

SAVINGS, MONEY MARKET & CD ACCOUNTS

SAVINGS ACCOUNT

Statement Savings

Earn interest while saving for future purchases.

Account features include:

- \$100 minimum daily balance requirement to avoid a \$6 monthly maintenance fee
- The monthly maintenance fee is waived if the primary account owner is under age 25¹
- Up to four foreign (non-Fulton Bank) ATM fees (maximum \$10) rebated on the last day of each statement cycle if the primary account owner is under age 25.² (Other banks may charge you a fee for using their ATMs).
- Online banking - convenient access to your accounts, 24/7
- Earn a competitive interest rate

MONEY MARKET ACCOUNTS

Money Market Account

Convenience with money market interest rates.

Account features include:

- \$1,000 minimum daily balance requirement to avoid a \$10 monthly maintenance fee
- \$1,000 minimum daily balance to earn interest
- Online banking - convenient access to your accounts, 24/7

Platinum Money Market Account

Earn a high rate of return on your investment without taking a high risk.

Account features include:

- \$10,000 minimum daily balance requirement to avoid a \$25 monthly maintenance fee
- \$10,000 minimum daily balance to earn interest
- Tiered account. Contact us to find out our current interest rates.
 - Tier one: \$10,000 - \$24,999
 - Tier two: \$24,999.01 - \$49,999
 - Tier three: \$49,999.01 - \$74,999
 - Tier four: \$74,999.01 - \$99,999
 - Tier five: \$99,999.01 - \$249,999
 - Tier six: \$249,999.01 - \$999,999
 - Tier seven: \$999,999.01 - \$1,999,999
 - Tier eight: \$1,999,999.01 or more
- Online banking - convenient access to your accounts, 24/7

CERTIFICATES OF DEPOSIT

Earn higher rates of interest at guaranteed rates. A great way to save! Please visit our website, talk to one of our courteous financial professionals or call our Direct Banking Center for current rates on our products.

ONLINE STATEMENTS

Go paperless!

- Online Statements are an electronic version of your paper statements, available within Online Banking
- Your Online Statement contains the same account information as your paper statement
- Online Statements are stored securely online for 24 months, and can be viewed, downloaded and printed as needed

ONLINE BANKING WITH BILL PAY³

Do your banking at home, on vacation, or from your office – 24 hours a day, 7 days a week! With Online Banking with Bill Pay service, you can:

- Check account balances
- Review transaction history
- View images of your presented checks and deposit tickets
- Accumulate and access up to 24 months of statements online
- Transfer funds between Fulton Financial Corporation accounts
- Pay up to 10 bills at one time
- Pay repeating bills, like your mortgage or car payment that don't vary in amount, or schedule a one-time payment up to 30 days in advance
- Modify and cancel pending payments
- Money Management™ - personal financial management tool
- Direct Connect⁴ and Web Connect to connect to your finances using Quicken® and QuickBooks®
- Place stop payments
- and MUCH MORE!

For more details, request a copy of "Important Information About Your Consumer Deposit Accounts" and "Consumer Service Fee Disclosure."

MOBILE AND TABLET BANKING⁵


View accounts, pay bills, transfer funds, deposit checks⁶ and find branches and ATMs with your mobile phone or tablet, anytime, anywhere.

Choose from our available channels:

- iPhone® and iPad®
- Android™ Phone and Android™ Tablet
- Text/SMS Banking



CONTACTLESS VISA® DEBIT CARD

The debit card that you will receive to access your new money market account not only gives you access to cash, but contact-free and secure transactions, and rewards points too! Simply look for the contactless indicator  at a merchant location or load your debit card into your digital wallet or payment enabled device to pay. Choose “Credit” or “Visa Debit” at checkout and earn reward points every time you make a purchase of \$4 or more.⁷ For more information on Rewards, log in to online or mobile banking and click on Rewards or call 1.800.924.1807.

REWARDS CREDIT CARD⁸

A rewarding way to make everyday purchases! Our Visa® Rewards card lets you earn points for every dollar you spend. Points can be redeemed for cash back,⁹ merchandise, gift cards, or travel.

NEED MORE INFORMATION?

Just stop by any one of Fulton Bank’s convenient financial centers to meet our team of financial professionals, ready to help you in any way. Or call our Direct Banking Center toll-free at 1.800.FULTON.4 (1.800.385.8664) or visit our website at fultonbank.com.

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Fulton Bank, N.A. Member FDIC. Terms and conditions subject to change. Deposit and credit products are offered by Fulton Bank. ¹The 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. ²Rebate 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. ATM cards cannot be issued on UTMA or Rep Payee accounts. Adult signer required for an ATM card to be issued for an account where the primary owner is under age 18. ³You must first register for Bill Pay through our eligible channels. ⁴A direct connect fee (for Quicken and QuickBooks access) will apply if you use this service. ⁵Message and data rates may apply. ⁶You must first enroll in Online Banking and download the Mobile and Tablet Banking apps. This feature is not available with Text/SMS Banking. Deposits are subject to verification and are not available for immediate release. Daily and monthly deposit limits apply. Please read the full the Online Banking Terms of Service including information on deposit limits here: <https://www.fultonbankonlinebnk.com/bridge/disclosures/ib/disclose.html>. ⁷Credit transactions (non-pin based) using either your physical card or your virtual card within your digital wallet are required to earn debit points. Rewards values are subject to change. Points earned on net purchases (purchases minus credits and returns.) Debit points expire three years from the time they were first earned. See Program terms and conditions at www.MyRelationshipRewards.com for more information. ⁸Subject to credit approval. The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc. ⁹Reward points can be redeemed as a cash deposit to a checking or savings account within seven business days or as a statement credit to your credit card account within one to two billing cycles.

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