

**Fulton Bank's Response to the  
Public Comments from  
Fair Finance Watch and National Community Reinvestment Coalition**

**1. Fulton Bank's Commitment to the Community Reinvestment Act and Fair Lending Laws**

In providing first-class offerings and services to its customers and the communities in which it operates, compliance with the Community Reinvestment Act (“CRA”) and fair lending laws is of significant importance to Fulton Bank (the “Bank”). The Bank has a history of strong CRA performance. It received an overall “Outstanding” rating in the last two CRA regulatory performance evaluations. Regulators give a composite “Outstanding” CRA rating to a bank that “has an outstanding record of, and is a leader in, ascertaining and helping to meet the credit needs of its entire delineated community, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.” *See, e.g., Definitions of CRA Ratings – FEDERAL RESERVE BANK of NEW YORK; Composite Ratings Definition List | FDIC.gov.* While the Bank is pleased with its performance, it continues to examine how it can better serve its communities in furtherance of the CRA’s purpose.

Similarly, the Bank’s compliance program is designed to ensure that its lending activities are consistent with applicable fair lending laws. This focus and effort have proven effective, as the Bank has not been cited with substantive concerns about discriminatory lending practices.

After careful review, the Bank has determined that the public comment from Fair Finance Watch (“FFW”) does not present any specific fair lending concerns. The Bank reached the same conclusion after reviewing the public comment from the National Community Reinvestment Coalition, which references fair lending issues that do not involve the Bank. Nevertheless, the Bank will continue to focus on remaining compliant with such laws in its loan origination activities. Should the Bank become aware of any issues, it will address them promptly.

**2. Branch Closings and Relocations**

The Bank endeavors to provide its customers with access to everyday banking that suits their needs and lifestyles. Customers are moving toward online and digital solutions for their banking needs and relying less on branches. The Bank has responded to these trends by determining how to best allocate resources efficiently and reinvest in products and services that address customers’ needs. The Bank’s prior decision to close or relocate some branches was part of this strategy and was designed to align its services and offerings with these trends and to increase efficiency. This includes enhancing online capabilities by enabling more accounts to be opened digitally, expanding mobile app offerings, and introducing customer service chat functionality.

The Bank will regularly monitor industry trends and consumer behavior and feedback to determine how it can provide the products and services its customers need and maintain efficient operations.

### **3. Consumer Comments**

The branch closings and relocations reflect the Bank's commitment to addressing customers' needs and comments so it can provide them with the highest quality products, services, and customer experience. That is why the Bank welcomes all constructive feedback – positive and not-so-positive. It helps the Bank understand customers' observations and concerns, and where it can improve.

The consumer comments contained in the FFW public comment are among the many types of comments that are posted or received by the Bank. As with all such comments, we review them and make every effort to respond appropriately.

## **Public Comment**

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**Subject:** FW: Early Opposition to the proposal by Fulton Financial to acquire Blue Foundry Bancorp

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**From:** lee <[lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org)>  
**Sent:** Monday, December 08, 2025 8:31 PM  
**To:** Office-of-the-Secretary <[office-of-the-secretary@frb.gov](mailto:office-of-the-secretary@frb.gov)>  
**Cc:** InnerCity Press <[matthew.lee@innercitypress.com](mailto:matthew.lee@innercitypress.com)>  
**Subject:** Early Opposition to the proposal by Fulton Financial to acquire Blue Foundry Bancorp

NONCONFIDENTIAL // EXTERNAL

December 8, 2025

Via E-mail to Office-of-the-Secretary [at] [frb.gov](mailto:frb.gov)

Board of Governors of the Federal Reserve System  
Attn: Chair Powell, Secretary Misback  
20th Street and Constitution Avenue, N.W.  
Washington, DC 20551

Re: Early Opposition to the proposal by Fulton Financial to acquire Blue Foundry Bancorp

Dear Chairman Powell, Secretary Misback:

This concerns the proposal by Fulton Financial to acquire and merge with Blue Foundry Bancorp.

This is opposition at the earliest possible time. In light of a recent proposal in which only the OCC is considering a multi-billion merger, we are submitting this to the FRB as soon as possible. Please immediate inform FFW if Fulton is applying to the FRS, and consider this comment on any and all Fulton applications.

Fulton Bank NA in Delaware in 2024 made 199 mortgage loans to whites, and only 24 to African Americans. Meanwhile it denied five applications from African Americans, and only 68 from whites.

This is disparate.

Fulton Bank NA in Pennsylvania in 2024 made 2381 mortgage loans to whites, and only 181 to African Americans. Meanwhile it denied 111 applications from African Americans, and only 616 from whites.

Fulton Bank NA in Maryland in 2024 made 373 mortgage loans to whites, and only 132 to African Americans. Meanwhile it denied 90 applications from African Americans, and only 83 from whites.

Fulton Bank NA in New Jersey in 2024 made 805 mortgage loans to whites, and only 33 to African Americans. Meanwhile it denied 44 applications from African Americans, and only 359 from whites.

Fulton Bank NA in Virginia in 2024 made 500 mortgage loans to whites, and only 79 to African Americans. Meanwhile it denied 35 applications from African Americans, and only 77 from whites.

Now Fulton wants to buy a "money-losing" bank in New Jersey, and take its branch closing ways there - Fulton has closed many branches - here in the past year and a half, three dozen closings:

**Date Range:** 08/01/2024 - 12/08/2025

**Bank Name:** fulton

**Action:** Received

**State:** All HQ

**Application Types:** All

**Search results:**

Action	Date	Type	Application Number	Bank Name	Location	City
<a href="#">Details</a> Receipt	2024-08-23	Branch Closings	2024-BranchClosing-337168	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca
<a href="#">Details</a> Receipt	2024-08-23	Branch Closings	2024-BranchClosing-337615	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca
<a href="#">Details</a> Receipt	2024-08-23	Branch Closings	2024-BranchClosing-338037	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca
<a href="#">Details</a> Receipt	2024-08-23	Branch Closings	2024-BranchClosing-338089	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca

<u>Details Receipt</u>	2024-08- 23	Branch Closings 2024-BranchClosing-338090	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca
<u>Details Receipt</u>	2024-08- 23	Branch Closings 2024-BranchClosing-338091	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca
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<u>Details Receipt</u>	2024-08- 26	Relocation 2024-Relocation-337377	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca
<u>Details Receipt</u>	2024-08- 26	Relocation 2024-Relocation-337550	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca
<u>Details Receipt</u>	2024-08- 26	Relocation 2024-Relocation-337700	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca
<u>Details Receipt</u>	2024-08- 26	Relocation 2024-Relocation-337702	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca
<u>Details Receipt</u>	2024-08- 26	Relocation 2024-Relocation-338077	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca
<u>Details Receipt</u>	2024-08- 26	Relocation 2024-Relocation-338078	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca
<u>Details Receipt</u>	2024-10- 30	Branch Closings 2024-BranchClosing-338654	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca
<u>Details Receipt</u>	2025-01- 16	Branch Closings 2025-BranchClosing-339695	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca
<u>Details Receipt</u>	2025-01- 16	Branch Closings 2025-BranchClosing-339696	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca
<u>Details Receipt</u>	2025-01- 16	Branch Closings 2025-BranchClosing-339698	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca
<u>Details Receipt</u>	2025-01- 16	Branch Closings 2025-BranchClosing-339869	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca

<u>Details Receipt</u>	2025-01- 16	Branch Closings 2025-BranchClosing-339870	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca	
<u>Details Receipt</u>	2025-01- 16	Branch Closings 2025-BranchClosing-339871	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca	
<u>Details Receipt</u>	2025-01- 16	Branch Closings 2025-BranchClosing-339872	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca	
<u>Details Receipt</u>	2025-01- 16	Branch Closings 2025-BranchClosing-339873	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca	
<u>Details Receipt</u>	2025-01- 16	Branch Closings 2025-BranchClosing-339874	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca	
<u>Details Receipt</u>	2025-01- 16	Branch Closings 2025-BranchClosing-339875	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca	
<u>Details Receipt</u>	2025-01- 16	Branch Closings 2025-BranchClosing-339876	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca	
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<u>Details Receipt</u>	2025-01- 16	Branch Closings 2025-BranchClosing-339878	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca	
<u>Details Receipt</u>	2025-01- 16	Branch Closings 2025-BranchClosing-339879	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca	
<u>Details Receipt</u>	2025-01- 22	Branch Closings 2025-BranchClosing-339840	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca	
<u>Details Receipt</u>	2025-02- 21	Branch Establishment	2025-BranchNew-340143	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanca

