

Consumer Service Fee Disclosure

Effective December 3, 2025

ATM Withdrawal/Inquiry/Transfer (Foreign ATM Transaction)* ¹	\$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 (images included with statement), per month	\$2.00
Excess Activity Fee ² , per occurrence	\$12.00
IRA Early Closing / Transfer, per account	\$25.00
Legal Process Fee (Child Support, Garnishments, Levy, Liens and Writs)	\$150.00 each
Money Order Fee	\$5.00
Online Banking	No Charge
Online Bill Pay (including Mobile Bill Pay and Tablet Bill Pay)	No Charge
Online Bill Pay Options:	
Pay Today Electronic Payment (Expedited Payment)	\$9.95 per payment
Overnight Check Payment (Expedited Payment)	\$14.95 per payment
Transfer Money (Account to Account Transfer Service)	
Inbound transfers	No Charge
Outbound transfers	No Charge
Zelle® Stop Payment Fee ³	\$35.00
Mobile Banking and Tablet Banking ⁴	
Mobile Deposit	No Charge
Overdraft Fee ⁵ (per paid item)	\$32.00
Overdraft Protection ⁵	
Sweep Transfer from Deposit Account Fee (maximum per day)*	\$12.00
Sweep Transfer from Line of Credit (LOC) Fee (maximum per day)*	\$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* ⁶	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.

¹Fee 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. **⁴Fulton may charge a foreign ATM transaction fee each time you request a balance inquiry, withdrawal or transfer at a foreign ATM. Total foreign transaction fees may depend on other banks' additional charges for using their ATMs.** ²Note: 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. ³Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. ⁴Fulton 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. ⁵Fee 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). ⁶Contents are not insured by the Bank nor the FDIC.

Rev. **12/03/2025**



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
GlobalLink Onboarding	\$50.00
Investigation Fees (plus foreign bank fees)	\$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 (plus foreign bank fee)	\$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***	
(Collection Fee: \$40, Postage: actual charge)	
Tracer Fee (1 st 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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POSTAGE

2 nd Day Express Mail – US	\$10.00
Express Mail Overnight – US	\$15.00
Express Mail – International	Actual Cost

Small Business / Non-Profit Fee Disclosure

Effective February 2, 2026

ACCOUNT ACTIVITY FEES

Business Checking

Minimum Balance Requirement	\$0.00	
Excessive Items ¹ (applies for each item that is in excess of 200 during that month)	\$0.50	Per Each Occurrence

Business Premium Checking

Minimum Ledger Balance	\$10,000.00	
Account Maintenance Fee (if balance falls below required minimum balance)	\$25.00	Per Monthly Occurrence
Excessive Items ¹ (applies for each item that is in excess of 400 during that month)	\$0.50	Per Each Occurrence

Non-Profit Checking

Minimum Balance Requirement	\$0.00	
Excessive Items ¹ (applies for each item that is in excess of 200 during that month)	\$0.50	Per Each Occurrence

Non-Profit Premium Checking

Minimum Ledger Balance	\$5,000.00	
Or Average Monthly Collected Balance	\$10,000.00	
Account Maintenance Fee (if balance falls below required minimum balance)	\$15.00	Per Monthly Occurrence
Excessive Items ¹ (applies for each item that is in excess of 400 during that month)	\$0.50	Per Each Occurrence

Business Interest Checking

Minimum Ledger Balance	\$15,000.00	
Account Maintenance Fee	\$30.00	Per Month
Excessive Items ¹ (applies for each item that is in excess of 400 during that month)	\$0.50	Per Each Occurrence
Minimum Investable Balance to Earn Interest	\$5,000.00	

Business Statement Savings

Minimum Balance Requirement	\$0.00	
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Business Money Market

Minimum Balance Requirement	\$1,000.00	
Account Maintenance Fee (if account falls below required minimum balance)	\$20.00	Per Month
ACH Debits	\$0.24	Each Item
ACH Credits	\$0.24	Each Item

