

OUR VALUES IN ACTION.

2025 CORPORATE SOCIAL RESPONSIBILITY REPORT



TABLE OF CONTENTS.

*2025 Corporate Social Responsibility Report**

Introduction	05
Bringing Value to Our Communities	12
Delivering Value to Our Customers	22
Valuing Our Employees	34
Sustaining Our Environment	42
Responsible Governance	51
SASB / ESG Metrics	62

**All data, unless otherwise indicated, reflects information as of December 31, 2025.
All customer and client stories highlighted in this report are used with permission.*



LETTER FROM THE CEO.

OUR VALUES IN ACTION: COMMUNITY BANKING THAT SUPPORTS THE WHOLE COMMUNITY

Building community is central to our banking strategy – empowering individuals, strengthening local businesses, and investing in the neighborhoods we serve. This commitment guides our ongoing efforts to make banking more personal and accessible for all.

This isn't a new strategy. We've been committed to supporting our communities since 1882. We've stayed true to our purpose **to change lives for the better.**

We serve customers across Pennsylvania, New Jersey, Maryland, Delaware and Virginia. Whether we're meeting with customers to provide strategic advice, supporting their online banking needs, or conducting financial literacy classes, our focus is the same: **how can we make a positive impact for more customers and communities?**

This report explores that question with the theme of **turning values into action**, through our pillars of impact – community, customers, employees, environment and governance. Below, I highlight just a few of our impactful actions from 2025.

At a time when housing affordability is a major challenge in **communities** across the country, 46% of our mortgage borrowers are first-time homebuyers (national average is 21%). We are focused on driving home ownership and expanding economic opportunity across the communities we serve.

For our **customers**, we are working to make our services even more accessible. We added live chat to our online and mobile banking platforms and introduced customer service

in American Sign Language. We also now offer an app to teach children about managing money. And, our Innovation Institute is focused on helping businesses launch and grow.

Our **employees** serve as trusted advisors for our customers, and, in turn, we trust them to provide valuable feedback. Our company leaders hosted 31 listening sessions with more than 400 team members in 2025 to gather the "voice of the employee." Those insights will strengthen our company culture, known as The Fulton Experience, and improve customer experiences.

We launched the Green Team, a group of team members who champion **environmental** sustainability. Their efforts to reduce waste and improve conservation will complement ongoing facility upgrades, including LED lighting installations and high efficiency HVAC improvements.

In the area of **governance**, we are focused on fair and responsible banking. Thanks to our team's efforts to meet the credit, investment and service needs of our communities, we were pleased to receive our second consecutive "Outstanding" Community Reinvestment Act rating.

As a community bank, our work is never finished. Each year brings new opportunities to make an impact, and this report highlights our values in action throughout 2025.

CURT MYERS
Chairman, CEO and President



INTRODUCTION.

OUR PURPOSE AND VISION

Fulton Bank's purpose is a simple statement that signals big aspirations: **We change lives for the better.** That commitment to our customers, team members and partners is what drives our employees each and every day.

Our vision is **to be the bank of choice.**

CORE VALUES

Our purpose and vision are rooted in our **core values.** Our core values require all Fulton team members to demonstrate the **highest professional and ethical standards** in all our business activities. Our core values include:





Fulton Financial Corporation is a regional financial holding company headquartered in Lancaster, PA, with **\$32 billion in assets**. It provides a variety of financial services through its subsidiary bank, **Fulton Bank, N.A. (Fulton)**. **Fulton also provides:**

Investment management and planning services for individuals and corporations through Fulton Financial Advisors and Fulton Private Bank.*

Residential mortgage services through Fulton Mortgage Company.*

NUMBER OF FINANCIAL CENTERS IN EACH STATE *(as of 12/31/2025)*



FINANCIAL SNAPSHOT

- **Fulton serves customers and communities in the Mid-Atlantic region**, including Pennsylvania, New Jersey, Maryland, Delaware, Virginia and Washington, D.C.
- **200+** Financial Centers and stand-alone ATMs
- Fulton is part of Fulton Financial Corporation, an **over \$32 billion financial services holding company**
- Generated a record **\$1.3 billion** in revenue in 2025
- Fulton now serves more than **875,000 deposit accounts**