<u>Details Receipt</u>	2025-10- 24	Branch Closings 2025- BranchClosing- 343531	Fulton Bank, NA One Penn Square Lanca P.O.Box 4887
<u>Details Receipt</u>	2025-11- 07	Branch Closings 2025- BranchClosing- 343837	Fulton Bank, NA One Penn Square Lanca P.O.Box 4887
<u>Details Receipt</u>	2025-11- 07	Branch Closings 2025- BranchClosing- 343840	Fulton Bank, NA One Penn Square Lanca P.O.Box 4887
<u>Details Receipt</u>	2025-11- 07	Branch Closings 2025- BranchClosing- 343842	Fulton Bank, NA One Penn Square Lanca P.O.Box 4887
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For the record, on managerial resources and otherwise, note these (there are more)

Alicia C. Easton, PA 030 8 months ago for Fulton Bank in Lititz, PA Do not bank with them. Every single thing I have been told by this bank has always been misleading and consistently false. Everyone you speak with says something different. Everything they do has costly corrections at the borrowers expense. Do not risk banking with them, poor support, inaccurate information,

Diane M. New Kingstown, PA 010 10 months ago for Fulton Bank in Lititz, PA I visited this bank in person and even called to speak to another agent over the phone. They don't seem to know what they are doing. I am hoping to speak with a branch manager today. I am also hoping I won't get the pat response given to others

Tom D. Evesham Township, NJ 040 1 year ago for Fulton Bank in Evesham, NJ Waited 20 minutes to meet with a customer service representative to open another one of mine company's tenant security accounts. An experienced Fulton representative became available so I stood in the waiting area so she could see me. Another customer walks up to the teller and then was directed.

Please immediately send all requested information -- including a copy of the application, if and when filed, or a statement that the bank is applying elsewhere during the comment period -- and responses by e-mail to [lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org) and [innercitypress@gmail.com](mailto:innercitypress@gmail.com) -- and if also by regular mail, to Matthew R. Lee, Esq. Fair Finance Watch c/o Matthew R. Lee Esq, PO

Box 130222, NY NY 10013. Please also confirm receipt of this formal submission, immediately in light of previous and still unexplained public comment bouncing / refusal. If you have any questions, please immediately telephone the undersigned, at (718) 716-3540.

Very Truly Yours,

Matthew Lee, Esq.  
Executive Director  
Inner City Press/Fair Finance Watch

## **Public Comment**

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*{External email}*  
January 11, 2025

Via E-mail to Office-of-the-Secretary [at] [frb.gov](http://frb.gov)

Board of Governors of the Federal Reserve System  
Attn: Chair Powell, Secretary Misback  
20th Street and Constitution Avenue, N.W.  
Washington, DC 20551

Re: Second Timely Opposition to the proposal by Fulton Financial to acquire Blue Foundry Bancorp

Dear Chairman Powell, Secretary Misback:

This again concerns the proposal by Fulton Financial to acquire and merge with Blue Foundry Bancorp.

Fair Finance Watch submitted opposition at the earliest possible time, on December 8, stating that "in light of a recent proposal in which only the OCC is considering a multi-billion merger, we are submitting this to the FRB as soon as possible. Please immediate inform FFW if Fulton is applying to the FRS, and consider this comment on any and all Fulton applications."

Fulton applied on December 23, and apparently the Federal Reserve Bank of Philadelphia sent them an Additional Information letter that same date.

But it appears that AI letter was not sent by the Reserve Bank or Board to FFW. And Fulton's response tries to withhold all information about branch closing, contrary to what the FRB of Cleveland, after FFW / Inner City Press' FOIA request, required to be made public on Fifth Third's application.

We note, with concern, that on the Board of Directors of the FRB of Philadelphia is Curtis J. Myers Board Member | Chairman and CEO, Fulton Bank and Fulton Financial Corporation – Lancaster, PA.

So, for the record on this application, we have submitted to the FRB / FRS this FOIA request: "This is a FOIA request for submissions by Fulton Financial in connection with its Blue Foundry application, including its January 7 response to the FRB of Philadelphia's December 23 question about branch closing.

Contrary to the FRB of Cleveland's questions to Fifth Third, after our FOIA request, to make public their response to this question, Fulton is seeking confidential treatment of which its response on the timing to decide.

We note that Fulton's CEO is on the Board of Directors of FRB of Philadelphia - and that it is does not appear that that Reserve Bank or the Board send FFW a copy of the December 23 AI letter, despite our December 8 comment. This is a major problem (in the context of the Fed saying it will review and presumably approve mergers faster, like the OCC and FDIC have pledged - FFW now comments earlier, and it must be that the ex parte rules are triggered and applicable at least as soon as the bank applies, as here. So why weren't we sent the AI letter?

This is also a FOIA request for all records reflecting FRS including FRB of Philadelphia considering of possible conflicts of interest in having Fulton's CEO on the FRB of Philadelphia's Board of Directors while the FRB of Philadelphia considers Fulton's merger applications including deciding how to treat adverse comments and whether to sent copies of AI letters and allow withholding of answers to AI letters. The request, for context, includes FRS consideration of bank and bank holding company representation on the boards of the other Reserve Banks."

The request has been assigned number FOIA-2026-00227

The requested documents should be provided before the stated expiration of the Fulton - Blue Foundry comment period on January 21, or that comment period extended.

On the current record, Fulton's application(s) could not legitimately be approved.

Please immediately send all requested information and responses by e-mail to [lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org) and [innercitypress@gmail.com](mailto:innercitypress@gmail.com) -- and if also by regular mail, to Matthew R. Lee, Esq. Fair Finance Watch c/o Matthew R. Lee Esq, PO Box 130222, NY NY 10013. Please also confirm receipt of this formal submission, immediately in light of previous and still unexplained public comment bouncing / refusal. If you have any questions, please immediately telephone the undersigned, at (718) 716-3540.

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Executive Director  
Inner City Press/Fair Finance Watch

On Mon, Dec 8, 2025 at 8:31 PM lee <[lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org)> wrote:

December 8, 2025

Via E-mail to Office-of-the-Secretary [at] [frb.gov](http://frb.gov)

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Very Truly Yours,

Matthew Lee, Esq.  
Executive Director  
Inner City Press/Fair Finance Watch

## **Public Comment**

**Jesse Van Tol**  
 President & Chief Executive Officer

**BOARD OF DIRECTORS**

**Carol Johnson,**  
 Chairperson

**Irvin Henderson,**  
 Vice Chairperson

National Trust for Historic Preservation

**Elisabeth Risch,**  
 Vice Chairperson

Housing Opportunities Made Equal (HOME)

