In any case, you will get a statement at least quarterly. If you receive direct deposits to your Account, you can use our online banking services, mobile banking services and bank-by-phone services to find out whether or not the deposit has been made.

#### 6. IN CASE OF ERRORS OR QUESTIONS ABOUT ELECTRONIC FUND TRANSFERS

Call or write us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and Account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your dispute or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your Account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your Account.

For errors involving new Accounts, point-of-sale, or foreign-initiated transactions, we may take up to calendar 90 days to investigate your complaint or question. For new Accounts, we may take up to 20 business days to credit your Account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

## 7. OUR LIABILITY FOR FAILURE TO COMPLETE TRANSFERS

If we do not complete a transfer to or from your Account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your Account to make the transfer.
- If the transfer would go over the credit limit on your overdraft line.
- If the ATM where you are making the transfer does not have enough cash.
- If the ATM or system was not working properly and you knew about the breakdown when you started the transfer.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If, for preauthorized credits, third party data was not received, is incomplete or erroneous, or if the recipient is deceased.
- Your Account is classified as inactive, dormant or frozen.
- Your Card has been reported as lost or stolen or we suspect that the transfer is not authorized.
- There may be other exceptions stated in our agreements with you.

## 8. STOP PAYMENTS ON PREAUTHORIZED (RECURRING) TRANSFERS

If you have told us in advance to make regular payments out of your Account, you can stop any of these payments. Here's how: Call us or visit a branch in time for us to receive your request 3 business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. A stop payment fee may apply. (See our Consumer Service Fee Disclosure for details.) Please see the Rules for details on the information we need to process a stop payment order, how long the order lasts, canceling an order and other limitations.

If these regular payments may vary in amount, the person you are going to pay will tell you, 10 days before each payment, when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.

If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

## 9. DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

We will disclose information to third parties about your Account or the transfers you make:

- Where it is necessary for completing transfers.
- In order to verify the existence and condition of your Account for a third party, such as a credit bureau or merchant.
- In order to comply with government agency or court orders.
- If you give us your written permission.
- As permitted in our Privacy Policy (available at our Website).

If you provide your debit card number to a merchant along with an authorization to bill that card for recurring or future payments, and your card number or expiration date changes, you normally need to provide your new updated card information directly to the merchant. However, Fulton Financial Corporation participates in the Visa Account Updater (VAU) Service, which can provide updated debit card information to any merchants that participate in the VAU service. If your merchant participates, that merchant will receive your updated debit card information automatically without any further action from you. Because not all merchants participate in the VAU service, we recommend that you verify that your merchant participates in the VAU Service to ensure your new card information and your payments continue uninterrupted. If your card is closed for any reason, your card information will not be provided to the VAU Service. If you wish to opt out of this automated VAU Service, please visit our website, call our telephone number, or visit your local branch.

## 10. LIABILITY FOR UNAUTHORIZED TRANSFERS

**(a) Generally** Tell us AT ONCE if you believe your Card, PIN, logon credentials or other means of Account access (each, an "Access Device") has been lost or stolen. Also, tell us AT ONCE if you believe that an EFT has been made without your permission using information from your check. The best way to keep your possible losses down is to call us immediately. Your losses could include all of the money in your Account plus, if you have an overdraft protection plan linked to your Account, any transfers from another account or any advances on a credit line. If you tell us within two business days after you learn of the loss or theft of your Access Device, you can lose no more than \$50 if someone uses your Access Device without your permission.

If you do NOT tell us within two business days after you learn of the loss or theft of your Access Device, and we can prove we could have stopped someone from using your Access Device without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by Card, PIN, logon credentials or other means, tell us at once. If you do not tell us in writing within 60 days after the statement was mailed to you, you may not get

back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

**(b) Special Provision for Visa Card Transactions (Zero Liability).** If your Card bears a Visa logo and it is lost or stolen or its number is used without your authorization, you may not be liable for any unauthorized transactions processed over the Visa network if you notify us of the unauthorized use immediately. This special provision does not apply if you were grossly negligent in handling your Card or Account, gave someone else your Card or Card number or delayed in reporting the unauthorized transactions. This special provision also does not apply to ATM transactions, PIN transactions and other transactions not processed by Visa. You must provide all information we request supporting the fraudulent use claim. Claims may only be filed as to posted and settled transactions and may be subject to dollar limits and verification. Claims must be reported within 60 days of the date of the statement on which the relevant transactions appear.

