

# PERSONAL CHECKING ACCOUNTS

At Fulton Bank, we offer checking accounts designed to fit your lifestyle and to meet your specific financial needs.

## SIMPLY CHECKING<sup>1</sup>

Perfect for customers who want to eliminate account maintenance fees and maintain lower account balances.

Account features include:

- NO minimum daily balance requirement
- NO monthly maintenance fee
- Online banking – convenient access to your accounts, 24/7
- Online bill pay – an easy and quick way to pay bills from one secure location
- Deposit checks using your smartphone or tablet
- Contactless Visa® Rewards Debit Card
- Up to four foreign (non-Fulton Bank) ATM fees (maximum \$10) rebated on the last day of each monthly statement cycle if the primary account owner is age 18-24.<sup>2</sup> (Other banks may charge you a fee for using their ATMs).
- Qualifies as New Jersey Consumer Checking Account

## XPRESS ACCOUNT



A checkless checking account designed for customers who are looking for a primarily digital banking account paired with a debit card that lets you pay securely.

Account features include:

- No check writing privileges on this account. Payments and transfers from the account can be made by ACH transfer, debit card, online or mobile banking bill pay, wire transfer or Zelle® along with withdrawals at an ATM or financial center<sup>3</sup>
- No overdraft fees
- \$4.95 monthly maintenance fee
- The monthly maintenance fee is waived if the primary account owner is age 13 -24<sup>4</sup>
- Contactless Visa® Rewards Debit Card
- Up to four foreign (non-Fulton Bank) ATM fees (maximum \$10) rebated on the last day of each monthly statement cycle if the primary account owner is age 13-24.<sup>2</sup> (Other banks may charge you a fee for using their ATMs)
- Online banking – convenient access to your accounts, 24/7
- Online bill pay – an easy and quick way to pay bills from one secure location
- Deposit checks using your smartphone or tablet
- Overdraft Protection is not available
- 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 a Guardian or Trust account is 18.

## INTEREST CHECKING<sup>1</sup>

Enjoy all the conveniences of a checking account and earn a competitive interest rate. Plus, a package of Prime Life Benefits if at least one account owner is age 50 or older.

Account features include:

- \$1,000 minimum daily balance required to avoid \$10 monthly maintenance fee
- The monthly maintenance fee is waived with total ACH direct deposit(s) of \$1,000 or more into the account each monthly statement cycle. An ACH direct deposit does not include transfers and deposits made through various channels, including ATM, financial center network, mail, mobile banking, online banking or telephone banking
- \$1,000 minimum daily balance to earn interest

## INTEREST CHECKING...CONTINUED

- Tiered account. Contact us to find out our current interest rates.
  - Tier one: \$1,000 - \$4,999
  - Tier two: \$4,999.01 - \$9,999
  - Tier three: \$9,999.01 or more
- Online banking – convenient access to your accounts, 24/7
- Online bill pay – an easy and quick way to pay bills from one secure location
- Deposit checks using your smartphone or tablet
- Contactless Visa® Rewards Debit Card

Receive these Prime Life Benefits if at least one account owner is age 50 or older:<sup>5</sup>

- Waiver of the monthly maintenance fee
- Unlimited ATM transactions at non-Fulton Bank ATMs (Other banks may charge you a fee for using their ATM)
- 50% off any standard personal checks per year (Must be ordered through bank vendor)
- 50% safe deposit box discount per year on rental fee - contents are not insured by the Bank nor the FDIC.

## RELATIONSHIP BANKING<sup>1</sup>

If you want more out of your checking account relationship, this interest-bearing account is perfect.

Account features include:

