

BRAND KIT.

Fulton Bank

FULTON BANK BRAND KIT 2026

Consistency is the foundation of a strong brand. By using this Brand Kit, you help ensure Fulton Bank communicates with a unified voice, tone, and visual identity. As our brand evolves, these guidelines may be updated—any changes require approval from the Fulton Bank Marketing team.

At Fulton Bank, putting people first is at the heart of everything we do. While our look may change, our purpose remains the same: *we change lives for the better.*

We believe banking is more than transactions—it’s about trust, empathy, and support in the moments that matter most. Every dollar saved, every loan granted, carries the hopes and hard work of the people behind it. That’s why we invest in relationships, not just accounts.

Through initiatives like Fulton Forward, we’re committed to building stronger communities by supporting affordable housing, financial literacy, workforce development, and economic empowerment.

At Fulton Bank, it’s not just banking. It’s personal.



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LOGO

Fulton Bank's logo is the cornerstone of the brand's identity system. It is designed for maximum legibility and impact. Application of the logo in any medium must adhere to the defined guidelines.

Fulton Bank

**Fulton
Bank**



Usage on different backgrounds: The Fulton Bank logo should be used in only blue or white for best readability. On black and white applications, the logo should only be set in black or knocked out of darker backgrounds.

Fulton Bank

Fulton Bank

Fulton Bank

INCORRECT LOGO USE

To maintain the integrity of the logo, the proportions and spacing of the Fulton Bank logo should not be altered. Here are some other things to avoid:

Do not horizontally or vertically scale the logo.

Fulton Bank **Fulton Bank**

Do not rotate the logo.

Fulton Bank

Do not use drop shadows.

Fulton Bank

Do not use other colors.

Fulton Bank

Do not use the color logo on a background that makes it unreadable.

Fulton Bank

BUSINESS LINE LOGOS

To maintain brand consistency across Fulton Bank business lines, standardized logo formats have been developed. Always use the original, approved logo files to ensure proper usage and alignment with brand standards.



EMPLOYEE RESOURCE GROUP LOGOS

Internal logo formats have been designed to ensure consistency across Fulton Bank Employee Resource Groups. To ensure that these standards are followed, original logo files should always be used.

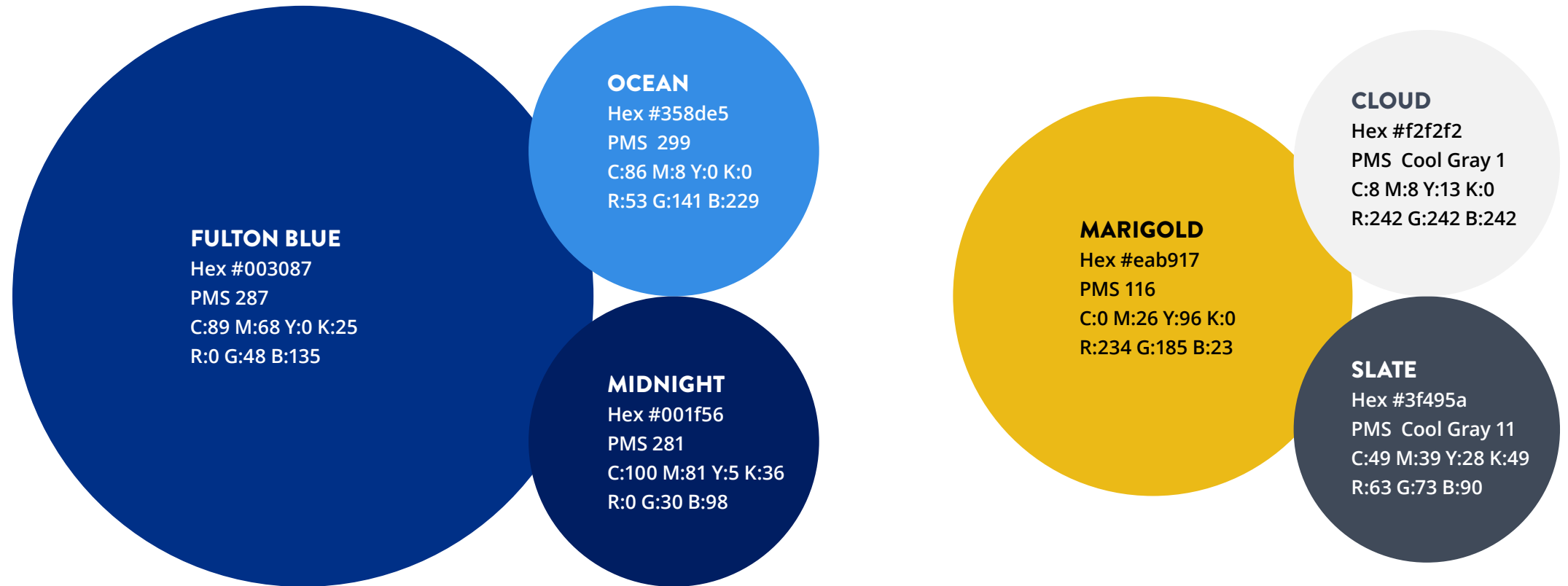
NOTE: These logos are for internal use only.



