



Member FDIC

### A Brief Guide to Your Statement Savings Account

Our Statement Savings account offers a range of features and benefits. Below you can find common savings related information on processing, fees and account options. For a complete list of account terms, fees, and policies refer to the Funds Availability Policy, Important Information About Your Consumer Deposit Account, Important Consumer Overdraft Information, Consumer Service Fee Disclosure and Rules and Regulations for Deposit Accounts disclosures that you received at account opening.

<b>Account Opening and Usage</b>	Minimum Deposit Required to Open Account - in Financial Center - Online	\$0 \$25	There is no minimum deposit required to open an account, unless the account is opened online.
	Special Requirements		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.
	Monthly Maintenance Fee	\$6.00	\$100.00 minimum daily balance is required to avoid the imposition of a fee. The monthly maintenance fee is waived if primary account owner is under age 25*
	Interest Bearing	Yes	
	ATM Fees	\$0 \$2.50	For using Fulton Bank ATMs <b>For each withdrawal, balance inquiry or transfer at foreign (non-Fulton Bank) ATMs.</b> If primary account owner is under age 25, 1st 4 transactions (up to \$10) rebated on the last day of each statement cycle.** <b>Total foreign transaction fees may depend on other banks' additional charges for using their ATMs.</b>
<p>*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. **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. 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.</p>			
<b>Overdraft Fees and Options</b>	Our Deposit Account Transfer Overdraft Protection Plan would automatically transfer available funds to cover overdrafts in your account. You must enroll if you want to use this service. Sweep transfer fees will apply. NOTE: Transfers from a savings/money market account count towards the Bank limit of twelve transfers/withdrawals per monthly statement cycle. If the limit is exceeded, an Excess Activity Fee will apply. If the limit is exceeded on more than an occasional basis, your savings/money market account will be converted to a checking account.		
	Overdraft (OD) Fee***	\$32	For each overdraft item paid
	Sweep Transfer Fee – From: • Deposit account	\$12	Charged each day there is a transfer from another account to cover one or more overdrafts in a linked deposit account. A single \$12.00 Sweep Transfer Fee will be charged to your overdrawn deposit account any business day there is a transfer to such account under an Overdraft Protection Plan.
	Excess Activity Fee	\$12	For each transfer/withdrawal from your savings account if you exceed the limit of twelve transfers/withdrawals per calendar month or statement cycle (or similar period) of at least four weeks.
<p>***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.</p>			

<b>Processing Policies</b>	Funds Availability (Please see the full Funds Availability Policy for more information)	<ul style="list-style-type: none"> <li>· Cash deposits, electronic deposits and the first \$100 of a day's deposits of checks are available the same business day we receive the deposit.</li> <li>· In general, funds from checks deposited to your account are available on the first business day after the day we receive the deposit. In some cases, we will not make all funds from checks deposited available the next business day, however, the first \$275 of your deposits will be available.</li> <li>· Funds from deposits (cash or checks) made at an ATM we do not own or operate will be available no later than the 5th business day after the business day of your deposit.</li> </ul>
	Processing Order for Deposits and Withdrawals	<p>Real time transactions (such as ATM, Point of Sale and online banking transfers) are processed when they occur. At the end of the business day, we process in the following order:</p> <ol style="list-style-type: none"> <li>1. Add deposits and other credits to your account.</li> <li>2. Subtract withdrawals and other payment items that debit your account.</li> </ol> <p>Currently, we first process ATM &amp; debit card transactions, then withdrawals cashed or deposited at our financial centers, then ACH transactions, then bank fees and charges.</p> <p>We reserve the right to change the processing order at any time without notice.</p>

<b>Other Service Fees</b>	Cashier's Check Fee	\$11	
	Money Order Fee	\$5	
	Stop Payment Fee	\$35	For each stop payment placed on an ACH item.
	Visa Debit/ATM Card Replacement Fee	\$5	For standard delivery
	Wire Transfer Incoming (domestic/international)	\$15	For each wire transfer (USD)
Wire Transfer Outgoing (domestic)	\$30	For each wire transfer (USD)	

For inquiries, please contact us at 800-385-8664 or at <a href="http://www.fultonbank.com">www.fultonbank.com</a>
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**Effective 01/05/2026**