**(c) Contact Us Regarding Unauthorized Transfers.** If you believe that your Access Device has been lost or stolen, call us at our Telephone Number or write to us at our Address. You should also call this number or write to this address if you believe a transfer has been made using the information from your check without your permission.

## 11. SERVICES EXCLUDED FROM THIS AGREEMENT

The EFT services described in this Agreement do not include wire transfers or other transactions not covered by Regulation E. This Agreement applies only to accounts established primarily for personal, family or household purposes.

## 12. MISCELLANEOUS

You agree not to use our EFT services in connection with transactions that are illegal. We are not responsible for the refusal of a merchant or payee to honor the Card or to accept an EFT from your Account. In the event that we deactivate and reissue you an Access Device (because, e.g., we suspect fraud or your Access Device will soon expire), you may not be able to access your Account as before until you receive and activate the reissued Access Device. You agree that we are not responsible for any loss or damage you incur as a result of our deactivating and/or reissuing you an Access Device. You agree that we may change the methods we use for authenticating and verifying requests for our EFT services at any time (e.g., we may require additional security measures) and you agree to comply with these. We may make changes to this Agreement in the same way, circumstances and manner as we are permitted to make changes to the Rules and Regulations for Deposit Accounts ("Rules") (see section of Rules captioned "Changes to the Rules"). If you need a copy of the Rules, please call us.

### **Fulton Bank, N. A.**

Address: Electronic Services Department  
1695 State Street, P.O. Box 6  
East Petersburg, PA 17520

Telephone Number: **800-385-8664**

Website: *[fultonbank.com](http://fultonbank.com)*

## NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

To Republic Bank residential mortgage loan and first lien home equity loan borrowers who presently mail their payments to Republic Bank/Midwest:

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you is being assigned, sold or transferred from Republic Bank/Midwest to Fulton Bank, N.A., effective November 2, 2024.

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date of the transfer, or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing. In this case, all necessary information is combined in this one notice.

Your present servicer is Republic Bank/Midwest. If you have any questions relating to the transfer of servicing from your present servicer, please call 1.800.262.6574.

Your new servicer will be Fulton Bank, N.A.

The business address for your new servicer is: Fulton Bank, N.A., P.O. Box 69, East Petersburg, PA 17520.

The toll free number of your new servicer is: 1.800.FULTON.4 (1.800.385.8664). If you have any questions relating to the transfer of servicing to your new servicer, please call the Direct Banking Center at 1.800.FULTON.4 (1.800.385.8664) between 7:00 a.m. and 8:00 p.m. Monday through Friday and between 8:00 a.m. and 3:00 p.m. on Saturday.

The date your present servicer will stop accepting payments from you is Saturday, November 1, 2024. The date your new servicer will start accepting payments from you is Sunday, November 2, 2024. Send all payments due on or after that date to your new servicer.

The transfer of servicing right will not affect the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your loan servicer before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 5 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to Fulton Bank, N.A., Attention: Loan Operations, P.O. Box 94, East Petersburg, PA 17520.

Not later than 30 days after receiving your request, your servicer must make any appropriate corrections to your account and must provide you with a written clarification regarding any dispute. During the 60-day period beginning on the date of receipt of the written request, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A "business day" is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

Republic Bank/Midwest, Present Servicer  
Fulton Bank, N.A., Future Servicer



# Fulton Bank

1 Penn Square  
Lancaster, PA 17602

PRESORTED  
STANDARD  
US POSTAGE  
**PAID**  
LANCASTER, PA  
PERMIT NO. 472

# Fulton Bank