COLORS.

BRAND COLORS

Our digital and print colors ensure consistent representation of the Fulton brand across all platforms while maintaining accessibility and visual harmony.



BUTTONS.

BUTTON SYSTEM

Our digital buttons use accessible, brand-aligned colors to create clear, consistent interactions across every Fulton experience.

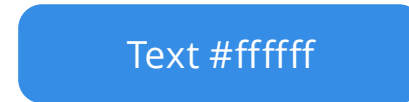
Default - #003087



Hover - #0046b3



Default - #358de5



Hover - #007acc



Pressed - #001e62



Disabled - #b0b8c5



Pressed - #0063a6



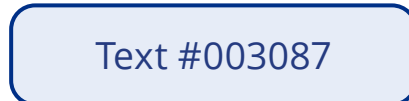
Disabled - #cfe8ff



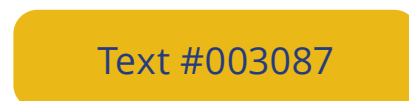
Default - #ffffff



Hover - #e6ecf7



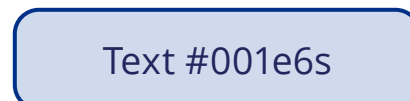
Default - #eab917



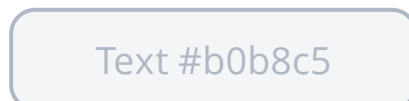
Hover - #f3ca3e



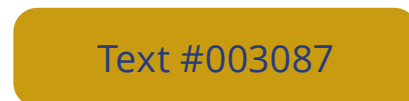
Pressed - #d0daed



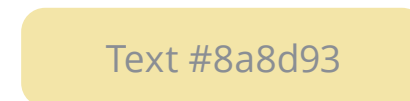
Disabled - #f4f5f7



Pressed - #c89b10



Disabled - #f3e5a8



FONTS

Type styles play a critical role in establishing a brand’s identity by conveying its personality, tone, and values at a glance. Consistent use of specific fonts across all brand communications—from logos and websites to packaging and advertising—helps build recognition and trust. Whether clean and modern or classic and elegant, the right type style reinforces the brand message and creates a cohesive visual language that sets the brand apart from competitors.

The following fonts have been approved for use on campaigns and can be used on all brand assets.

BRANDON GROTESQUE

Brandon Grotesque is a geometric sans-serif typeface with a clean, modern look softened by subtle humanist details. Used for headlines in all caps.

AA

Open Sans

Open Sans is a sans-serif typeface designed for excellent readability and a clean, modern appearance. We use it in our body copy.

Aa

Gotcha

Gotcha is a bold, handwritten script font with a playful, artistic feel. Use **sparingly** to maintain its impact and avoid visual clutter.