SMALL BUSINESS ONLINE/MOBILE BANKING

Single or Multi-User, Account Access, Account Transfers	No Charge	
CashFlow Central – Payables and Receivables		
Accounts Payable Base Package (limit 2 users)	No Charge	Per Month
Accounts Payable & Receivable (AP & AR) Base Package (limit 2 users)	\$15.00	Per Month
Accounts Payable Pro Package ²	\$20.00	Per Month
No Fee for First 3 Users. \$6.00 Per User, Per Month Thereafter	\$6.00	Per Month
Accounts Payable & Receivable (AP & AR) Pro Package ²	\$40.00	Per Month
No Fee for First 3 Users. \$6.00 Per User, Per Month Thereafter	\$6.00	Per Month
CashFlow Central Transaction Fees		
Expedited ACH Payment Fee (AP)	\$1.35	Each Item
Credit Card Funded Payment Fee (AP)	3%	Of the Dollar
Credit Card Payment Received Fee (AR)	3%	amount of each
Same Day Credit Card Payment Received Fee (AR)	4%	transaction
Reversed Item Fee – ACH Return or Card Chargeback (AR)	\$25.00	Each Item

Direct Connect with Quicken® or QuickBooks®	No Charge	
Web Connect with Quicken® or QuickBooks®	No Charge	
Mobile and Tablet Banking Options ³		
Mobile Deposit	No Charge	
Small Business Zelle® ⁴	No Charge	
Zelle® Stop Payment Fee ⁴	\$35.00	Each
ACH Origination Services		
ACH Origination Item	\$1.50	Each Item
Same day ACH Origination Item	\$2.50	Each Item
Wire Transfer Services		
Domestic Outgoing	\$15.00	Per Wire

CONSUMER ONLINE/MOBILE BANKING For Sole Proprietors or Sole Owner Businesses (Opened prior to 7/28/2020)

Single-User, Account Access, Account Transfers	No Charge	
Direct Connect with Quicken® or QuickBooks®	\$15.00	Per Month
Web Connect with Quicken® or QuickBooks®	No Charge	
Online Bill Pay (including Mobile Bill Pay and Tablet Bill Pay)	No Charge	
Online Bill Pay Options:		
Pay Today Electronic Payment (Expedited Payment)	\$9.95	Per Payment
Overnight Check Payment (Expedited Payment)	\$14.95	Per Payment
Transfer Money (Account to Account Transfer Service)		
Inbound transfers	No Charge	
Outbound transfers	No Charge	
Zelle® Stop Payment Fee ⁴	\$35.00	Each
Mobile and Tablet Banking Options ³		
Mobile Deposit	No Charge	

BOSS FOR BUSINESS ONLINE BANKING

BOSS for Business maintenance, 3 accts included, Inquiry and transfer only	\$10.00	Per Month Each Acct/Per Month
Additional Accounts	\$10.00	Month
Stop Payment		Refer to Standard Account Fees Section
<u>BOSS Options:</u>		
Internet Bill Payment Monthly Maintenance	\$5.00	Per Month
Quicken® or QuickBooks® or CSV downloads	\$10.00	Per Month
<i>(Web Connect supported versions of Quicken® and QuickBooks® include the current year in addition to the two prior releases)</i>		
QuickBooks® or Quicken® WebConnect	\$10.00	Per Month
QuickBooks® or Quicken® DirectConnect	\$18.00	Per Month Each Acct/Per Month
Paper Account Statements	\$15.00	Month
International Wire Module	\$20.00	Per Month

STANDARD ACCOUNT FEES

Account Analysis Paper Statement	\$15.00	Each Acct/Per Month
Account Reconciliation / Research	\$30.00	Per Hour
Account Monitoring Fee (if monitoring services requested)	\$500.00	Per Month
ATM Withdrawal/Inquiry/Transfer (Foreign ATM Transaction) ⁵	\$2.50	Per Transaction
ATM/Debit Card International Service Fee	3%	Of the U.S. Dollar amount of transaction
Cashiers Check	\$11.00	Per Check
Check Image Fee	\$2.00	Per Month
Checkbook / Deposit Ticket Orders		At Catalog Prices