**Fulton Mortgage Company is a division of Fulton. Fulton Financial Advisors and Fulton Private Bank operate through Fulton Bank, N.A. 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.*



3,388

TOTAL EMPLOYEES
as of 12/31/2025



\$5.8 MM

PHILANTHROPIC GIVING
during 2025

*Includes \$953,909 in contributions to
Fulton Forward Foundation for 2025.*

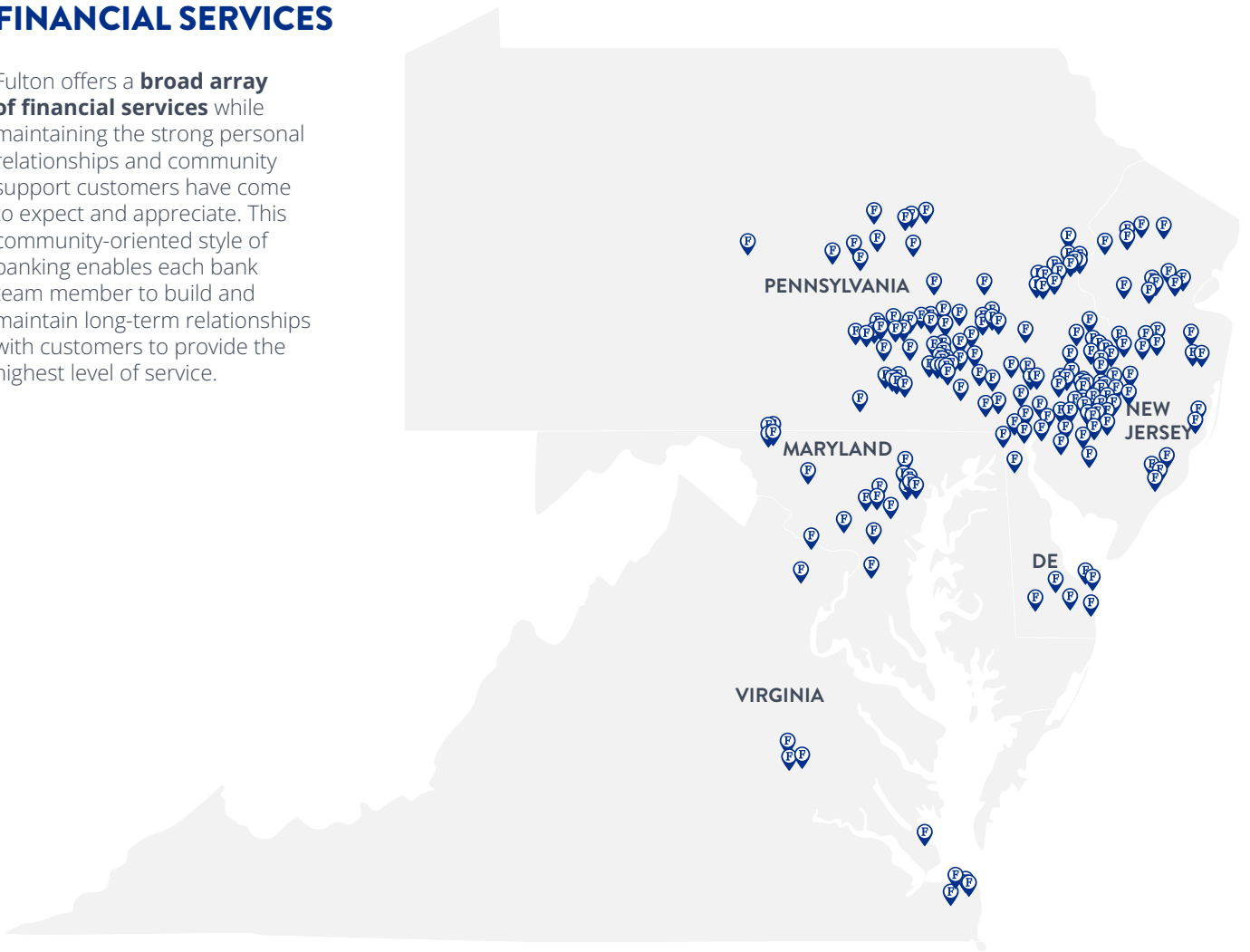


11,569

**EMPLOYEE
VOLUNTEER HOURS**
during 2025

FINANCIAL SERVICES

Fulton offers a **broad array of financial services** while maintaining the strong personal relationships and community support customers have come to expect and appreciate. This community-oriented style of banking enables each bank team member to build and maintain long-term relationships with customers to provide the highest level of service.





CORPORATE SOCIAL RESPONSIBILITY (CSR).

Fulton dedicates itself to addressing priorities that are important to our key stakeholders and reflect our mission. Our CSR framework is anchored by **five strategic pillars: Community, Customers, Employees, Environment, and Governance**. This framework ties directly to our Responsible Governance Practices, which defines our oversight model and how we ensure operational excellence.