Aa

ICONS

ICONS

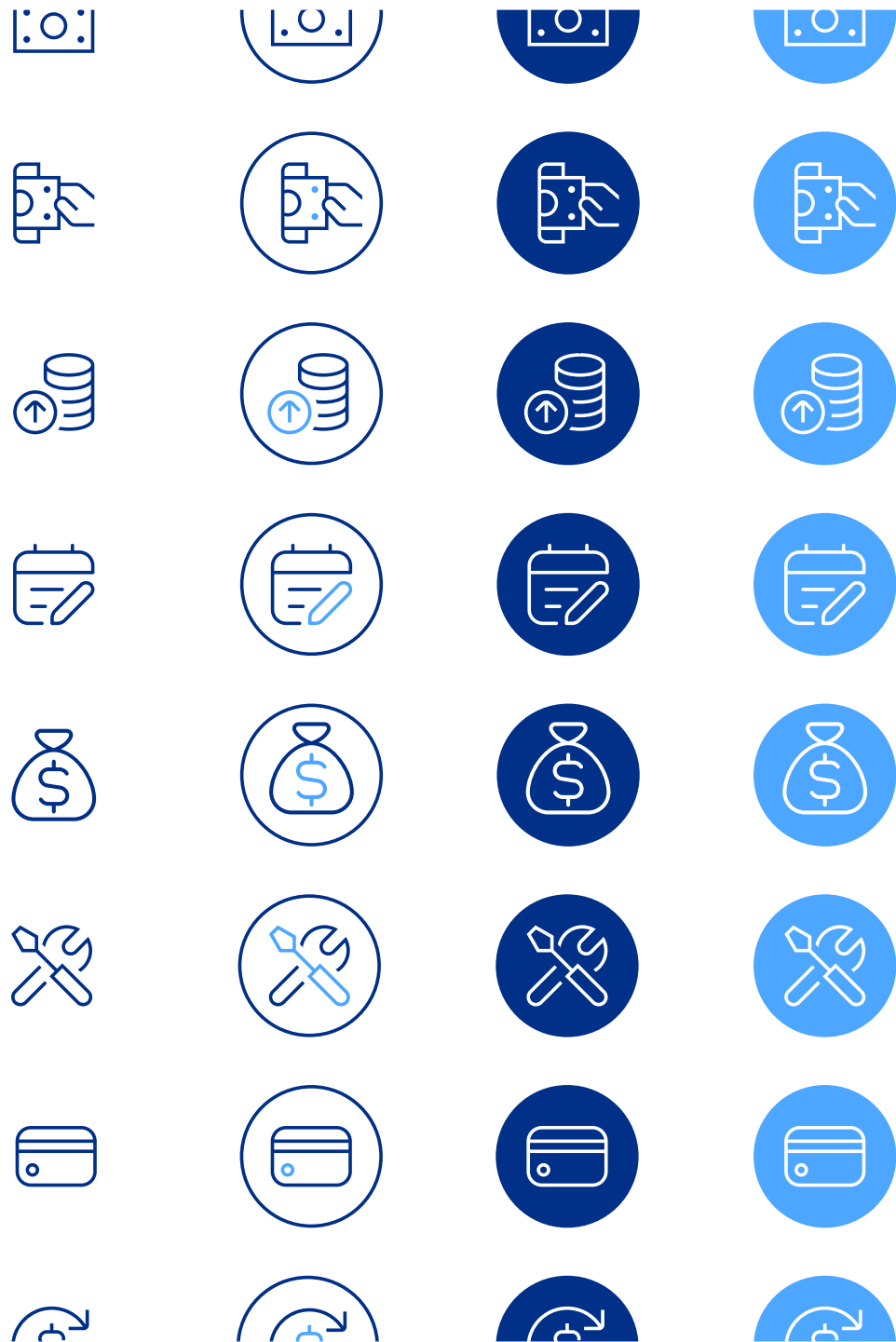
Icons are a powerful visual tool used to quickly and intuitively convey key messages, actions, or categories without the need for lengthy text. At Fulton Bank, iconography plays an important role in enhancing the clarity and usability of our communications, both digital and print. When used thoughtfully and sparingly, icons help guide customers through complex information, highlight important features, and improve overall comprehension—especially in mobile and web interfaces where space is limited.

Consistent icon style supports our brand identity by maintaining a cohesive look and feel across all customer touchpoints. All icons should align with Fulton Bank’s visual standards, using a unified design language that reflects our values of clarity, professionalism, and trust. By using icons purposefully and consistently, we ensure a user-friendly experience that reinforces our commitment to clear and accessible financial services.



Icons are used to quickly convey messages.

Used sparingly, they can make communications clearer to the customer.



IMAGES.

IMAGERY

Photography should feel natural, with subject matter unique to our message. Avoid the use of contrived or cliché images, and use photos that reflect the rich diversity of the communities and customers we serve.



TONE OF VOICE.

BE HUMAN.

**BE CONFIDENT &
KNOWLEDGEABLE.**

BE CLEAR.

TO NE OF VOICE.

TO NE OF VOICE

The Power of Our Words

More than what we say—it's how we say it.

Every word we choose shapes how people experience us. Our Tone of Voice (TOV) is a reflection of who we are, what we stand for, and how we connect with others.