**Ernest Hogan, Treasurer**  
 Pittsburgh Community  
 Reinvestment Group

**Will Gonzalez, Secretary**  
 Ceiba

**Robert Dickerson, Jr.**  
 Immediate Past Chairperson

Birmingham Business Resource Center

**Roberto Barragan**  
 Initiating Change In Our Neighborhoods  
 Community Development Corporation  
 (ICON CDC)

**Dave Castillo**  
 Native Community Capital

**Cornell Crews**  
 Community Reinvestment Alliance of  
 South Florida

**Phyllis Edwards**  
 Bridging Communities

**Steve Glade**  
 Coalition for Nonprofit Housing &  
 Economic Development (CNHED)

**Peter Hainley**  
 CASA of Oregon

**Charles Harris**  
 Housing Education  
 & Economic Development

**Matt Hull**  
 Texas Association of Community  
 Development Corporations

**Jean Ishmon**  
 Northwest Indiana  
 Reinvestment Alliance

**Matthew Lee**  
 Inner City Press

**Sharon H. Lee**  
 Low Income Housing Institute

**Moises Loza**  
 Housing Assistance Council

**Vernice Miller-Travis**  
 WE ACT for Environmental Justice

**Aaron Mirpol**  
 Urban Land Conservancy

**Bethany Sanchez**  
 Metropolitan Milwaukee  
 Fair Housing Council

**Arden Shank**  
 South Bend Heritage Foundation

**Kevin Stein**  
 Rise Economy

**Beverly Watts**  
 National Housing Committee, NAACP

January 15, 2026

**SUBMITTED ELECTRONICALLY**

Board of Governors of the Federal Reserve System

Attn.: Ann E. Misback, Secretary  
 20th Street & Constitution Avenue NW  
 Washington, DC 20551  
[regs.comments@federalreserve.gov](mailto:regs.comments@federalreserve.gov)

Federal Reserve Bank of Philadelphia – Applications (M&A)

Attn.: Mergers & Acquisitions  
 Ten Independence Mall, 7th Floor  
 Philadelphia, PA 19106-1574  
[comments.applications@phil.frb.org](mailto:comments.applications@phil.frb.org)

Office of the Comptroller of the Currency – Licensing

Large Bank Licensing  
 7 Times Square, 10th Floor Mailroom  
 New York, NY 10036  
[Licensing@occ.treas.gov](mailto:Licensing@occ.treas.gov)

**Re: Fulton Financial Corporation's acquisition of Blue Foundry Bancorp and merger of Blue Foundry Bank into Fulton Bank, N.A.—Approval must be conditioned on completed, independently verified corrective action for Republic First Bank redlining in New Jersey and execution of a public Community Benefits Agreement (CBA)**

To the Board, the Reserve Bank, and the OCC:

The National Community Reinvestment Coalition (NCRC) writes to oppose unconditional approval of Fulton Financial Corporation's proposed acquisition of Blue Foundry Bancorp and the merger of Blue Foundry Bank into Fulton Bank, N.A. Approval must be conditioned on (1) completed, independently verified corrective action for the unlawful redlining identified in the former Republic First Bank New Jersey footprint and (2) execution of a public, multi-year Community Benefits Agreement (CBA) with quantified commitments developed in collaboration with community stakeholders.

**Background**

On April 26, 2024, the Pennsylvania Department of Banking and Securities closed Republic First Bank and the FDIC was appointed receiver; the FDIC simultaneously entered a purchase-and-assumption agreement under which Fulton Bank assumed

substantially all deposits and purchased substantially all assets of Republic First, reopening 32 branches as Fulton locations.<sup>1</sup> On October 29, 2024, the New Jersey Attorney General and the Division on Civil Rights (DCR) issued a public report concluding that Republic First engaged in a pattern and practice of mortgage redlining in violation of the New Jersey Law Against Discrimination. The State found, among other things, that only ~6% of Republic's 2018–2022 home loans went to residents of majority-Black, Hispanic, or Asian neighborhoods—well below peers; that all branches and mortgage offices were sited in majority-white tracts; that the bank failed to conduct meaningful advertising in communities of color; and that policy exceptions favored white/high-income borrowers even as disparities worsened.<sup>2</sup> The State filed a claim with the FDIC for remediation and transmitted the report to Fulton, urging proactive mitigation of inherited fair-lending risks.<sup>3</sup>

### **Regulatory standard and precedent for forward-looking commitments**

Both the Bank Merger Act and the Federal Reserve's Section 3 review require regulators to evaluate the "convenience and needs" of the communities to be served, including banks' CRA and fair-lending performance. The OCC's Public Notice & Comments manual expressly contemplates forward-looking plans and conditions.<sup>4</sup>

### **Conditions required for approval**

Given this regulatory record, any further expansion by Fulton in New Jersey—including the proposed Blue Foundry merger—must be conditioned upon Fulton's demonstration, with auditable evidence, that it has executed a remedial plan aligned to the State's findings and industry best practice for redlining remediation. At a minimum, regulators must require Fulton to complete and publicly document the following actions, recommended by the N.J. Attorney General and the N.J. Division on Civil Rights, before consummation of the Blue Foundry merger:

- **Branch & office realignment:** Open at least two full-service branches and dedicated mortgage offices in majority-Black, Hispanic, or Asian census tracts across the impacted New Jersey counties (Camden, Burlington, Gloucester, Atlantic, Cape May), with

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<sup>1</sup> Press Release, Fed. Deposit Ins. Corp., Fulton Bank, N.A. of Lancaster, Pennsylvania Assumes Substantially All Deposits of Republic First Bank, Philadelphia (Apr. 26, 2024), <https://www.fdic.gov/news/press-releases/2024/fulton-bank-na-lancaster-pennsylvania-assumes-substantially-all-deposits>.

<sup>2</sup> N.J. Office of the Att'y Gen. & N.J. Div. on C.R., *Investigation of Republic First Bank: Public Report and Summary of Findings* (Oct. 29, 2024), [https://www.njoag.gov/wp-content/uploads/2024/10/2024-1029\\_Public-First-Report-Final.pdf](https://www.njoag.gov/wp-content/uploads/2024/10/2024-1029_Public-First-Report-Final.pdf).

<sup>3</sup> Dan Ennis, New Jersey AG Accuses Republic First of Redlining, BANKING DIVE (Oct. 30, 2024), <https://www.bankingdive.com/news/republic-first-new-jersey-attorney-general-redlining-investigation-fdic-fulton-bank/731482/>.

<sup>4</sup> Office of the Comptroller of the Currency, Comptroller's Licensing Manual: Public Notice and Comments (Apr. 2022), <https://www.comptrollerofthecurrency.gov/publications-and-resources/publications/comptrollers-licensing-manual/files/licensing-booklet-public-notice-and-comments.html>.

comparable staffing, hours, and product access, and a five-year no-closure commitment absent prior regulatory approval.

- **Equitable lending benchmarks:** Publish numerical targets for applications, approvals, and originations to residents of majority-minority neighborhoods and to Black, Hispanic, and Asian borrowers that meet or exceed peer rates in New Jersey, with quarterly HMDA-based dashboards.
- **Independent fair-lending monitor & exception controls:** Engage a regulator-approved independent monitor to test underwriting, pricing, and exception patterns; implement exception-tracking and quarterly disparate-impact testing disaggregated by race/ethnicity and neighborhood demographics.
- **Targeted marketing, outreach, partnerships:** Fund meaningful advertising in impacted neighborhoods and execute multi-year MOUs with HUD-approved counseling agencies, CDFIs, and NJ nonprofits for pre-purchase counseling and pipeline development.
- **Mortgage subsidy & product access:** Establish a dedicated mortgage subsidy fund targeted to majority-minority tracts and LMI borrowers, scaled to remediate documented gaps. Ensure access to FHA/VA/USDA and affordable portfolio products across all channels.
- **Staffing, training, incentives:** Deploy experienced loan officers with compensation tied to equitable production in target tracts; require annual third-party fair-lending training.
- **Execute a public Community Benefits Agreement (CBA):** Merger approval must be conditioned on a commitment to develop and sign a multi-year, public CBA with community stakeholders, setting quantified commitments in HMDA mortgage lending, small-business lending in LMI and majority-minority tracts, community development loans & investments, branch presence, philanthropy, and workforce initiatives. NCRC and our partners in New Jersey and throughout Fulton Bank's footprint are prepared to work directly with Fulton to structure, finalize, and monitor the CBA.

#### **Requested agency action.**

The OCC and the Federal Reserve must:

1. Impose the conditions above and require that Fulton publish a plan that demonstrates remediation and outlines ongoing and future corrective actions aligned to the State of New Jersey's findings and industry best practice for redlining remediation.
2. Require commitment to develop a public Community Benefits Agreement before any final approval of the Blue Foundry merger.
3. Provide for ongoing public reporting and examination focus on the former Republic footprint for no fewer than five years.



