

FULTON FINANCIAL

CORPORATION

Here are some things you should know about the safety and soundness of Fulton Financial Corporation's affiliate banks.

- We are regularly and thoroughly examined by state and/or federal regulators who focus on institutional performance, soundness, risk management and capital adequacy. All of the banks within Fulton Financial Corporation meet the regulators' definition of being "well-capitalized".
- We are evaluated by three government-approved credit ratings agencies, and up-to-date credit ratings for our company are available in the Investor Relations section of our website at www.fult.com.

There are quite a number of companies that provide credit ratings on publicly held companies. As an investor or depositor, when evaluating a bank's safety and soundness, it is important that the ratings you review are issued by a Nationally Recognized Statistical Rating Organization such as those listed on our website. The Nationally Recognized Statistical Rating Organization seeks and receives access to non-public information about our company and has candid conversations with our senior management team prior to issuing a rating on our company. Any other type of ratings agency relies solely on publicly filed information, which is not as complete to formulate their ratings.

- Deposits in our banks are insured by the FDIC for up to \$250,000 per depositor per insured bank (through December 31, 2013) and up to \$250,000 per depositor per insured bank for retirement accounts. In cases where a family's accounts are registered in a variety of different ownership categories (such as individual ownership and joint ownership), each of these accounts can be insured for up to \$250,000, making it possible to have significantly more than \$250,000 on deposit at one bank and still be covered by FDIC insurance. This is explained in greater detail on the FDIC website at <http://www.fdic.gov/edie/>
- Our company is conservatively managed and has withstood the peaks and valleys of the nation's economy for more than a century. We have served and will continue to serve our customers and communities in good times and in challenging times like these.
- We are able to accommodate our customers seeking to spread their deposit balances to qualify for additional FDIC insurance by opening additional certificates of deposit for them (totaling up to \$2 million or more) within our family of eight affiliate banks – we have done this for many years.

If you have specific questions about your accounts, please contact your local branch manager.

Fulton Financial Corporation Affiliate Banks:

Fulton Bank Swineford National Bank Lafayette Ambassador Bank
FNB Bank, N.A. Delaware National Bank The Bank
Skylands Community Bank The Columbia Bank