From our core values, three key principles guide the way we communicate:

- **Be Human:** we're approachable, relatable, and genuine. We speak like people, not a bank.
- **Be Confident & Knowledgeable:** we are trusted experts and speak with clarity and assurance.
- **Be Clear & Direct:** straightforward, meaningful communication. No fluff, no jargon.

Be Human

We are approachable, relatable, and conversational—never robotic or overly corporate. People connect with people! We write the way we speak—naturally and authentically.

• **Write like a person, not a company:** avoid sounding too casual, over-familiar, or unprofessional.

- ✓ *Thanks for reaching out! We'll get back to you in 24 hours with an update. (Just right)*
- ✗ *We are in receipt of your inquiry. (Too Corporate)*
- ✗ *Hey! Got your message- gimme a day or so. (Too casual/familiar)*

• **Bring a likable professionalism:** sound polished but never stiff.

- ✓ *Good news! Your new card is on its way and should arrive soon. Keep an eye out.*
- ✗ *Your new card has been mailed.*

• **Lead with clarity:** make things easy to understand—ALWAYS and in all ways.

• **Have a personality:** use language that feels natural, engaging, and friendly.

- ✓ *We've saved your spot!*
- ✗ *Finish your loan application.*

Be Confident and Knowledgeable

Confidence comes from having a strong understanding of our products and services and sharing that knowledge in a way that is approachable and helpful.

Being knowledgeable means understanding our customers as much as we understand our products.

We anticipate their concerns, provide relevant details without overwhelming them, and make sure they feel empowered to make informed decisions.

• **Create approachable conversations:** explain things in a way that makes sense to everyone.

- ✓ *Some types of withdrawals are limited to six per statement cycle. If you ever need more flexibility, let's talk about options that may work better for you.*
- ✗ *Your account is subject to Reg D, and you went over your six withdrawals.*

• **Maintain confidence—even when we don't know the answer:** it's okay to not have all the answers, as long as we're proactive in finding them.

- ✓ *That's a great question [Customer Name]. I don't have the answer for you right now, but I'm going to get it, and we can learn together.*
- ✗ *I'm not sure, that's just the rule.*

tone of voice *(Continued)*

Be Clear

Clarity builds trust. We make things easy to understand so customers feel informed and confident. We provide the right amount of info—enough to be helpful without overwhelming. We choose words wisely and avoid acronyms, industry terms, or vague phrases that could cause confusion.

- **Serious isn't the same as formal:** we can be professional without sounding stiff.
 - ✓ *We're reviewing your request and will update you by Friday.*
 - ✗ *Your request is being processed.*
- **Lead with transparency:** whether we're delivering positive or negative news, we ensure the customer understands what's happening and what comes next.
 - ✓ *We're sorry this happened. Here's how we're fixing it.*
 - ✗ *We apologize for the inconvenience.*
- **Avoid ambiguity:** use the active voice when delivering bad news.
 - ✓ *We've decided to decline your loan application.*
 - ✗ *A decision has been made to decline your loan.*

- **Start with what's most important:** make relevant info easy to find.
- **Don't assume customers know as much as we do:** speak at their level, not ours.
- **Don't use empty adjectives or clichés:**
 - ✗ *Great, Easy, Fun, Simple, Quick, Discover, Just.*
- **Get to the point:** say what needs to be said and avoid unnecessary info.
- **Get the information correct:** mistakes undermine what we are saying.
- **Minimize jargon and hyperbole:** use language you would use when talking face-to-face.

| ✓ Use These | ✗ Not These |
|-------------|-------------|
| Help | Assistance |
| Need | Required |
| Get | Obtain |
| Give | Provide |
| Ask | Request |
| So | Therefore |
| Use | Utilize |

The Way We Communicate Matters

More than what we say—it's how we say it.

Every interaction is an opportunity to build trust and strengthen relationships. By being human, we create genuine connections. By being confident and knowledgeable, we provide clarity and assurance. And by being clear, we make banking easy to understand.

Together, these principles ensure our customers feel informed, supported, and valued—every time we communicate.

WRITING STYLE

Our Name

We are Fulton Bank. Constant repetition can be overkill, so use our name sparingly in copy. Shorten to “Fulton” where appropriate, but only after it’s been used initially as “Fulton Bank”.

Be Engaging

Speak directly to your audience. Use “we”, “us”, and “our” to refer to us. Use “you” and “your” to refer to the reader. Avoid “it” and “them”. Remember, **be human** and direct, using language that everyone can understand.