We engage with key stakeholders—including **customers, community members, employees, shareholders, regulators and policymakers**—to ensure fair, responsible and ethical business practices are conducted across the entire bank.

STRATEGIC CSR PRIORITIES

GOVERNANCE

Who we are and how we operate

EMPLOYEES

Living the Fulton Experience

CUSTOMERS

Changing lives for the better

COMMUNITY

Paying it Fulton Forward

ENVIRONMENT

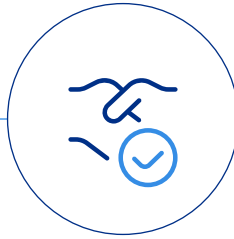
Investing in our Fulton Future



CHANGING LIVES FOR THE BETTER



11,569
EMPLOYEE
VOLUNTEER HOURS



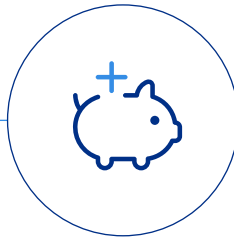
OUTSTANDING
COMMUNITY REINVESTMENT
ACT RATING



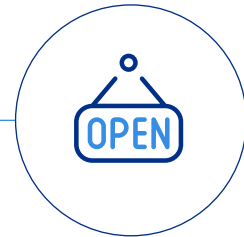
\$5.8 MM
TOTAL CHARITABLE
CONTRIBUTIONS &
DONATIONS VIA FULTON*



\$192 MM
TOTAL COMMUNITY
DEVELOPMENT LOANS
ORIGINATED



\$318 MM
TOTAL COMMUNITY
DEVELOPMENT INVESTMENTS



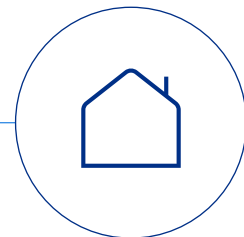
\$58 MM
TOTAL SMALL BUSINESS
ADMINISTRATION LOANS
ORIGINATED



\$1.8 MM
TOTAL CLOSING COST
ASSISTANCE PROGRAM
GRANTS DISBURSED



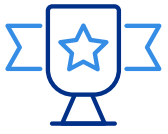
\$16.5 MM
TOTAL LOANS (68)
to Low- and Moderate-Income
Homebuyers through
Operation HOPE



\$149 MM
TOTAL MORTGAGE LOANS
through Fulton Mortgage
Company to Low- and Moderate-
Income Homebuyers

All numbers listed are from 2025

* Includes \$953,909 in contributions to Fulton Forward Foundation for 2025.



AWARDS & RECOGNITION.