Depository Transfer Checks (electronic)	\$6.00	Each
Deposited or Cashed Item Returned Fee	\$15.00	Each
Excess Activity Fee ⁶	\$12.00	Per Occurrence
Extended Overdraft Fee ⁷ (per business day after 3 rd consecutive business day of overdraft)	\$6.00	Per Day
Legal Process Fee (Child Support, Garnishments, Levy, Liens, and Writs)	\$150.00	Each
Money Order	\$5.00	Each
Night Deposit Bag	\$30.00	Per Bag
NSF Fee ⁸ (non-sufficient funds) (per returned item)	\$39.00	Per Item
Overdraft Fee ⁸ (per item paid)	\$39.00	Per Item
Overdraft Protection		
Sweep Transfer from Deposit Account fee	\$12.00	Per Day
Sweep Transfer from Line of Credit (LOC) fee	\$12.00	Per Day
Safe Deposit Box Drilling Fee	\$200.00	
Safe Deposit Box Lost Key Fee	\$20.00	
Safe Deposit Box Late Fee	\$10.00	
	Varies by box	
Safe Deposit Box Annual Rental Fee ⁹	size	
Special Account Instructions	\$13.00	Per Month
Statements – Additional	\$10.00	Each
Out of cycle statement (includes Reset and Snapshot statements)	\$5.00	Per Order
Stop Payment	\$35.00	Per Order
VISA Business Card	No Charge	
VISA Business Bonus Rewards PLUS	\$50.00	Per Year
VISA Business Debit Card (up to 2 cards per account)	No Charge	
VISA Debit/ATM Card Replacement Fee	\$5.00	
VISA Debit/ATM Expedited Delivery Fee	\$50.00	
VISA Gift Card	\$3.95	
Zipper Bags	\$3.00	Each
BRANCH COIN AND CURRENCY PROCESSING		
Branch Deposit Coin – Fed Std Bag	\$20.00	Each
Branch Furnished Currency – Fed Std Strap	\$0.59	Per strap
Branch Furnished Coin-Rolled	\$0.20	Per Roll
WIRE TRANSFER SERVICES		
Domestic/International Incoming (USD)	\$15.00	Per Wire
Domestic Outgoing (USD)	\$30.00	Per Wire
Domestic Outgoing via Online Initiation	\$15.00	Per Wire

ALL FEES ARE SUBJECT TO CHANGE AT ANY TIME.

¹Items include checks paid, deposit items, deposit tickets, ACH debits and credits, CashFlow Central (AP and AR transactions), and Zelle transactions.

²CashFlow Central Pro Packages sync with select accounting software. ³Fulton 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. ⁴Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. ⁵Fulton may charge a foreign ATM transaction fee each time you request a balance inquiry, withdrawal or transfer at a foreign ATM. Total foreign transaction fees may depend on other banks' additional charges for using their ATMs. ⁶Note: Fulton Bank limits transfers and withdrawals for 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 to twelve (12) per calendar month or statement cycle (or similar period) of at least four weeks. ⁷Fee assessed on overdrawn balances including overdrafts created by the assessment of a service fee. ⁸Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means as applicable. In addition to this charge, the bank reserves the right to assess interest on uncollected balances based on Fulton Bank's Prime Interest Rate, plus two percent (2%). ⁹Contents are not insured by Fulton Bank nor the FDIC. Rev. 02.02.2026



INTERNATIONAL SERVICES FEE SCHEDULE

FOR SMALL BUSINESS ONLY

Effective July 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 (plus foreign bank fees)	\$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 (plus foreign bank fee)	\$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***	
(Collection Fee: \$40, Postage: actual charge)	
Tracer Fee (1 st tracer no charge); each add'I	\$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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POSTAGE

2nd Day Express Mail — US	\$10.00
Express Mail Overnight — US	\$15.00
Express Mail — International	Actual Cost

STANDBY LETTERS OF CREDIT

Issuance Fee	\$200.00
Amendment Fee	\$100.00
Commission	

Annually..... 2.0% - 3.0% (minimum) per annum — Annual minimum of \$500.00

Quarterly....2.0% - 3.0% (minimum) per annum — Quarterly minimum of \$150.00

Draw fee	\$200.00
Discrepancy Fee (per set of documents)	\$100.00

S.W.I.F.T. fee	\$75.00
Assignment of Proceeds / Transfer Fee	1/4% flat or min \$250.00
Automatic Renewable Fee	\$100.00
Special Handling Fee (Discretionary)	\$150.00
Advising Fee.....	\$100.00
Per Invoice Fee (Non DDA Transactions)	\$25.00
Non-Renewal Notice sent to Beneficiary	\$100.00
ACH of Non-FFC Deposit Accounts	\$5.00
Confirmation Fee.....	By Arrangement — Min \$350.00

Interest on loans created by drawings to be negotiated prior to issuance of Letter of Credit

*All Fees due up front for all Standby Letters of Credit

*All Letters of Credit are charged for a full quarter, even if they are only outstanding/valid for a portion thereof.

*All Letters of Credit fees will be charged to your account.