Be Active and Positive

Keep it active and in the future tense.

- ✔ *We will...*
- ✘ *They did...*
- ✔ *We're here to help you!*
- ✘ *Customers have always been helped by our team.*
- ✔ *We recommend*
- ✘ *It is recommended*
- ✔ *We will update you within five business days.*
- ✘ *Updates will be forthcoming.*

Addressing and Salutations

How we greet and address our customers in messaging.

Personal Banking

When sending emails or letters to our retail customers, address them as follows:

<First Name> <Last Name>
<Address 1>
<Address 2>
<City>, <State Abbreviation> <Zip Code>

Do not address customers by title (Mr. Mrs., etc.).

1. Standard formatting used for letters and most communications

- Dear <First Name>,... or <Valued Customer>,...
- ✔ *Dear Brian,...* ✔ *Dear Valued Customer,...*

2. Casual formatting used for emails or special projects

- Hi <First Name>,...
- ✔ *Hi Brian,...*

Private Banking, Partnerships, Small Business

When addressing these customers, use our standard formatting

- Dear <First Name>,... or <Valued Client>,...
- ✔ *Dear Brian,...* ✔ *Dear Valued Customer,...*

Avoid Unnecessary Words

- Some words and phrases add nothing but padding. Be careful not to overuse adverbs and adjectives.
 - ✔ *Your satisfaction is our priority.*
 - ✘ *Your full satisfaction is our top priority.*
- Adding words doesn't always add clarity:
 - ✔ *This location will close at 2pm.*
 - ✘ *To that end, we will be closing this financial center at 2pm, just a few hours earlier than normal.*
- Be accurate while being direct:
 - ✔ *Rates surged.*
 - ✘ *Rates surged higher. (This is redundant, as rates cannot surge lower)*

Clichés and Jargon

Overused phrases and industry terms can lead to confusion and make messaging seem generic and insincere. Focus on plain language; specific details; tailoring to audience; active listening.

Sentences and Paragraphs

- Aim for two-three lines per paragraph.
- Use subheads to break up longer content. These are left-justified and start with a capital letter.
- Mix up sentences to give your message variation.
- Bold important information such as product name, contact info, or an emphasized phrase.
- Consider your audience—is the communication inviting to read? Variations in formatting are important (yet don't overdo it).

THE DETAILS

Success lies in the details—from sentence to signature, every element matters.

| CAPITALS | Format | Example |
|--|--|--|
| Bank accounts | Name of account- Title Case | Platinum Money Market; Statement Savings account |
| | Type of account- lowercase unless part of the account name | savings account; checking account |
| Channels | Lowercase | online banking; telephone, financial centers; except when full name is used—Cherry Hill Financial Center |
| Committee names | Initial Caps | Audit Committee; Compliance Committee |
| Departments | Initial Caps name, lowercase type | Mortgage team |
| Directions | Initial Caps as part of a name | North America, South Philly |
| | Lowercase at all other times | house prices increase in the eastern side of the state |
| | Hyphenated | north-east; south-west, etc. |
| Headings | UPPERCASE | YOUR BUSINESS IS OUR BUSINESS |
| Subheadings | Title Case | Fulton Bank Launches a New Checking Account |
| Job titles | Title Case for signature and sign offs | Chief Information Officer; Communications Director |
| | Lowercase for descriptions if not part of job title | manager; executive |
| Products and services | Bank-specific products/services- Initial Caps | Safe Deposit Box; Fulton Bank Credit Card, Mobile and Online Banking, Fulton Bank app |
| | General products/services- lowercase | credit card; debit card; checks |
| Project names | Specific to each project- be consistent | Fulton Employee Stock Purchase Plan |
| Proper names: departments, personal names, groups | Title Case | Board of Directors; Curt Myers; Employee Resource Group |
| Seasons | Lowercase | winter; spring; summer; fall |