Bank mergers are a privilege, not a right. Approving bank expansion while unremedied discriminatory patterns persist would harm convenience and needs and contravene the objectives of CRA and fair lending laws. A complete remediation plan plus a public CBA is the minimum standard.

Respectfully submitted,

A handwritten signature in black ink that appears to read "Jesse Van Tol".

Jesse Van Tol  
Chief Executive Officer  
National Community Reinvestment Coalition

## **Public Comment**

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*[External email]*  
January 15, 2025

Via E-mail to [Licensing@occ.treas.gov](mailto:Licensing@occ.treas.gov), [LicensingPublicComments@occ.treas.gov](mailto:LicensingPublicComments@occ.treas.gov),  
[Idalia.Zuniga@occ.treas.gov](mailto:Idalia.Zuniga@occ.treas.gov)

Office of the Comptroller of the Currency  
Attn: Comptroller Gould  
Sebastian R. Astrada, Director for Licensing  
Midsize

Re: Supplemental timely comment opposing the proposal by Fulton Bank NA to acquire and merge with Blue Foundry Bank - debanking and branch closing responses improperly withheld  
Dear Comptroller Gould and Director Astrada:

This is a supplemental timely comment opposing the proposal by Fulton Bank NA to acquire and merge with Blue Foundry Bank.

Fair Finance Watch has opposed this proposal to the OCC from the earliest possible time: December 8, 2025.

On January 14, 2026, Fulton's outside law firm sent FFW some responses to OCC questions with the OCC did not send to FFW, unlike other agencies. FFW / Inner City Press immediately FOIA-ed the OCC, because Fulton is withholding not only its branch closings answer (unlike among others First Third to the FRB, see e.g.

Dec 17, 2025, Detroit Free Press, "These 76 bank branches could close with Fifth Third, Comerica deal," by JC Reindl, **"The documents became public this week via a Freedom of Information Act request from a consumer watchdog group, Fair Finance Watch, which is opposed to the Fifth Third/Comerica deal.**

Matthew Lee, executive director of Fair Finance Watch, said on Wednesday, Dec. 17, etc

<https://www.freep.com/story/money/business/2025/12/17/michigan-bank-branches-close-fifth-third-comerica/87809636007/> and <https://www.msn.com/en-us/money/other/these-76-bank-branches-could-close-with-fifth-third-comerica-deal/ar-AA1SxD1f>

Strikingly, given the OCC's and Comptroller's public statements, Fulton is seeking to withhold from the public even its answer to the debanking questions the OCC is proud of.

Here for the record on this application is the FOIA request Inner City Press immediately submitted to the OCC, during the public comment period on this Fulton application: "This is a FOIA request for the withheld portions of Fulton Bank NA's January 14, 2026 response to OCC questions, including but not limited to Fulton withholding the entirety of its answer on branch closings (contrary to for example Fifth Third being directed by the FRB, after an Inner City Press FOIA request, to disclose the 80 branches it plans to close in connection with Comerica), and Fulton's impermissible withholding of its answer to this OCC question:

' 17. Please describe the bank's record of, and any policies, procedures and practices, designed to ensure fair access to banking services and avoid engaging in politicized or unlawful debanking, in accordance with the President's Executive Order "Guaranteeing Fair Banking for All Americans," including whether the applicant has, or will, directly or indirectly, adversely restrict access to, or adversely modify the conditions of, accounts, loans, or other banking products or financial services of any customer or potential customer on the basis of the customer's or potential customer's political or religious beliefs, or on the basis of the customer's or potential customer's lawful business activities that the financial service provider disagrees with or disfavors for political reasons.' Response: Please see Confidential Exhibit I. "

Receipt of the FOIA request has been acknowledge by the OCC:

----- Forwarded message -----

From: <[foia-pa@occ.treas.gov](mailto:foia-pa@occ.treas.gov)> Date: Wed, Jan 14, 2026 at 11:12 PM Subject: Request Acknowledgement by Office of the Comptroller of the Currency - #2026-00164-F To: <[innercitypress@gmail.com](mailto:innercitypress@gmail.com)>

Dear Matthew Lee, This response acknowledges receipt of your FOIA request received in the Office of the Comptroller of the Currency (OCC) Disclosure Service Office. Your request has been assigned Case Number 2026-00164-F. Please reference this case number in all future communications regarding this request.

You requested: This is a FOIA request for the withheld portions of Fulton Bank NA's January 14, 2026 response to OCC questions, including but not limited to Fulton withholding the entirety of its answer on branch closings (contrary to for example Fifth Third being directed by the FRB, after an Inner City Press FOIA request, to disclose the 80 branches it plans to close in connection with Comerica), and Fulton's impermissible withholding of its answer to this OCC question: 17. Please describe the bank's record of, and any policies, procedures and practices, designed to ensure fair access to banking services and avoid engaging in politicized or unlawful debanking, in accordance with the President's Executive Order "Guaranteeing Fair Banking for All Americans," including whether the applicant has, or will, directly or indirectly, adversely restrict access to, or adversely modify the conditions of, accounts, loans, or other banking products or financial services of any customer or potential customer on the basis of the customer's or potential customer's political or religious beliefs, or on the basis of the customer's or potential customer's lawful business activities that the financial service provider disagrees with or disfavors for political reasons. Response: Please see Confidential Exhibit I. (Date Range for Record Search: From 01/20/2025 To 01/14/2026).

Please note that we are currently experiencing a backlog of requests and are required to respond to your request in the order received. Please be assured that we will make every effort to respond to your request within the 20 business days for completion.

The OCC website says its comment period expires January 15 - the day after Fulton gave its incomplete response, and FFW / Inner City Press immediately FOIA-ed it.

The comment period must be extended; the wrongfully withheld records - particularly but not the branch closing and debanking information - should be released by OCC applications staff faster than the too-slow FOIA time the OCC usually takes.

On the current record Fulton's application could not legitimately be approved.

Please immediately send all requested information and responses by e-mail to [lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org) and [innercitypress@gmail.com](mailto:innercitypress@gmail.com) -- and if also by regular mail, to Matthew R. Lee, Esq. Fair Finance Watch c/o Matthew R. Lee Esq, PO Box 130222, NY NY 10013. Please also confirm receipt of this formal submission. If you have any questions, please immediately telephone the undersigned, at (718) 716-3540.

Very Truly Yours,

Matthew Lee, Esq.  
Executive Director  
Inner City Press/Fair Finance Watch

cc: [Shawn.Turner@hklaw.com](mailto:Shawn.Turner@hklaw.com), [Amelia.Occhino@hklaw.com](mailto:Amelia.Occhino@hklaw.com)

On Mon, Dec 8, 2025 at 8:25 PM lee <[lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org)> wrote:

December 8, 2025

Via E-mail to [Licensing@occ.treas.gov](mailto:Licensing@occ.treas.gov), [LicensingPublicComments@occ.treas.gov](mailto:LicensingPublicComments@occ.treas.gov)

Office of the Comptroller of the Currency  
Attn: Comptroller Gould  
Sebastian R. Astrada, Director for Licensing  
Midsize

Re: Early opposition to the proposal by Fulton Bank NA to acquire Blue Foundry Bank

Dear Comptroller Gould and Director Astrada:

This concerns the proposal by Fulton Bank NA to acquire and merge with Blue Foundry Bank.

Fulton Bank NA in Delaware in 2024 made 199 mortgage loans to whites, and only 24 to African Americans. Meanwhile it denied five applications from African Americans, and only 68 from whites.

This is disparate.

Fulton Bank NA in Pennsylvania in 2024 made 2381 mortgage loans to whites, and only 181 to African Americans. Meanwhile it denied 111 applications from African Americans, and only 616 from whites.

Fulton Bank NA in Maryland in 2024 made 373 mortgage loans to whites, and only 132 to African Americans. Meanwhile it denied 90 applications from African Americans, and only 83 from whites.

Fulton Bank NA in New Jersey in 2024 made 805 mortgage loans to whites, and only 33 to African Americans. Meanwhile it denied 44 applications from African Americans, and only 359 from whites.