IMPORT LETTERS OF CREDIT

Issuance Fee	\$100.00
Amendment Fee	\$85.00
Payment Fee	As Arranged with a min. of 1/4% flat or min \$125.00
Discrepancy Fee (per set of documents)	\$100.00
Cancellation / Unutilized Credit Fee	\$150.00
Steamship Guarantee / Air Release	1/4% flat or min \$200.00
Transfer Fee	As Arranged with a min. of 1/4% flat or min \$250.00
Special Handling Fee (Discretionary)	\$150.00
S.W.I.F.T	\$75.00
Acceptance Fee.....	1 1/2% per annum or Min. \$150.00
Discount Fee.....	As Arranged or Min. \$150.00

*All applicable fees will be charged upon issuance of Import L/C.

EXPORT LETTERS OF CREDIT

Advising Fee.....	\$100.00
Confirmation Fee.....	As Arranged or Min \$150.00
Amendment Fee .	\$85.00
Payment Fee	1/4 of 1% or Min \$150.00
Assignment of Proceeds	\$200.00
Transfer Fee	As Arranged with a min. of 1/4% flat or min. \$250.00
Acceptance / Confirmation Deferred Payment Rate.....	1.5% per Annum with a min. \$150.00
Discount Fee.....	As Arranged or Min \$150.00
Discrepancy / Documents on Approval	\$100.00
Special Handling Fee (Discretionary)	\$150.00
Pre-Examination	\$100.00

*All applicable fees will be charged when advised/confirmed. In addition to the above, all Letters of Credit are subject to any correspondent bank charges or other out of pocket expenses.

IMPORT / EXPORT COLLECTIONS

Regular (Fulton prepares and sends)	\$150.00
Amendment Fee	\$50.00
Tracer Fee (1st tracer free; each additional)	\$15.00
Export Collection Payment Wire	\$25.00
Import Collection Payment Wire	\$45.00
Steamship Guarantee / Air Release	1/4% Flat with Min \$200.00

POSTAGE

Courier Fee — Domestic.....	\$25 Min. or rounded up to the next \$5.00
Courier Fee — International	\$50 Min. or rounded up to the next \$5.00

WIRE FEES — OUTGOING

Domestic	\$30.00
International	\$50.00

Fulton Bank

Commercial Banking Service Fee Disclosure

Effective February 1, 2026

ACCOUNT ACTIVITY FEES

Commercial Analyzed Checking

Account Maintenance Fee (monthly)	\$30.00	Per Account
Transaction Fees		
Deposit Tickets	\$1.12	Per Deposit
Checks Paid	\$0.26	Per Item
Checks Deposited	\$0.24	Per Item
ACH Debits/Credit	\$0.25	Per Item
Deposit Balance Fee ¹	\$0.165	Per \$1,000
Earnings Credit may offset fees		

Commercial Interest Checking

Account Maintenance Fee (monthly)	\$30.00	Per Account
Transaction Fees		
Deposit Tickets	\$1.12	Per Deposit
Checks Paid	\$0.26	Per Item
Checks Deposited	\$0.24	Per Item
ACH Debits/Credit	\$0.25	Per Item
Deposit Balance Fee ¹	\$0.165	Per \$1,000
Interest Paid on all balances		

Commercial Hybrid Checking

Account Maintenance Fee (monthly)	\$30.00	Per Account
Transaction Fees		
Deposit Tickets	\$1.12	Per Deposit
Checks Paid	\$0.26	Per Item
Checks Deposited	\$0.24	Per Item
ACH Debits/Credit	\$0.25	Per Item
Deposit Balance Fee ¹	\$0.165	Per \$1,000
Earnings Credit may offset fees, Interest paid on excess balances		

Business Statement Savings

Minimum Balance Requirement	None	
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Commercial Money Market

Minimum Balance Requirement	\$10,000.00	
Account Maintenance Fee (if account falls below required minimum balance)	\$25.00	Per Month
Transaction Fees		
ACH Debits/Credit	\$0.21	Per Item

Large Non-Profit Money Market

Minimum Balance Requirement	None	
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Commercial Escrow Master

Minimum Balance Requirement	None	
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Escrow Standalone Savings

Minimum Balance Requirement	None	
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STANDARD ACCOUNT FEES

Account Analysis Paper Statement	\$15.00	Per Statement
Account Monitoring Fee (if monitoring services requested)	\$500.00	Per Month
Account Reconciliation/Research	\$50.00	Per Hour
ATM Withdrawal/Inquiry/Transfer (Foreign ATM Transaction)	\$2.50	Per Transaction