Fulton is proud of the individual and team accomplishments of our colleagues. We are honored and grateful to be recognized by organizations across our industry and within the communities we serve. Here are a few examples of recognitions received in 2025:

- **Philadelphia Business Journal**
Partners in Philanthropy
(Fulton Bank & Greater Philadelphia YMCA)
- **2025 VETS Indexes Employer Awards**
3 Star Employer Award
- **Burlington County Regional Chamber of Commerce**
2025 Voice of Business Award for Business Excellence
- **Philadelphia Business Journal**
Power 100
- **NJBiz Finance Power List**
- **New Jersey Bankers Association 2025**
Excellence in Banking Award
- **City & State Pennsylvania**
2025 Black Trailblazers
- **Central Penn Business Journal**
Women of Influence
- **Central Penn Business Journal**
Forty Under 40
- **The Daily Record**
2025 Influential Marylanders
- **South Jersey Biz**
Power 50 List & Who's Who in Banking



FULTON SPOTLIGHT

MARKET PRESIDENT ROLE.



In the fall of 2024, Fulton transformed its operating model to provide more focus on employee engagement and customer outreach at the market level by creating the Market President position. The conversation below is an interview with Jeff Rush, who provides leadership to our Market Presidents, on how this role further strengthens our commitment to local communities.

Q: How does the new Market President (MP) role connect to Fulton's purpose of 'Changing Lives for the Better?'

Jeff Rush: The creation of the MP role is the ultimate expression of our commitment to our purpose and our five CSR Pillars. We recognize that to truly be the bank of choice, we must deepen our relationships and ensure a **holistic approach** to serving our clients and communities. The MP role reinforces our core value of **Customer Focus** by ensuring that our Consumer, Business Banking, Commercial, and Wealth Management teams collaborate as a single, unified market team.

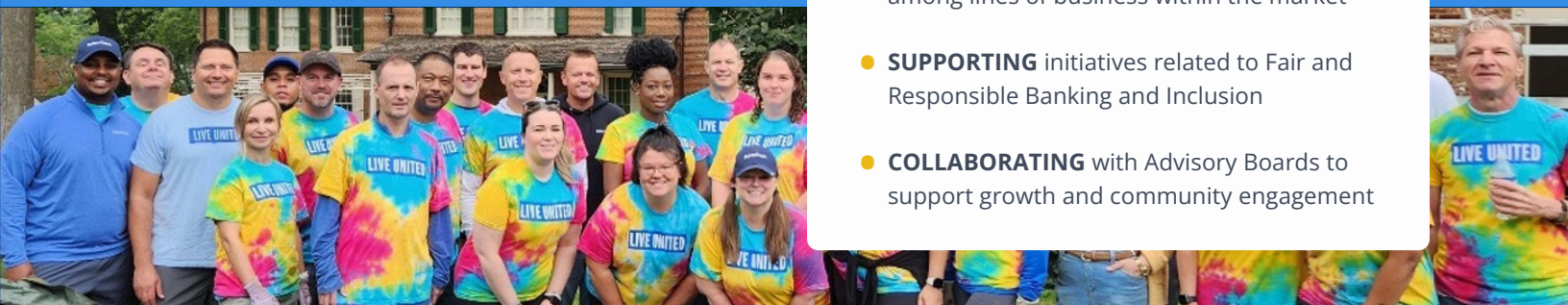
Q: How does this role reinforce Fulton's values and ensure a holistic approach to stakeholder relationships?

Jeff Rush: The MP serves as a key leader representing Fulton in our work with community organizations and is responsible for ensuring we have deep, personal relationships with all our stakeholders. We deliberately aligned the **Fair and Responsible Banking and Inclusion functions** with this role. This decision ensures that our outreach and lending practices are inclusive and directly address community needs, reinforcing our values of **Ethics & Integrity** and our commitment to the **Community** pillar. By strengthening local leadership in the various markets we serve, we can build trust and make sure our impact grants and financial solutions are reaching those who need them.