Fulton Bank NA in Virginia in 2024 made 500 mortgage loans to whites, and only 79 to African Americans. Meanwhile it denied 35 applications from African Americans, and only 77 from whites.

Now Fulton wants to buy a "money-losing" bank in New Jersey, and take its branch closing ways there despite, for example,

Fulton has closed many branches - here in the past year and a half, three dozen closings:

**Date Range:** 08/01/2024 - 12/08/2025

**Bank Name:** fulton

**Action:** Received

**State:** All HQ

**Application Types:** All

**Search results:**

Action	Date	Type	Application Number	Bank Name	Location	City
<a href="#">Details</a>	Receipt 2024-08-23	Branch Closings	2024-BranchClosing-337168	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanc.
<a href="#">Details</a>	Receipt 2024-08-23	Branch Closings	2024-BranchClosing-337615	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanc.
<a href="#">Details</a>	Receipt 2024-08-23	Branch Closings	2024-BranchClosing-338037	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanc.
<a href="#">Details</a>	Receipt 2024-08-23	Branch Closings	2024-BranchClosing-338089	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanc.

<a href="#"><u>Details</u></a>	Receipt	2024-08- 23	Branch Closings	2024-BranchClosing-338090	Fulton Bank, NA	One Penn Square	Lanc. P.O.Box 4887
<a href="#"><u>Details</u></a>	Receipt	2024-08- 23	Branch Closings	2024-BranchClosing-338091	Fulton Bank, NA	One Penn Square	Lanc. P.O.Box 4887
<a href="#"><u>Details</u></a>	Receipt	2024-08- 23	Branch Closings	2024-BranchClosing-338092	Fulton Bank, NA	One Penn Square	Lanc. P.O.Box 4887
<a href="#"><u>Details</u></a>	Receipt	2024-08- 26	Relocation	2024-Relocation-337377	Fulton Bank, NA	One Penn Square	Lanc. P.O.Box 4887
<a href="#"><u>Details</u></a>	Receipt	2024-08- 26	Relocation	2024-Relocation-337550	Fulton Bank, NA	One Penn Square	Lanc. P.O.Box 4887
<a href="#"><u>Details</u></a>	Receipt	2024-08- 26	Relocation	2024-Relocation-337700	Fulton Bank, NA	One Penn Square	Lanc. P.O.Box 4887
<a href="#"><u>Details</u></a>	Receipt	2024-08- 26	Relocation	2024-Relocation-337702	Fulton Bank, NA	One Penn Square	Lanc. P.O.Box 4887
<a href="#"><u>Details</u></a>	Receipt	2024-08- 26	Relocation	2024-Relocation-338077	Fulton Bank, NA	One Penn Square	Lanc. P.O.Box 4887
<a href="#"><u>Details</u></a>	Receipt	2024-08- 26	Relocation	2024-Relocation-338078	Fulton Bank, NA	One Penn Square	Lanc. P.O.Box 4887
<a href="#"><u>Details</u></a>	Receipt	2024-10- 30	Branch Closings	2024-BranchClosing-338654	Fulton Bank, NA	One Penn Square	Lanc. P.O.Box 4887
<a href="#"><u>Details</u></a>	Receipt	2025-01- 16	Branch Closings	2025-BranchClosing-339695	Fulton Bank, NA	One Penn Square	Lanc. P.O.Box 4887
<a href="#"><u>Details</u></a>	Receipt	2025-01- 16	Branch Closings	2025-BranchClosing-339696	Fulton Bank, NA	One Penn Square	Lanc. P.O.Box 4887
<a href="#"><u>Details</u></a>	Receipt	2025-01- 16	Branch Closings	2025-BranchClosing-339698	Fulton Bank, NA	One Penn Square	Lanc. P.O.Box 4887
<a href="#"><u>Details</u></a>	Receipt	2025-01- 16	Branch Closings	2025-BranchClosing-339869	Fulton Bank, NA	One Penn Square	Lanc. P.O.Box 4887

<u>Details</u>	Receipt	2025-01- 16	Branch Closings	2025-BranchClosing-339870	Fulton Bank, NA	One Penn Square	Lanc P.O.Box 4887
<u>Details</u>	Receipt	2025-01- 16	Branch Closings	2025-BranchClosing-339871	Fulton Bank, NA	One Penn Square	Lanc P.O.Box 4887
<u>Details</u>	Receipt	2025-01- 16	Branch Closings	2025-BranchClosing-339872	Fulton Bank, NA	One Penn Square	Lanc P.O.Box 4887
<u>Details</u>	Receipt	2025-01- 16	Branch Closings	2025-BranchClosing-339873	Fulton Bank, NA	One Penn Square	Lanc P.O.Box 4887
<u>Details</u>	Receipt	2025-01- 16	Branch Closings	2025-BranchClosing-339874	Fulton Bank, NA	One Penn Square	Lanc P.O.Box 4887
<u>Details</u>	Receipt	2025-01- 16	Branch Closings	2025-BranchClosing-339875	Fulton Bank, NA	One Penn Square	Lanc P.O.Box 4887
<u>Details</u>	Receipt	2025-01- 16	Branch Closings	2025-BranchClosing-339876	Fulton Bank, NA	One Penn Square	Lanc P.O.Box 4887
<u>Details</u>	Receipt	2025-01- 16	Branch Closings	2025-BranchClosing-339877	Fulton Bank, NA	One Penn Square	Lanc P.O.Box 4887
<u>Details</u>	Receipt	2025-01- 16	Branch Closings	2025-BranchClosing-339878	Fulton Bank, NA	One Penn Square	Lanc P.O.Box 4887
<u>Details</u>	Receipt	2025-01- 16	Branch Closings	2025-BranchClosing-339879	Fulton Bank, NA	One Penn Square	Lanc P.O.Box 4887
<u>Details</u>	Receipt	2025-01- 22	Branch Closings	2025-BranchClosing-339840	Fulton Bank, NA	One Penn Square	Lanc P.O.Box 4887
<u>Details</u>	Receipt	2025-02- 21	Branch Establishment	2025-BranchNew-340143	Fulton Bank, NA	One Penn Square	Lanc P.O.Box 4887

<u>Details</u>	Receipt	2025-10- 24	Branch Closings 2025- BranchClosing- 343531	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanc.
<u>Details</u>	Receipt	2025-11- 07	Branch Closings 2025- BranchClosing- 343837	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanc.
<u>Details</u>	Receipt	2025-11- 07	Branch Closings 2025- BranchClosing- 343840	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanc.
<u>Details</u>	Receipt	2025-11- 07	Branch Closings 2025- BranchClosing- 343842	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanc.
<u>Details</u>	Receipt	2025-11- 07	Branch Closings 2025- BranchClosing- 343843	Fulton Bank, NA	One Penn Square P.O.Box 4887	Lanc.

This is opposition at the earliest possible time. In light of a recent proposal in which only the OCC is considering a multi-billion merger, we are submitted it now. Please immediate inform FFW if Fulton is applying to the OCC, and consider this comment on any and all Fulton applications.

For the record, on managerial resources and otherwise, note these (there are more)

Alicia C. Easton, PA 030 8 months ago for Fulton Bank in Lititz, PA Do not bank with them. Every single thing I have been told by this bank has always been misleading and consistently false. Everyone you speak with says something different. Everything they do has costly corrections at the borrowers expense. Do not risk banking with them, poor support, inaccurate information,

Diane M. New Kingstown, PA 010 10 months ago for Fulton Bank in Lititz, PA I visited this bank in person and even called to speak to another agent over the phone. They don't seem to know what they are doing. I am hoping to speak with a branch manager today. I am also hoping I won't get the pat response given to others

Tom D. Evesham Township, NJ 040 1 year ago for Fulton Bank in Evesham, NJ Waited 20 minutes to meet with a customer service representative to open another one of mine company's tenant security accounts. An experienced Fulton representative became available so I stood in

the waiting area so she could see me. Another customer walks up to the teller and then was directed.