ATM/Debit Card International Service Fee	3%	Of the U.S. Dollar amount of transaction
Cashier's Check	\$11.00	Per Check
Check Image Fee	\$2.00	Per Month
Checkbook / Deposit Ticket Orders	At Catalog Prices	
Deposit Correction	\$3.50	Per Occurrence
Depository Transfer Checks (electronic)	\$6.00	Each
Deposited or Cashed Item Returned Fee	\$16.00	Each
Excess Activity Fee ³	\$12.00	Per Occurrence
Extended Overdraft Fee ⁴ (per business day after 3 rd consecutive business day of overdraft)	\$6.00	Per Day
Invoiced Accounts	\$55.00	Per Month
Legal Process Fee (Child Support, Garnishments, Levy, Liens, and Writs)	\$150.00	Each
Money Order	\$5.00	Each
Money Service Business (only applicable to money service businesses)	\$650.00	Per Month
Night Deposit Bag	\$30.00	Per Bag
NSF Fee ⁵ (non-sufficient funds) (per returned item)	\$39.00	Per Item
Out of cycle Statement (includes Reset and Snapshot statements)	\$5.00	Per Order
Overdraft Fee ⁵ (per item paid)	\$39.00	Per Item
Special Account Instructions	\$25.00	Per Month
Statements – Additional	\$10.00	Each
Statements (Paper Statement)	\$10.00	Each
Stop Payment	\$36.00	Per Order
BRANCH COIN AND CURRENCY PROCESSING		
Branch Deposited Loose Coin & Currency	\$0.25	Per \$100
Branch Furnished Currency – Fed Std Strap	\$0.59	Per strap
Branch Furnished Coin – Rolled	\$0.20	Per roll
WIRE TRANSFER SERVICES		
Domestic/International Incoming (USD)	\$15.00	Per Wire
Domestic Outgoing (USD)	\$40.00	Per Wire
Domestic Outgoing via Online Initiation	\$15.00	Per Wire
International Incoming	\$20.00	Per Wire

ALL FEES ARE SUBJECT TO CHANGE AT ANY TIME. Cash Management Fees are disclosed at the time of enrollment into Cash Management services.

¹This fee is charged monthly and is based on the average ledger balance in your account during the month. The fee is subject to change by bank at any time without notice. ²Items include checks paid, deposit items, deposit tickets, and ACH debits and credits. ³Note: Transfers and withdrawals from money market and savings accounts to another accounts 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 are limited to twelve (12) per calendar month or statement cycle (or similar period) of at least four weeks. ⁴Fee assessed on overdrawn balances including overdrafts created by the assessment of a service fee. ⁵Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means as applicable. In addition to this charge, the bank reserves the right to assess interest on uncollected balances based on the Bank's Prime Interest Rate, plus three percent (3%). Rev. 02.01.2026

Member FDIC

Fulton Bank

Corporate Banking Service Fee Disclosure

Effective February 1, 2026

ACCOUNT ACTIVITY FEES

Corporate Analyzed Checking¹

Account Maintenance Fee (monthly)	\$47.00	Per Account
Transaction Fees		
Deposit Tickets	\$1.30	Per Deposit
Checks Paid	\$0.35	Per Item
Checks Deposited	\$0.35	Per Item
ACH Debits/Credit	\$0.35	Per Item
Deposit Balance Fee ²	\$0.165	Per \$1,000
Earnings Credit may offset fees		

Corporate Interest Checking

Account Maintenance Fee (monthly)	\$47.00	Per Account
Transaction Fees		
Deposit Tickets	\$1307	Per Deposit
Checks Paid	\$0.35	Per Item
Checks Deposited	\$0.35	Per Item
ACH Debits/Credit	\$0.35	Per Item
Deposit Balance Fee ²	\$0.165	Per \$1,000
Interest Paid on all balances		

Corporate Hybrid Checking

Account Maintenance Fee (monthly)	\$47.00	Per Account
Transaction Fees		
Deposit Tickets	\$1.30	Per Deposit
Checks Paid	\$0.35	Per Item
Checks Deposited	\$0.35	Per Item
ACH Debits/Credit	\$0.35	Per Item
Deposit Balance Fee ²	\$0.165	Per \$1,000
Earnings Credit may offset fees, Interest paid on excess balances		

Business Statement Savings

Minimum Balance Requirement	None	
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Commercial Money Market

