

## 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 25<sup>1</sup>
- 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<sup>2</sup>
- Online banking - convenient access to your accounts, 24/7
- Earn a competitive interest rate
- 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

### MONEY MARKET ACCOUNT

#### Platinum Money Market

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

Account features include:

- \$2,500 minimum daily balance requirement to avoid a \$15 monthly maintenance fee
- \$1,000 minimum daily balance to earn interest
- Tiered account. Contact us to find out our current interest rates.
  - Tier one: \$1,000 - \$9,999
  - Tier two: \$9,999.01 - \$24,999
  - Tier three: \$24,999.01 - \$49,999
  - Tier four: \$49,999.01 - \$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
- Eligible for a 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\* (Investment accounts are not FDIC insured; no bank guarantee; may lose value) balance<sup>3</sup> 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\*.

- 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.

Eligible for a 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\* (Investment accounts are not FDIC insured; no bank guarantee; may lose value) balance<sup>3</sup>: 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\*.

### 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 PAY

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 Connect<sup>4</sup> and Web Connect to connect to your finances using Quicken<sup>®</sup> and QuickBooks<sup>®</sup>
- Place stop payments
- and MUCH MORE!

## MOBILE AND TABLET BANKING<sup>5</sup>


View accounts, pay bills, transfer funds, deposit checks<sup>6</sup> and find branches and ATMs with your mobile phone or tablet, anytime, anywhere.

Choose from our available channels:

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



## CONTACTLESS VISA<sup>®</sup> 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.<sup>7</sup> For more information on Rewards, log in to online or mobile banking and click on Rewards or call 1.800.924.1807.

## REWARDS CREDIT CARD<sup>8</sup>

A rewarding way to make everyday purchases! Our Visa<sup>®</sup> Rewards card lets you earn points for every dollar you spend. Points can be redeemed for cash back,<sup>9</sup> 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 **800.FULTON.4** (800.385.8664) or visit our website at [fultonbank.com](http://fultonbank.com).

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

Deposit and credit products are offered by Fulton Bank. Terms and conditions subject to change. Minimum age to open account is 18 unless noted otherwise. These accounts are subject to other account related fees, including Overdraft Fees. Fulton may charge a foreign ATM transaction fee each time you request a balance inquiry, withdrawal or transfer at a foreign (non-Fulton Bank) ATM. Total foreign transaction fees may depend on other banks' additional charges for using their ATMs.

<sup>1</sup>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. <sup>2</sup>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. ATM cards cannot be issued on UTMA or Guardian accounts. Adult signer required for an ATM card to be issued for an account where the primary owner is under age 18. <sup>3</sup>A Relationship Banking, Premier Relationship Banking or Private Bank Checking is required to be eligible for the Preferred Pricing rate bonus. 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 (Investment accounts are not FDIC insured; no bank guarantee; may lose value). 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 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. IntraFi<sup>SM</sup> Network Deposits<sup>SM</sup> - CD or Money Market Account Option not eligible for Preferred Pricing rate bonus. <sup>4</sup>A direct connect fee (for Quicken and QuickBooks access) will apply if you use this service. <sup>5</sup>Message and data rates may apply. <sup>6</sup>You must first enroll in Online Banking and download the Mobile and Tablet Banking apps. This feature is not available with Text/SMS Banking or Mobile Web 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>. <sup>7</sup>Credit 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](http://www.MyRelationshipRewards.com) for more information. <sup>8</sup>Subject to credit approval. The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc. <sup>9</sup>Reward 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.

Apple, iPad and iPhone are trademarks of Apple Inc., registered in the United States and other countries. Money Management is a trademark of NCR Corporation. Quicken and QuickBooks are trademarks of Intuit Inc., registered in the United States and other countries. Android is a trademark of Google LLC. The Contactless Symbol is a trademark owned by and used with permission of EMVCo, LLC. Fulton Bank is not affiliated with Visa, Apple Inc., Intuit Inc., NCR Corporation, Google LLC, or EMVCo, LLC.

\*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.