THE DETAILS *(Continued)*

| NUMBERS | Format | Example |
|--------------------------------------|---|--|
| Dates | Put the month before date number; put the weekday before month. | January 1, 2025 Wednesday, January 1, 2025 |
| | Do not use st/th /nd with full date. Use st/th/nd when year isn't used. | January 1 st , not January 1 st , 2025; March 1 st not March 1 |
| Decimals | One decimal place for financial reporting | 15.5 million |
| Fractions | Interchangeable between words and numbers; be consistent. | one-half or ½ |
| Financial periods | Q or Quarter- variations are okay | Q1, 2025 or Quarter 1, 2025 |
| First or 1st | First to ninth- spell out | They finished fifth in the race |
| | 10 th onwards, write as numbers | She was 12 th in line |
| Numbers | Spell one through nine in words, 10 onwards in numbers | She started with five CDs, then opened 10 more. Exceptions may apply (7-month CD) |
| | It's okay to use numbers in headings or for design effect | Open 5 days a week |
| | Use a comma, not an apostrophe. Decades and ages don't contain an apostrophe. | 1,000 and 10,000 1990s; he's in his 60s |
| Thousands, millions, billions | Spell out in headlines | \$20 million or \$50 billion |
| | Thousand: K; Million: M; Billion: B | \$200K or \$200M |
| Percentages | Do not spell out "percent" | 4.25% |
| Times | Don't include minutes if the time is on the hour. No space between #/am/pm | 10am or 5:45pm |
| Years | Use a hyphen for span of years | 2020-25 |

THE DETAILS *(Continued)*

| PUNCTUATION | Format | Example |
|-------------------------------|--|--|
| Acronyms | Spell out when using the first time | Federal Deposit Insurance Corporation (FDIC)- then FDIC thereafter <ul style="list-style-type: none">• Individual Retirement Account (IRA)• Certificate of Deposit (CD) |
| Bullets | Do not use punctuation at the end of each point unless there is a sentence within the bullet. Exceptions may apply for design; be consistent for all bullets. | <ul style="list-style-type: none">• Debit or credit cards• Checking and savings accounts• We are closed on all major holidays. You may still deposit checks via the Fulton Bank app. |
| Dashes | Can be used instead of a comma, colon, or semicolon: Hyphen Em dash En dash | Five-year old Carol was smart—very smart—but she still studied. Frank worked here from 2021–2024 |
| Exclamation points (!) | Use sparingly | Open your CD today! |
| Footnotes | Footnote goes after punctuation Use numbers or asterisk | Example.* Example* when footnote is singular Example ¹ |
| Oxford Comma | Also known as the serial comma, use this comma immediately before the conjunction (usually “and,” “or,” or “nor”) in a list of three or more items | Fulton Bank offers checking, saving, and loan services. |
| Quotes | Use double quotes when referring to what someone has said Single quotes reserved for quoting within another quote or for specific uses in headlines or titles | CEO Curt Myers commented, “I am excited to share...” |

THE DETAILS *(Continued)*

| CONSISTENCY | Format | Example |
|-----------------------------------|---|---|
| APR / APY / Rate | <p>APR (Annual Percentage Rate)- includes the interest rate plus certain fees or costs</p> <p>APY (Annual Percentage Yield)- factors in compound interest, showing how much you'll actually earn or pay in a year</p> <p>Rate- basic interest percentage you'll pay on a loan or earn on a deposit, not accounting for fees or compounding</p> | <p>If your loan has a 5% interest rate but also includes origination fees, your APR might be 5.5%</p> <p>If you put money in a savings account with a 5% interest rate compounded monthly, your APY would be about 5.12%</p> <p>You take out a loan with a 5% interest rate, so you pay 5% of the loan amount in interest each year</p> |
| Email | Follow format listed on The Hub. No additional images or copy may be included (i.e. PTO Alert, quotes, etc.) | Email Signature Style Guide.docx |
| Phone numbers | <p>Use dots, not parentheses or dashes. Do not use "1" to start the sequence.</p> <p>Fulton Bank phone number does not contain spaces or the number "1"</p> | <p>123.456.7890 <i>not 1(123) 456-7890</i></p> <p>800.FULTON.4 <i>not 1-800-FULTON-4</i></p> |
| Sign-off | Unless personalized, communications are coming from Fulton Bank (bolded) | Thank you for banking with us. Fulton Bank |
| Spacing | Use one space following punctuation | This is the correct way. There is one space. This is not the correct way. There are two spaces. |
| Specific words and phrases | This formatting is used internally and is specific to Fulton | High-rate offer; mobile and online banking (not online banking and mobile); changing/change lives for the better; Fulton Forward® (always capitalized and include ® with first/most prominent occurrence). |
| Visa | Written in title case, not caps | Visa not VISA |
| Website | Lowercase unless at the beginning of a sentence or for design purposes | fultonbank.com/personal not FultonBank.com/Personal |

THANK YOU.

If you have questions email
marketingrequest@fultonbank.com

Fulton Bank