Please immediately send all requested information -- including a copy of the application, if and when filed, or a statement that the bank is applying elsewhere during the comment period -- and responses by e-mail to [lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org) and [innercitypress@gmail.com](mailto:innercitypress@gmail.com) -- and if also by regular mail, to Matthew R. Lee, Esq. Fair Finance Watch c/o Matthew R. Lee Esq, PO Box 130222, NY NY 10013. Please also confirm receipt of this formal submission, immediately in light of previous and still unexplained public comment bouncing / refusal. If you have any questions, please immediately telephone the undersigned, at (718) 716-3540.

Very Truly Yours,

Matthew Lee, Esq.  
Executive Director  
Inner City Press/Fair Finance Watch

## **Public Comment**

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**From:** lee <[lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org)>  
**Sent:** Wednesday, January 21, 2026 3:59 PM  
**To:** office-of-the-secretary <[Office-of-the-Secretary@frb.gov](mailto:Office-of-the-Secretary@frb.gov)>  
**Cc:** Turner, Shawn M (DEN - X56645) <[Shawn.Turner@hklaw.com](mailto:Shawn.Turner@hklaw.com)>; [eddy.hsiao@phil.frb.org](mailto:eddy.hsiao@phil.frb.org); [Christina.Vito@phil.frb.org](mailto:Christina.Vito@phil.frb.org); InnerCity Press <[matthew.lee@innercitypress.com](mailto:matthew.lee@innercitypress.com)>  
**Subject:** Fourth Timely Opposition to the proposal by Fulton Financial to acquire Blue Foundry Bancorp [resending with correct header]

*[External email]*

January 21, 2025

Via E-mail to Office-of-the-Secretary [at] [frb.gov](mailto:frb.gov)

Board of Governors of the Federal Reserve System  
Attn: Chair Powell, Secretary Misback  
20th Street and Constitution Avenue, N.W.  
Washington, DC 20551

**Re: Fourth Timely Opposition to the proposal by Fulton Financial to acquire Blue Foundry Bancorp**

Dear Chairman Powell, Secretary Misback:

This yet once again concerns the proposal by Fulton Financial to acquire and merge with Blue Foundry Bancorp.

Fair Finance Watch submitted opposition at the earliest possible time, on December 8, stating that "in light of a recent proposal in which only the OCC is considering a multi-billion merger, we are submitting this to the FRB as soon as possible. Please immediate inform FFW if Fulton is applying to the FRS, and consider this comment on any and all Fulton applications."

Now at 4:41 pm on the day the comment period is set to expire, Fulton refused to comply with the FRS' request it make its branch closing thoughts public, as the FRB Cleveland made Fifth Third on Comerica do.

We have immediately filed this FOIA request (the Fed's portal is not working today)

----- Forwarded message -----

From: lee <[lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org)>  
Date: Wed, Jan 21, 2026 at 4:49 PM  
Subject: FOIA request for the withheld portions of Fulton Financial's Jan 21 response to FRS questions  
To: <[FRBFOIA@foia.federalreserve.gov](mailto:FRBFOIA@foia.federalreserve.gov)>  
Cc: InnerCity Press <[matthew.lee@innercitypress.com](mailto:matthew.lee@innercitypress.com)>

This is a FOIA request for the withheld portions of Fulton Financial's Jan 21 response to FRS questions including that Fulton

provided a preliminary update on the status of Fulton's decision-making process related to potential branch consolidations or closures. This information was provided in a Confidential Exhibit. Please provide (1) a public version of the January AI Response's Confidential Exhibit"

to which Fulton just responded

"Response: At this time, Fulton has made no decision to close or consolidate any branches. Please see Confidential Exhibit B for additional responsive information."

This on the last day of the comment period. We are requesting the other withheld exhibits - the comment period must be extended, as well.

This is a request for expedited processing (application pending), and for fee waiver, we inform the public about the operations of government, here the FRS

Matthew Lee  
personally and for  
Inner City Press / Fair Finance Watch

**Something went wrong while processing your action. Please contact [FRBFOIA@foia.federalreserve.gov](mailto:FRBFOIA@foia.federalreserve.gov) for assistance if the problem persists.**

[We've gotten this:

----- Forwarded message -----

From: FOI Requests <[foirequests@frb.gov](mailto:foirequests@frb.gov)>  
Date: Wed, Jan 21, 2026 at 4:51 PM  
Subject: Automatic reply: FOIA request for the withheld portions of Fulton Financial's Jan 21 response to FRS questions  
To: lee <[lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org)>

The Board recently transitioned to an online Request for Information website to submit FOIA and Privacy Act requests and appeals. To ensure a more timely response to your request, we strongly advise you to submit your requests electronically via <https://foia.federalreserve.gov>, with or without registering. Registering to use the site provides several benefits to the requester community, such as:

- Check the status of your request 24/7;
- Send and receive messages to and from the Information Disclosure Section; and
- View and download responsive records to your private reading room.

But it's not working... FFW has raised the issue of Fulton being represented on the Board of FRB of Philadelphia. On that issue, the Reserve Bank has replied today that since the application will go to the Board, there is no issue.

We disagree. We also do not think that is the Reserve Bank's decision to make. The Reserve Bank has been involved in reviewing Fulton's application, including the December 23 AI Letter. (On that, Inner City Press wrote that "it appears that AI letter was not sent by the Reserve Bank or Board to FFW" - we will to amend, it was sent, albeit labeled "Filing Acknowledgment Letter." FFW didn't open it, given the label - but will in the future).

While the FRB correctly granted expedited processing to the FOIA request for the branch closing list, etc., as the comment period expires no records have been provided. The comment period should be extended, particularly given that to avoid this we commented at the earliest time, even before Fulton applied.

On the current record, Fulton's application(s) could not legitimately be approved.

Please immediately send all requested information and responses by e-mail to [lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org) and [innercitypress@gmail.com](mailto:innercitypress@gmail.com) -- and if also by regular mail, to Matthew R. Lee, Esq. Fair Finance Watch c/o Matthew R. Lee Esq, PO Box 130222, NY NY 10013. Please also confirm receipt of this formal submission, immediately in light of previous and still unexplained public comment bouncing / refusal. If you have any questions, please immediately telephone the undersigned, at (718) 716-3540.

Very Truly Yours,

Matthew Lee, Esq.  
Executive Director  
Inner City Press/Fair Finance Watch

On Wed, Jan 21, 2026 at 4:57 PM lee <[lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org)> wrote:

January 21, 2025

Via E-mail to Office-of-the-Secretary [at] [frb.gov](mailto:frb.gov)

Board of Governors of the Federal Reserve System  
Attn: Chair Powell, Secretary Misback  
20th Street and Constitution Avenue, N.W.  
Washington, DC 20551

Re: Fourth Timely Opposition to the proposal by Fulton Financial to acquire Blue Foundry Bancorp

Dear Chairman Powell, Secretary Misback:

This yet once again concerns the proposal by Fulton Financial to acquire and merge with Blue Foundry Bancorp.

Fair Finance Watch submitted opposition at the earliest possible time, on December 8, stating that "in light of a recent proposal in which only the OCC is considering a multi-billion merger, we are submitting this to the FRB as soon as possible. Please immediate inform FFW if Fulton is applying to the FRS, and consider this comment on any and all Fulton applications."

Now at 4:41 pm on the day the comment period is set to expire, Fulton refused to comply with the FRS' request it make its branch closing thoughts public, as the FRB Cleveland made Fifth Third on Comerica do.

We have immediately filed this FOIA request (the Fed's portal is not working today)

----- Forwarded message -----

From: **lee** <[lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org)>  
Date: Wed, Jan 21, 2026 at 4:49 PM  
Subject: FOIA request for the withheld portions of Fulton Financial's Jan 21 response to FRS questions  
To: <[FRBFOIA@foia.federalreserve.gov](mailto:FRBFOIA@foia.federalreserve.gov)>  
Cc: InnerCity Press <[matthew.lee@innercitypress.com](mailto:matthew.lee@innercitypress.com)>

This is a FOIA request for the withheld portions of Fulton Financial's Jan 21 response to FRS questions including that Fulton

provided a preliminary update on the status of Fulton's decision-making process related to potential branch consolidations or closures. This information was provided in a Confidential Exhibit. Please provide (1) a public version of the January AI Response's Confidential Exhibit" -

to which Fulton just responded

"Response: At this time, Fulton has made no decision to close or consolidate any branches. Please see Confidential Exhibit B for additional responsive information."

