WORKPLACE BANKING

BETTER BANKING AT WORK

Imagine having access to a special package of discounted banking products and services usually unavailable to the general public, including a full range of financial wellness workshops and information. As an employee who is part of our Workplace Banking program, you're already eligible. Let's bank better, together.

Mortgage Discount.[1] ¼% mortgage loan settlement credit combined with a competitive rate. Up to $1,000 will be deducted from overall settlement charges at closing.

Team Advantage Banking. You're eligible for a no minimum balance checking account.[2]

- Interest paid on a minimum daily balance of $1,000 or more
- Five, no-fee ATM transactions per statement cycle at non-Fulton Bank ATMs (Other banks may charge you a fee for using their ATMs)
- One order of specialty checks or 50% discount for personal checks per year (Must be ordered through bank vendor. Up to $35 value)
- No rental fee for the first year for our smallest-size safe deposit box or no rental fee for the first six months on large-size safe deposit boxes[3] (Where available)
- Minimum age to open this account is 18

Online Banking and Online Bill Pay.[4] Access to your accounts, electronic statements, and personal financial management tools. Plus, it's a great way to pay bills from one secure location.

Mobile Banking. View accounts, pay bills, transfer funds, deposit checks,[5] and find branches and ATMs with a mobile phone – anytime, anywhere.

Greater financial control. Money Management™ is a great way to view your entire financial picture from one central location! Zelle® is a fast, safe, and easy way to send money directly between almost any consumer bank account in the U.S.

Contactless Visa® Debit Card. The debit card that you will receive that gives you access to your new checking 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.[6] For more information on Rewards, log in to online or mobile banking and click on Rewards or call 1.800.924.1807.

Rewards Credit Cards.[7] Our Contactless Visa® Credit cards allow you to earn points for every dollar spent on eligible purchases. Points can be redeemed for cash back,[8] brand-name merchandise, gift cards, or travel.

Health Savings Account (HSA). A Health Savings Account can help you save money for many out-of-pocket medical expenses, like doctor visits and prescriptions. This tax-advantaged account is designated for people with qualified high-deductible health plans (HDHPs).[9] $24 annual fee waived. Investment option available.

Personal financial check-up
Access to a qualified financial advisor to provide a comprehensive analysis of your current financial situation, discuss your objectives as well as review your 401(k) and other investment choices to compare with your unique financial goals.[10]

Take control of your financial future.

We make it easy to access financial wellness workshops, white papers, and information. Topics are offered on a wide range of subjects and available at no cost to you. Areas include:

1. Financial Confidence During Uncertain Times
2. Creating and Sustaining Financial Wellness (Series)
   - Budgeting and savings
   - Credit and borrowing
   - Understanding your credit report–Why is it important?
   - Identity Theft–Know how to protect yourself
   - Retirement–Can I outlive my money?
3. Preparing for Home Ownership–Home Buying

Ask us how you can take advantage of all the benefits Workplace Banking can offer you.

For more information or to get started, visit **www.fultonbank.com/JoinWorkplaceBanking** or talk to a customer service representative by calling 1.800.FULTON.4.

For more information on how workplace banking can help you, contact me.

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Fulton Bank

EQUAL HOUSING LENDER

Fulton Bank, N.A. Member FDIC. Deposit and credit products are offered by Fulton Bank. For Mobile Banking and/or QR Codes, message and data rates may apply. [1]Loans are subject to credit approval. [2]Terms and conditions subject to change. This account is subject to other account-related fees, including non-sufficient funds or standard overdraft fees. [3]Safe deposit box contents are not insured by the bank nor the FDIC. [4]You must first register for Bill Pay through our eligible channels. [5]You must first enroll in our Online Banking or download our Mobile or Tablet Banking apps. This feature is not available with Text/SMS Banking. Deposits are subject to verification and are not available for immediate withdrawal. Daily and monthly mobile deposit limits may apply. [6]Credit transactions using either your physical card (non-pin based), 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. [7]Subject to credit approval. The Elan Rewards Program is subject to change. Rewards are earned on eligible Net Purchases. Net Purchases are purchases minus credits and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers and Convenience Checks. Upon approval, see your Cardmember Agreement for details. You may not redeem Points, and you will immediately lose all of your Points, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death). Points expire five years from the end of the quarter in which they are earned. The creditor and issuer of these cards is Elan Financial Services, pursuant to separate license from Visa U.S.A. Inc. [8]Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, within seven business days, or as a statement credit to your credit card account within one to two billing cycles. [9]Consult a tax advisor. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license The Contactless Symbol is a trademark owned by and used with permission of EMVCo, LLC." Fulton Bank is not affiliated with Visa, Elan Financial Services, Early Warning Services or EMVCo. [10]Fulton Financial Advisors operates through Fulton Bank, N.A. and is headquartered at One Penn Square, Lancaster, PA 17602.

Securities and Insurance Products:
▪ Not FDIC-Insured ▪ Not Insured by any Federal Government Agency ▪ No Financial Institution Guarantees ▪ Subject to Risk ▪ May Lose Value ▪ Not a Deposit