Minimum Balance Requirement	\$10,000.00	
Account Maintenance Fee (if account falls below required minimum balance)	\$25.00	Per Month
Transaction Fees		
ACH Debits/Credit	\$0.21	Per Item

STANDARD ACCOUNT FEES

Account Analysis Paper Statement	\$20.00	Per Statement
Account Monitoring Fee (if monitoring services requested)	\$500.00	Per Month
Account Reconciliation/Research	\$50.00	Per Hour
ATM Withdrawal/Inquiry/Transfer (Foreign ATM Transaction)	\$2.50	Per Transaction
ATM/Debit Card International Service Fee	3%	Of the U.S. Dollar amount of transaction
Cashier's Check	\$11.00	Per Check
Check Image Fee	\$2.00	Per Month
Checkbook / Deposit Ticket Orders	At Catalog Prices	
Deposit Correction	\$3.50	Per Occurrence
Depository Transfer Checks (electronic)	\$8.00	Each
Deposited or Cashed Item Returned Fee	\$15.00	Each
Excess Activity Fee ³	\$12.00	Per Occurrence
Extended Overdraft Fee ⁴ (per business day after 3 rd consecutive business day of overdraft)	\$6.00	Per Day
Invoiced Accounts	\$80.00	Per Month
Legal Process Fee (Child Support, Garnishments, Levy, Liens, and Writs)	\$150.00	Each
Money Order	\$5.00	Each
Money Service Business (only applicable to money service businesses)	\$650.00	Per Month
Night Deposit Bag	\$30.00	Per Bag
NSF Fee ⁵ (non-sufficient funds) (per returned item)	\$39.00	Per Item
Out of cycle Statement (includes Reset and Snapshot statements)	\$5.00	Per Order
Overdraft Fee ⁵ (per item paid)	\$39.00	Per Item
Special Account Instructions	\$25.00	Per Month
Statements – Additional	\$10.00	Each
Statements (Paper Statement)	\$10.00	Each
Stop Payment	\$36.00	Per Order

BRANCH COIN AND CURRENCY PROCESSING

Branch Deposited Loose Coin & Currency	\$0.26	Per \$100
Branch Furnished Currency – Fed Std Strap	\$0.62	Per strap
Branch Furnished Coin – Rolled	\$0.25	Per roll

WIRE TRANSFER SERVICES

Domestic/International Incoming (USD)	\$15.00	Per Wire
Domestic Outgoing (USD)	\$40.00	Per Wire
Domestic Outgoing via Online Initiation	\$15.00	Per Wire
International Incoming	\$20.00	Per Wire

ALL FEES ARE SUBJECT TO CHANGE AT ANY TIME. Cash Management Fees are disclosed at the time of enrollment into Cash Management services.

¹ The prices listed for Corporate Analyzed Checking are also applicable to Fulton Collateral Checking Account ²This fee is charged monthly and is based on the average ledger balance in your account during the month. The fee is subject to change by bank at any time without notice. ³Note: Transfers and withdrawals from money market and savings accounts to another accounts 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 are limited to twelve (12) per calendar month or statement cycle (or similar period) of at least four weeks. ⁴Fee assessed on overdrawn balances including overdrafts created by the assessment of a service fee. ⁵Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means as applicable. In addition to this charge, the bank reserves the right to assess interest on uncollected balances based on the Bank's Prime Interest Rate, plus three percent (3%). Rev. 02.01.2026

Member FDIC

Fulton Bank

Government Banking Service Fee Disclosure

Effective February 1, 2026

ACCOUNT ACTIVITY FEES

Government Banking Analyzed Checking

Account Maintenance Fee (monthly)	\$30.00	Per Account
Transaction Fees		
Deposit Tickets	\$1.12	Per Deposit
Checks Paid	\$0.26	Per Item
Checks Deposited	\$0.24	Per Item
ACH Debits/Credit	\$0.25	Per Item
Deposit Balance Fee ¹	\$0.165	Per \$1,000
Earnings Credit may offset fees		

Government Banking Interest Checking

Account Maintenance Fee (monthly)	\$30.00	Per Account
Transaction Fees		
Deposit Tickets	\$1.12	Per Deposit
Checks Paid	\$0.26	Per Item
Checks Deposited	\$0.24	Per Item
ACH Debits/Credit	\$0.25	Per Item
Deposit Balance Fee ¹	\$0.165	Per \$1,000
Interest Paid on all balances		