This on the last day of the comment period. We are requesting the other withheld exhibits - the comment period must be extended, as well.

This is a request for expedited processing (application pending), and for fee waiver, we inform the public about the operations of government, here the FRS

Matthew Lee  
personally and for  
Inner City Press / Fair Finance Watch

**Something went wrong while processing your action. Please contact [FRBFOIA@foia.federalreserve.gov](mailto:FRBFOIA@foia.federalreserve.gov) for assistance if the problem persists.**

[We've gotten this:

----- Forwarded message -----

From: **FOI Requests** <[foirequests@frb.gov](mailto:foirequests@frb.gov)>

Date: Wed, Jan 21, 2026 at 4:51 PM

Subject: Automatic reply: FOIA request for the withheld portions of Fulton Financial's Jan 21 response to FRS questions

To: lee <[lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org)>

The Board recently transitioned to an online Request for Information website to submit FOIA and Privacy Act requests and appeals. To ensure a more timely response to your request, we strongly advise you to submit your requests electronically via <https://foia.federalreserve.gov>, with or without registering. Registering to use the site provides several benefits to the requester community, such as:

- Check the status of your request 24/7;
- Send and receive messages to and from the Information Disclosure Section; and
- View and download responsive records to your private reading room.

But it's not working... FFW has raised the issue of Fulton being represented on the Board of FRB of Philadelphia. On that issue, the Reserve Bank has replied today that since the application will go to the Board, there is no issue.

We disagree. We also do not think that is the Reserve Bank's decision to make. The Reserve Bank has been involved in reviewing Fulton's application, including the December 23 AI Letter. (On that, Inner City Press wrote that "it appears that AI letter was not sent by the Reserve Bank or Board to FFW" - we will to amend, it was sent, albeit labeled "Filing Acknowledgment Letter." FFW didn't open it, given the label - but will in the future).

While the FRB correctly granted expedited processing to the FOIA request for the branch closing list, etc., as the comment period expires no records have been provided. The comment period should be extended, particularly given that to avoid this we commented at the earliest time, even before Fulton applied.

On the current record, Fulton's application(s) could not legitimately be approved.

Please immediately send all requested information and responses by e-mail to [lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org) and [innercitypress@gmail.com](mailto:innercitypress@gmail.com) -- and if also by regular mail, to Matthew R. Lee, Esq. Fair Finance Watch c/o Matthew R. Lee Esq, PO Box 130222, NY NY 10013. Please also confirm receipt of this formal submission, immediately in light of previous and still unexplained public comment bouncing / refusal. If you have any questions, please immediately telephone the undersigned, at (718) 716-3540.

Very Truly Yours,

Matthew Lee, Esq.  
Executive Director  
Inner City Press/Fair Finance Watch

On Tue, Jan 20, 2026 at 6:06 PM lee <[lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org)> wrote:

January 20, 2025

Via E-mail to Office-of-the-Secretary [at] [frb.gov](mailto:frb.gov)

Board of Governors of the Federal Reserve System  
Attn: Chair Powell, Secretary Misback  
20th Street and Constitution Avenue, N.W.  
Washington, DC 20551

Re: Third Timely Opposition to the proposal by Fulton Financial to acquire Blue Foundry Bancorp

Dear Chairman Powell, Secretary Misback:

This yet again concerns the proposal by Fulton Financial to acquire and merge with Blue Foundry Bancorp.

Fair Finance Watch submitted opposition at the earliest possible time, on December 8, stating that "in light of a recent proposal in which only the OCC is considering a multi-billion merger, we are submitting this to the FRB as soon as possible. Please immediate inform FFW if Fulton is applying to the FRS, and consider this comment on any and all Fulton applications."

Now on the day the comment period is set to expire, the branch closing list Fulton has belatedly told to make into a public exhibit has not been made public to allow comment on it - the comment period should be extended.

FFW has raised the issue of Fulton being represented on the Board of FRB of Philadelphia. On that issue, the Reserve Bank has replied today that since the application will go to the Board, there is no issue.

We disagree. We also do not think that is the Reserve Bank's decision to make. The Reserve Bank has been involved in reviewing Fulton's application, including the December 23 AI Letter. (On that, Inner City Press wrote that "it appears that AI letter was not sent by the Reserve Bank or Board to FFW" - we will to amend, it was sent, albeit labeled "Filing Acknowledgment Letter." FFW didn't open it, given the label - but will in the future).

While the FRB correctly granted expedited processing to the FOIA request for the branch closing list, etc., as the comment period expires no records have been provided. The comment period should be extended, particularly given that to avoid this we commented at the earliest time, even before Fulton applied.

As we submit this, we note and support NCRC's comment - more time is needed, clearly. The comment period should be extended.

On the current record, Fulton's application(s) could not legitimately be approved.

Please immediately send all requested information and responses by e-mail to [lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org) and [innercitypress@gmail.com](mailto:innercitypress@gmail.com) -- and if also by regular mail, to Matthew R. Lee, Esq. Fair Finance Watch c/o Matthew R. Lee Esq, PO Box 130222, NY NY 10013. Please also confirm receipt of this formal submission, immediately in light of previous and still unexplained public comment bouncing / refusal. If you have any questions, please immediately telephone the undersigned, at (718) 716-3540.

Very Truly Yours,

Matthew Lee, Esq.  
Executive Director  
Inner City Press/Fair Finance Watch

On Mon, Jan 12, 2026 at 1:34 AM lee <[lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org)> wrote:

January 11, 2025

Via E-mail to Office-of-the-Secretary [at] [frb.gov](http://frb.gov)

Board of Governors of the Federal Reserve System  
Attn: Chair Powell, Secretary Misback  
20th Street and Constitution Avenue, N.W.  
Washington, DC 20551

Re: Second Timely Opposition to the proposal by Fulton Financial to acquire Blue Foundry Bancorp

Dear Chairman Powell, Secretary Misback:

This again concerns the proposal by Fulton Financial to acquire and merge with Blue Foundry Bancorp.

Fair Finance Watch submitted opposition at the earliest possible time, on December 8, stating that "in light of a recent proposal in which only the OCC is considering a multi-billion merger, we are submitting this to the FRB as soon as possible. Please immediate inform FFW if Fulton is applying to the FRS, and consider this comment on any and all Fulton applications."

Fulton applied on December 23, and apparently the Federal Reserve Bank of Philadelphia sent them an Additional Information letter that same date.

But it appears that AI letter was not sent by the Reserve Bank or Board to FFW. And Fulton's response tries to withhold all information about branch closing, contrary to what the FRB of Cleveland, after FFW / Inner City Press' FOIA request, required to be made public on Fifth Third's application.

We note, with concern, that on the Board of Directors of the FRB of Philadelphia is Curtis J. Myers Board Member | Chairman and CEO, Fulton Bank and Fulton Financial Corporation – Lancaster, PA.

So, for the record on this application, we have submitted to the FRB / FRS this FOIA request:

"This is a FOIA request for submissions by Fulton Financial in connection with its Blue Foundry application, including its January 7 response to the FRB of Philadelphia's December 23 question about branch closing.

Contrary to the FRB of Cleveland's questions to Fifth Third, after our FOIA request, to make public their response to this question, Fulton is seeking confidential treatment of which its response on the timing to decide.

We note that Fulton's CEO is on the Board of Directors of FRB of Philadelphia - and that it is does not appear that that Reserve Bank or the Board send FFW a copy of the December 23 AI letter, despite our December 8 comment. This is a major problem (in the context of the Fed saying it will review and presumably approve mergers faster, like the OCC and FDIC have pledged - FFW now comments earlier, and it must be that the ex parte rules are triggered and applicable at least as soon as the bank applies, as here. So why weren't we sent the AI letter?