*The **Market President** role was designed to further employee and community engagement at the local level. Our Market Presidents have led listening sessions for team members and conducted new hire sessions as part of their role serving as an employee connector. The listening sessions were initiated based on feedback from our annual employee engagement survey and have already resulted in numerous positive steps to make Fulton an even better place to work. Additionally, Advisory Boards in each market help drive local impact and community engagement.*

Key Market President Objectives

- **IMPROVING** the customer experience
- **INCREASING** employee engagement
- **ENSURING** alignment and collaboration among lines of business within the market
- **SUPPORTING** initiatives related to Fair and Responsible Banking and Inclusion
- **COLLABORATING** with Advisory Boards to support growth and community engagement

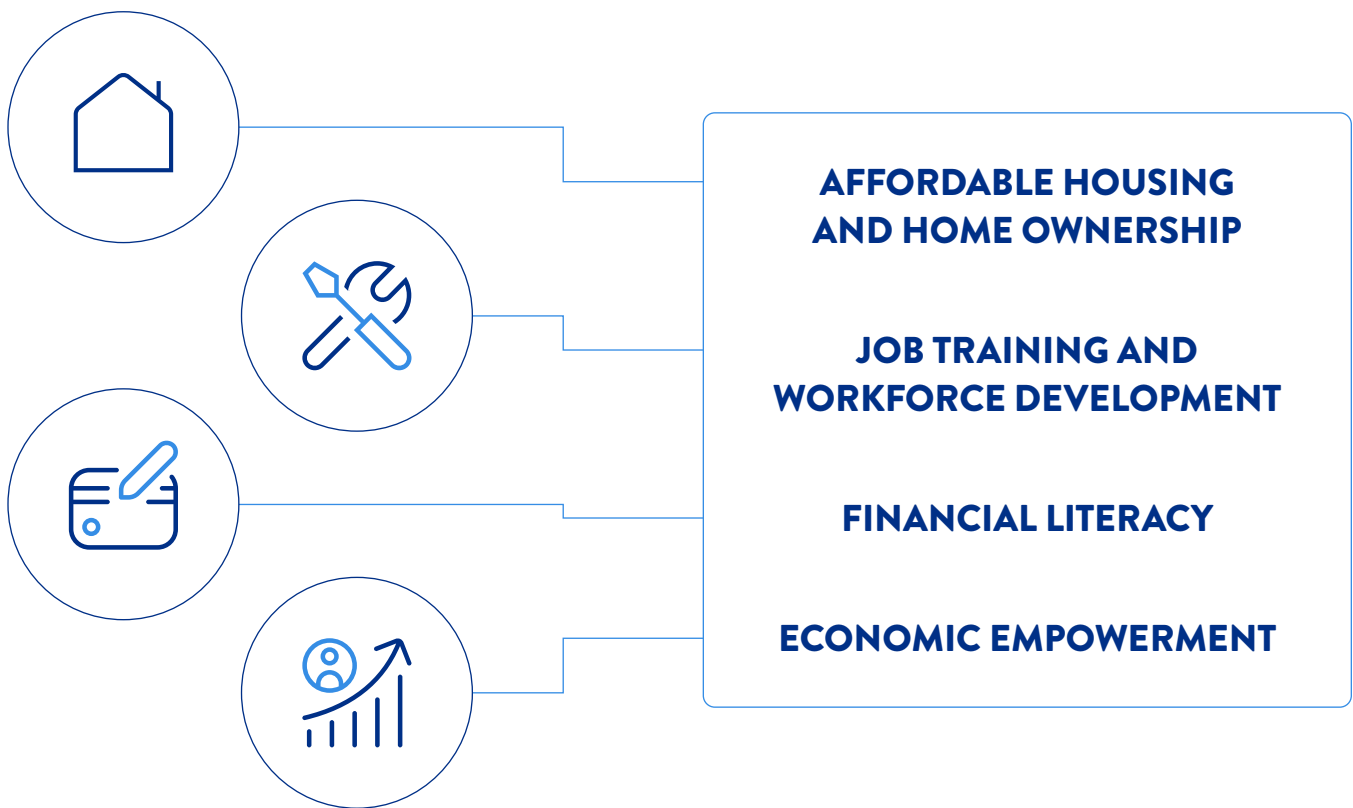




BRINGING VALUE TO OUR COMMUNITIES.