Government Banking Hybrid Checking

Account Maintenance Fee (monthly)	\$30.00	Per Account
Transaction Fees		
Deposit Tickets	\$1.12	Per Deposit
Checks Paid	\$0.26	Per Item
Checks Deposited	\$0.24	Per Item
ACH Debits/Credit	\$0.25	Per Item
Deposit Balance Fee ¹	\$0.165	Per \$1,000
Earnings Credit may offset fees, Interest paid on excess balances		

Government Banking Checking I

Monthly Average Collected Balance Required	\$1,000.00	
Account Maintenance Fee (if balance falls below required minimum balance)	\$10.00	Per Month
Excessive Items ² (applies for each item that is in excess of 100 during that month)	\$1.00	Per Item
Branch Deposited Loose Coin & Currency (applies to deposits in excess of \$5,000 during any calendar month.)	\$0.25	Per \$100

Government Banking Checking II

Monthly Average Collected Balance Required	\$25,000.00	
Account Maintenance Fee (if balance falls below required minimum balance)	\$25.00	Per Month
Excessive Items ² (applies for each item that is in excess of 250 during that month)	\$1.00	Per Item
Branch Deposited Loose Coin & Currency (applies to deposits in excess of \$5,000 during any calendar month.)	\$0.25	Per \$100

Government Banking Money Market Account

Minimum Balance Requirement	\$1,000.00	
Account Maintenance Fee (if account falls below required minimum balance)	\$20.00	Per Month
Transaction Fees		
ACH Debits/Credit	\$0.21	Per Item

Government Interest Money Market Accounts (GIMMA)

Minimum Balance Requirement	\$100,000.00	
Account Maintenance Fee (if account falls below required minimum balance)	\$25.00	Per Month

Government Escrow Master

Minimum Balance Requirement	None	
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STANDARD ACCOUNT FEES

Account Analysis Paper Statement	\$15.00	Per Statement
Account Monitoring Fee (if monitoring services requested)	\$500.00	Per Month
Account Reconciliation/Research	\$50.00	Per Hour
ATM Withdrawal/Inquiry/Transfer (Foreign ATM Transaction)	\$2.50	Per Transaction
ATM/Debit Card International Service Fee	3%	Of the U.S. Dollar amount of transaction
Cashier's Check	\$11.00	Per Check
Check Image Fee	\$2.00	Per Month
Checkbook / Deposit Ticket Orders	At Catalog Prices	
Deposit Correction	\$3.50	Per Occurrence
Depository Transfer Checks (electronic)	\$6.00	Each
Deposited or Cashed Item Returned Fee	\$16.00	Each
Excess Activity Fee ³	\$12.00	Per Occurrence
Extended Overdraft Fee ⁴ (per business day after 3 rd consecutive business day of overdraft)	\$6.00	Per Day
Invoiced Accounts	\$55.00	Per Month
Legal Process Fee (Child Support, Garnishments, Levy, Liens, and Writs)	\$150.00	Each
Money Order	\$5.00	Each
Money Service Business (only applicable to money service businesses)	\$650.00	Per Month
Night Deposit Bag	\$30.00	Per Bag
NSF Fee ⁵ (non-sufficient funds) (per returned item)	\$39.00	Per Item
Out of cycle Statement (includes Reset and Snapshot statements)	\$5.00	Per Order
Overdraft Fee ⁵ (per item paid)	\$39.00	Per Item
Special Account Instructions	\$25.00	Per Month
Statements – Additional	\$10.00	Each
Statements (Paper Statement)	\$10.00	Each
Stop Payment	\$36.00	Per Order
BRANCH COIN AND CURRENCY PROCESSING		
Branch Deposited Loose Coin & Currency	\$0.25	Per \$100
Branch Furnished Currency – Fed Std Strap	\$0.59	Per strap
Branch Furnished Coin – Rolled	\$0.20	Per roll
WIRE TRANSFER SERVICES		
Domestic/International Incoming (USD)	\$15.00	Per Wire
Domestic Outgoing (USD)	\$40.00	Per Wire
Domestic Outgoing via Online Initiation	\$15.00	Per Wire
International Incoming	\$20.00	Per Wire

ALL FEES ARE SUBJECT TO CHANGE AT ANY TIME. Cash Management Fees are disclosed at the time of enrollment into Cash Management services.