This is also a FOIA request for all records reflecting FRS including FRB of Philadelphia considering of possible conflicts of interesting in having Fulton's CEO on the FRB of Philadelphia's Board of Directors while the FRB of Philadelphia considers Fulton's merger applications including deciding how to treat adverse comments and whether to sent copies of AI letters and allow withholding of answers to AI letters. The request, for context, includes FRS consideration of bank and bank holding company representation on the boards of the other Reserve Banks."

The request has been assigned number FOIA-2026-00227

The requested documents should be provided before the stated expiration of the Fulton - Blue Foundry comment period on January 21, or that comment period extended.

On the current record, Fulton's application(s) could not legitimately be approved.

Please immediately send all requested information and responses by e-mail to [lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org) and [innercitypress@gmail.com](mailto:innercitypress@gmail.com) -- and if also by regular mail, to Matthew R. Lee, Esq. Fair Finance Watch c/o Matthew R. Lee Esq, PO Box 130222, NY NY 10013. Please also confirm receipt of this formal submission, immediately in light of previous and still unexplained public comment bouncing / refusal. If you have any questions, please immediately telephone the undersigned, at (718) 716-3540.

Very Truly Yours,

Matthew Lee, Esq.  
Executive Director  
Inner City Press/Fair Finance Watch

On Mon, Dec 8, 2025 at 8:31 PM lee <[lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org)> wrote:

December 8, 2025

Via E-mail to Office-of-the-Secretary [at] [frb.gov](http://frb.gov)

Board of Governors of the Federal Reserve System  
Attn: Chair Powell, Secretary Misback  
20th Street and Constitution Avenue, N.W.  
Washington, DC 20551

Re: Early Opposition to the proposal by Fulton Financial to acquire Blue Foundry Bancorp

Dear Chairman Powell, Secretary Misback:

This concerns the proposal by Fulton Financial to acquire and merge with Blue Foundry Bancorp.

This is opposition at the earliest possible time. In light of a recent proposal in which only the OCC is considering a multi-billion merger, we are submitting this to the FRB as soon as possible. Please immediate inform FFW if Fulton is applying to the FRS, and consider this comment on any and all Fulton applications.

Fulton Bank NA in Delaware in 2024 made 199 mortgage loans to whites, and only 24 to African Americans. Meanwhile it denied five applications from African Americans, and only 68 from whites.

This is disparate.

Fulton Bank NA in Pennsylvania in 2024 made 2381 mortgage loans to whites, and only 181 to African Americans. Meanwhile it denied 111 applications from African Americans, and only 616 from whites.

Fulton Bank NA in Maryland in 2024 made 373 mortgage loans to whites, and only 132 to African Americans. Meanwhile it denied 90 applications from African Americans, and only 83 from whites.

Fulton Bank NA in New Jersey in 2024 made 805 mortgage loans to whites, and only 33 to African Americans. Meanwhile it denied 44 applications from African Americans, and only 359 from whites.

Fulton Bank NA in Virginia in 2024 made 500 mortgage loans to whites, and only 79 to African Americans. Meanwhile it denied 35 applications from African Americans, and only 77 from whites.

Now Fulton wants to buy a "money-losing" bank in New Jersey, and take its branch closing ways there - Fulton has closed many branches - here in the past year and a half, three dozen closings:

**Date Range:** 08/01/2024 - 12/08/2025

**Bank Name:** fulton

**Action:** Received

**State:** All HQ

**Application Types:** All

**Search results:**

Action	Date	Type	Application Number	Bank Name	Location
Details	Receipt 2024-08-23	Branch Closings	2024-BranchClosing-337168	Fulton Bank, NA	One Penn Square La P.O.Box 4887
Details	Receipt 2024-08-23	Branch Closings	2024-BranchClosing-337615	Fulton Bank, NA	One Penn Square La P.O.Box 4887

<u>Details</u>	Receipt	2024-08-23	Branch Closings	2024-BranchClosing-338037	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2024-08-23	Branch Closings	2024-BranchClosing-338089	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2024-08-23	Branch Closings	2024-BranchClosing-338090	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2024-08-23	Branch Closings	2024-BranchClosing-338091	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2024-08-23	Branch Closings	2024-BranchClosing-338092	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2024-08-26	Relocation	2024-Relocation-337377	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2024-08-26	Relocation	2024-Relocation-337550	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2024-08-26	Relocation	2024-Relocation-337700	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2024-08-26	Relocation	2024-Relocation-337702	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2024-08-26	Relocation	2024-Relocation-338077	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2024-08-26	Relocation	2024-Relocation-338078	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2024-10-30	Branch Closings	2024-BranchClosing-338654	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-01-16	Branch Closings	2025-BranchClosing-339695	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-01-16	Branch Closings	2025-BranchClosing-339696	Fulton Bank, NA	One Penn Square La P.O.Box 4887

<u>Details</u>	Receipt	2025-01-16	Branch Closings	2025-BranchClosing-339698	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-01-16	Branch Closings	2025-BranchClosing-339869	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-01-16	Branch Closings	2025-BranchClosing-339870	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-01-16	Branch Closings	2025-BranchClosing-339871	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-01-16	Branch Closings	2025-BranchClosing-339872	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-01-16	Branch Closings	2025-BranchClosing-339873	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-01-16	Branch Closings	2025-BranchClosing-339874	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-01-16	Branch Closings	2025-BranchClosing-339875	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-01-16	Branch Closings	2025-BranchClosing-339876	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-01-16	Branch Closings	2025-BranchClosing-339877	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-01-16	Branch Closings	2025-BranchClosing-339878	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-01-16	Branch Closings	2025-BranchClosing-339879	Fulton Bank, NA	One Penn Square La P.O.Box 4887

<u>Details</u>	Receipt	2025-01- 22	Branch Closings	2025-BranchClosing-339840	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-02- 21	Branch Establishment	2025-BranchNew-340143	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-10- 24	Branch Closings	2025-BranchClosing-343531	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-11- 07	Branch Closings	2025-BranchClosing-343837	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-11- 07	Branch Closings	2025-BranchClosing-343840	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-11- 07	Branch Closings	2025-BranchClosing-343842	Fulton Bank, NA	One Penn Square La P.O.Box 4887
<u>Details</u>	Receipt	2025-11- 07	Branch Closings	2025-BranchClosing-343843	Fulton Bank, NA	One Penn Square La P.O.Box 4887

For the record, on managerial resources and otherwise, note these (there are more)

Alicia C. Easton, PA 030 8 months ago for Fulton Bank in Lititz, PA Do not bank with them. Every single thing I have been told by this bank has always been misleading and consistently false. Everyone you speak with says something different. Everything they do has costly corrections at the borrowers expense. Do not risk banking with them, poor support, inaccurate information,

Diane M. New Kingstown, PA 010 10 months ago for Fulton Bank in Lititz, PA I visited this bank in person and even called to speak to another agent over the phone. They don't seem to know what they are doing. I am hoping to speak with a branch manager today. I am also hoping I won't get the pat response given to others

Tom D. Evesham Township, NJ 040 1 year ago for Fulton Bank in Evesham, NJ Waited 20 minutes to meet with a customer service representative to open another one of mine company's tenant security accounts. An experienced Fulton representative became available

so I stood in the waiting area so she could see me. Another customer walks up to the teller and then was directed.

Please immediately send all requested information -- including a copy of the application, if and when filed, or a statement that the bank is applying elsewhere during the comment period -- and responses by e-mail to [lee@fairfinancewatch.org](mailto:lee@fairfinancewatch.org) and [innercitypress@gmail.com](mailto:innercitypress@gmail.com) -- and if also by regular mail, to Matthew R. Lee, Esq. Fair Finance Watch c/o Matthew R. Lee Esq, PO Box 130222, NY NY 10013. Please also confirm receipt of this formal submission, immediately in light of previous and still unexplained public comment bouncing / refusal. If you have any questions, please immediately telephone the undersigned, at (718) 716-3540.

Very Truly Yours,

Matthew Lee, Esq.  
Executive Director  
Inner City Press/Fair Finance Watch