- \$20 monthly maintenance fee that can be waived two ways:
  - \$5,000 minimum daily balance and one customer-initiated transaction<sup>6</sup> posted each statement cycle OR
  - \$25,000 combined deposit and investment\* balance for primary or secondary account owner on the last day of the statement cycle<sup>7</sup> and one customer-initiated transaction<sup>6</sup> posted each statement cycle
- \$1,000 minimum daily balance to earn interest
- Tiered account. Contact us to find out our current interest rates.
  - Tier one: \$1,000 - \$4,999
  - Tier two: \$4,999.01 - \$9,999
  - Tier three: \$9,999.01 - \$24,999
  - Tier four: \$24,999.01 or more
- Contactless Visa® Relationship Banking Debit Card - with higher daily purchase and ATM withdrawal limits
- Unlimited ATM transactions at non-Fulton Bank ATMs (Other banks may charge you a fee for using their ATMs)
- Up to \$10 rebate on the last day of each statement cycle for ATM surcharge fees charged by a non-Fulton Bank ATM owner in the U.S.<sup>8</sup>
- No fees for Cashier Checks or Overdraft Protection Sweep Transfers
- Mortgage loan discount - may qualify for a closing cost credit or an interest rate discount on your next mortgage.
- Online banking – convenient access to your accounts, 24/7
- Online bill pay – an easy and quick way to pay bills from one secure location
- Deposit checks using your smartphone or tablet - with higher mobile deposit limits
- 50% off any standard personal checks per year (Must be ordered through bank vendor)
- 50% safe deposit box discount per year on rental fee - contents are not insured by the bank nor the FDIC.
- Eligible for tiered-rate bonus<sup>9</sup> on Money Markets, Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs) when primary or secondary owner of the Relationship Banking checking account has a combined deposit and investment\* balance of at least \$25,000.
- Annual financial plan with a financial advisor at no cost

## PREMIER RELATIONSHIP BANKING<sup>1</sup>

The more you have in combined balances, the more benefits you'll receive.

Account features include:

- \$250,000 combined deposit and investment\* balance for primary or secondary account owner on the last day of the statement cycle<sup>7</sup> and one customer-initiated transaction<sup>6</sup> posted each statement cycle to waive \$30 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 - \$4,999
  - Tier two: \$4,999.01 - \$9,999
  - Tier three: \$9,999.01 - \$24,999
  - Tier four: \$24,999.01 - \$99,999
  - Tier five: \$99,999.01 or more
- Contactless Visa<sup>®</sup> Relationship Banking Debit Card – with higher daily purchase and ATM withdrawal limits
- Unlimited ATM transactions at non-Fulton Bank ATMs (Other banks may charge you a fee for using their ATMs)
- Up to \$10 rebate on the last day of each statement cycle for ATM surcharge fees charged by a non-Fulton Bank ATM owner in the U.S.<sup>8</sup>
- No fees for Cashier Checks, Incoming Domestic Wire Transfers Overdraft Protection Sweep Transfers and Stop Payments (excludes Zelle<sup>®</sup> stop payments)
- No annual fee for Health Savings Account
- Mortgage loan discount - may qualify for a closing cost credit or an interest rate discount on your next mortgage.
- Online banking – convenient access to your accounts, 24/7
- Online bill pay – an easy and quick way to pay bills from one secure location
- Deposit checks using your smartphone or tablet - with higher mobile deposit limits
- 50% off any standard personal checks per year (Must be ordered through bank vendor)
- 50% safe deposit box discount per year on rental fee - contents are not insured by the bank nor the FDIC.
- Eligible for tiered-rate bonus<sup>9</sup> on Money Markets, Certificates of Deposit (CDs) and Individual Retirement Accounts (IRAs)<sup>9</sup> when primary or secondary owner of the Premier Relationship Banking checking account has a combined deposit and investment\* balance of at least \$25,000.
- Annual financial plan with a financial advisor at no cost

## REPRESENTATIVE PAYEE CHECKING

Contact your local financial center for more details and to see if you are eligible.

## Personal Checking at a Glance...

	Minimum Balance to Avoid a Monthly Fee	Monthly Maintenance Fee	Interest Paid	Min. Daily Balance to earn interest	Check Writing
Xpress Account	N/A	<b>\$4.95</b> <i>Waived when primary owner age 13-24</i>	No	N/A	No
Simply Checking	<b>\$0</b>	<b>\$0</b>	No	N/A	Yes
Interest Checking	<b>\$1,000 daily</b>	<b>\$10</b> <i>Waived with \$1,000 total ACH Direct Deposit(s) or Age 50+</i>	Yes	<b>\$1,000</b>	Yes
Relationship Banking	<b>\$5,000 daily</b> <i>and one customer-initiated transaction posted each statement cycle</i> <b>OR \$25,000</b> <i>combined deposit and investment* balance for the primary or secondary account owner on the last day of the statement cycle and one customer-initiated transaction posted each statement cycle</i>	<b>\$20</b>	Yes	<b>\$1,000</b>	Yes
Premier Relationship Banking	<b>\$250,000</b> <i>combined deposit and investment* balance for the primary or secondary account owner on the last day of the statement cycle and one customer-initiated transaction posted each statement cycle</i>	<b>\$30</b>	Yes	<b>\$1,000</b>	Yes

## 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 Fulton Bank's Online Banking with Bill Pay service, you can:

- Check account balances
- Review transaction history
- View images of your presented checks and deposit tickets
- Transfer funds between Fulton Bank 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>10</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>11</sup>

View accounts, pay bills, transfer funds, deposit checks<sup>12</sup> and find financial centers and ATMs with your mobile phone or tablet, anytime, anywhere.