¹ This fee is charged monthly and is based on the average ledger balance in your account during the month. The fee is subject to change by bank at any time without notice. ² Items include checks paid, deposit items, deposit tickets, and ACH debits and credits. ³ Note: Fulton Bank limits transfers and withdrawals for 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 to twelve (12) per calendar month or statement cycle (or similar period) of at least four weeks. ⁴ Fee assessed on overdrawn balances including overdrafts created by the assessment of a service fee. ⁵ Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means as applicable. In addition to this charge, the bank reserves the right to assess interest on uncollected balances based on Bank's Prime Interest Rate, plus three percent (3%). Rev. 02.01.2026

Member FDIC



INTERNATIONAL SERVICES FEE SCHEDULE

FOR COMMERCIAL ONLY

Effective July 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 (plus foreign bank fees)	\$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 (plus foreign bank fee)	\$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***	
(Collection Fee: \$40, Postage: actual charge)	
Tracer Fee (1 st tracer no charge); each add'I	\$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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POSTAGE

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

STANDBY LETTERS OF CREDIT

Issuance Fee	\$200.00
Amendment Fee	\$100.00
Commission	

Annually..... 2.0% - 3.0% (minimum) per annum — Annual minimum of \$500.00

Quarterly.....2.0% - 3.0% (minimum) per annum — Quarterly minimum of \$150.00

Draw fee	\$200.00
Discrepancy Fee (per set of documents)	\$100.00

S.W.I.F.T. fee	\$75.00
Assignment of Proceeds / Transfer Fee	1/4% flat or min \$250.00
Automatic Renewable Fee	\$100.00
Special Handling Fee (Discretionary)	\$150.00
Advising Fee.....	\$100.00
Per Invoice Fee (Non DDA Transactions)	\$25.00
Non-Renewal Notice sent to Beneficiary	\$100.00
ACH of Non-FFC Deposit Accounts	\$5.00
Confirmation Fee.....	By Arrangement — Min \$350.00

Interest on loans created by drawings to be negotiated prior to issuance of Letter of Credit

*All Fees due up front for all Standby Letters of Credit

*All Letters of Credit are charged for a full quarter, even if they are only outstanding/valid for a portion thereof.

*All Letters of Credit fees will be charged to your account.

IMPORT LETTERS OF CREDIT

Issuance Fee	\$100.00
Amendment Fee	\$85.00
Payment Fee	As Arranged with a min. of 1/4% flat or min \$125.00
Discrepancy Fee (per set of documents)	\$100.00
Cancellation / Unutilized Credit Fee	\$150.00
Steamship Guarantee / Air Release	1/4% flat or min \$200.00
Transfer Fee	As Arranged with a min. of 1/4% flat or min \$250.00
Special Handling Fee (Discretionary)	\$150.00
S.W.I.F.T	\$75.00
Acceptance Fee.....	1 1/2% per annum or Min. \$150.00
Discount Fee.....	As Arranged or Min. \$150.00

*All applicable fees will be charged upon issuance of Import L/C.

EXPORT LETTERS OF CREDIT

Advising Fee.....	\$100.00
Confirmation Fee.....	As Arranged or Min \$150.00
Amendment Fee .	\$85.00
Payment Fee	1/4 of 1% or Min \$150.00
Assignment of Proceeds	\$200.00
Transfer Fee.....	As Arranged with a min. of 1/4% flat or min. \$250.00
Acceptance / Confirmation Deferred Payment Rate.....	1.5% per Annum with a min. \$150.00
Discount Fee.....	As Arranged or Min \$150.00
Discrepancy / Documents on Approval	\$100.00
Special Handling Fee (Discretionary)	\$150.00
Pre-Examination	\$100.00

*All applicable fees will be charged when advised/confirmed. In addition to the above, all Letters of Credit are subject to any correspondent bank charges or other out of pocket expenses.

IMPORT / EXPORT COLLECTIONS

Regular (Fulton prepares and sends)	\$150.00
Amendment Fee	\$50.00
Tracer Fee (1st tracer free; each additional)	\$15.00
Export Collection Payment Wire	\$25.00
Import Collection Payment Wire	\$45.00
Steamship Guarantee / Air Release	1/4% Flat with Min \$200.00

POSTAGE

Courier Fee — Domestic.....	\$25 Min. or rounded up to the next \$5.00
Courier Fee — International.....	\$50 Min. or rounded up to the next \$5.00

WIRE FEES — OUTGOING

Domestic	\$30.00
International	