Choose from our available channels:

- Apple® iPhone® and iPad®
- Android™ Phone and Android™ Tablet
- Text/SMS Banking

Log into Online banking or download our mobile app to get started.

## CONTACTLESS VISA® DEBIT CARD

The debit card that you will receive to access 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.<sup>13</sup> Relationship Banking and Premier Relationship Banking debit cards come with higher purchase and withdrawal limits. 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<sup>14</sup>

A rewarding way to make everyday purchases! Our Visa® Rewards cards let you earn points for every dollar you spend. Points can be redeemed for cash back,<sup>15</sup> merchandise, gift cards, or travel.

## SEND MONEY WITH ZELLE®

Moving your money should be fast, right? We think so too. That's why we partnered with Zelle to make sending money to trusted friends and family within online and mobile banking fast, safe, and easy.

## 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 1.800.FULTON.4 (1.800.385.8664) or visit our website at [fultonbank.com](http://fultonbank.com). For additional information specific to each of these accounts, please request a copy of our disclosure entitled Important Information About Your Consumer Deposit Accounts and our Consumer Service Fee Disclosure.

**Fulton Bank**  
1.800.FULTON.4 | [fultonbank.com](http://fultonbank.com)

Fulton Bank, N.A. Member FDIC. Terms and conditions subject to change. Deposit and credit products are offered by Fulton Bank. Minimum age to open account is 18 unless noted otherwise. <sup>1</sup>These accounts are subject to account-related fees, including overdraft fees. <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. Debit cards cannot be issued on Guardian accounts. Adult signer required for a debit card to be issued for an account where the primary owner is under age 18. <sup>3</sup>If a check is presented for payment, the account will be automatically converted to a Simply Checking account. Physical checks are not issued, and checks of any type, including, but not limited to, remotely created checks, remotely created payment orders or similar instruments or drafts, cannot be presented for payment from this account. (Remotely created checks and remotely created payment orders generally look like checks you would write but they do not have your signature, and remotely created payment orders may exist only as electronic images.) This limitation applies to checks of any type that may be created and presented for payment on your account by a third party, such as a merchant or other payee with whom you do business. Must be age 18 or older to use online or mobile banking bill pay and Zelle. <sup>4</sup>The waiver of the monthly maintenance 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 waiver. <sup>5</sup>A waiver of the monthly maintenance fee requires a valid birthdate on file for the account owner(s). For account owners without a birthdate (ex. estates, trusts), the monthly maintenance fee can only be waived if the minimum balance is \$1,000 or more each day during the statement cycle or with total ACH direct deposit(s) of \$1,000 or more into the account each monthly statement cycle. In addition, accounts without a birthdate on file are not eligible for the age 50+ foreign ATM fee waiver, check discount or safe deposit box discount. <sup>6</sup>A customer-initiated transaction includes a deposit, withdrawal, transfer or payment posted to the account. Does not include adjustments, fees, interest, overdraft protection transfers, rebates or refunds posted by the bank. <sup>7</sup>The combined balance of the primary or secondary owner includes the current balance on the last day of the Relationship Banking or Premier Relationship Banking statement cycle 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 to the last day of the statement cycle for eligible Fulton Financial Advisors and/or Fulton Private Bank investment accounts. IntraFi<sup>SM</sup> Network Deposits<sup>SM</sup> - CD Option and business accounts are excluded from the deposit balance. <sup>8</sup>Surcharge fees not identified within the transaction by the non-Fulton Bank ATM owner may not be reimbursed. <sup>9</sup>Employee Money Market Account and IntraFi<sup>SM</sup> Network Deposits<sup>SM</sup> - CD or Money Market Account Option not eligible for Preferred Pricing rate bonus. Promotional products may not be eligible for the rate bonus. <sup>10</sup>A direct connect fee (for Quicken and QuickBooks access) will apply if you use this service. <sup>11</sup>Message and data rates may apply. <sup>12</sup>You must first download the Mobile Banking app and enroll in Online/Mobile Banking. This feature is not available with Text/SMS Banking or Mobile Web Banking. Deposits are subject to verification and are not available for immediate withdrawal. Daily and monthly deposit limits may 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>13</sup>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](http://www.MyRelationshipRewards.com) for more information. <sup>14</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>15</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.

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\*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.