FULTON FORWARD

Beginning in 2016 as an umbrella program for Fulton's community service work, **Fulton Forward**[®] continues to evolve as the cornerstone for all our efforts to improve our communities through stewardship, volunteering, partnerships, and other activities. We're proud of Fulton Forward and our contributions toward building vibrant communities with programs, products, and services focused on **four key areas**:



In support of Fulton Forward, we established the **Fulton Forward Foundation** (Foundation), an independent private nonprofit foundation, through which impact grants are made to community organizations whose mission aligns with one or more of these key areas.



PHILANTHROPY & VOLUNTEERISM

Committing to the communities where we live and work has been a hallmark of Fulton since our founding. Today, philanthropy and volunteerism are key to our Fulton Forward work and our vision as an organization. We change lives for the better by how we give and why we give.

Grant Review Process

The **Grant Review Committee** (GRC) serves as the initial application review point for all impact grants and provides funding recommendations to the Foundation's board of directors, ensuring that all proposals are aligned with the Foundation's mission, are programmatically sound, and represent the best use of its funds. The GRC utilizes a structured review process ensuring that funding decisions are well-informed and strategic, leading to more effective outcomes.

The GRC Committee meets semi-annually and is responsible for the continuing execution of the Foundation's four-pillar strategy.

In 2025, the Foundation made 53 impact grants totaling \$1.5 million.

Volunteerism

- As part of the **Network For Teaching Entrepreneurship SummerBizCamp** held in July 2025, Fulton bankers volunteered to support approximately 30 students by serving as coaches and business plan judges. The students were asked to prepare a tri-fold board and a "fast pitch" speech showcasing each student's business idea to our local community members. During the summer camp, students are asked to share their business problem and solution, while showing off their creativity and innovation in a business plan exhibit.
- For the first time, Fulton sponsored **The Afro Newspapers 5th Annual Black Business Matters Expo**. Our volunteers had the opportunity to speak to more than 150 attendees and provided information on Fulton's EMPOWER Community Banking program. Our team also had an opportunity to judge the "Power Pitch Competition." Three businesses participated in the pitch and walked away not only with seed money from our sponsorship, but also with an opportunity to connect with a Certified EMPOWER Business Advocate at Fulton.



FULTON Q&A: ACCESS & AFFORDABILITY

SMOKEY GLOVER.

The following interview with Smokey Glover, Director, Fair and Responsible Banking and President of the Fulton Forward Foundation, highlights how our team helps change lives for the better in the communities where we live and work.

Q: What is the “why” behind the Foundation’s mission, and how is Fulton focused on creating maximum impact?

Smokey Glover: The “why” is our purpose: to change lives for the better. We focus on creating maximum impact by addressing systemic barriers to economic empowerment. For example, our work in **Affordable Housing** directly addresses the foundational need for stable shelter, and our support for **Job Training** programs helps individuals secure better futures through employment opportunities. We are not just writing checks; we are strategically aligning our grants and products to areas where we can drive long-term, sustainable change in our communities. This is how we bring value to our communities.

Q: How does the Fulton Forward Foundation partner with communities and non-profit groups to address unmet needs and advance programs?

Smokey Glover: One way is that we build relationships with organizations through our Community Outreach Officers in major metropolitan markets (e.g. Baltimore,

Philadelphia, Richmond). We look for partners that align with Fulton Forward’s pillars and foster strong community impact. Once a relationship is established—whether through products, services, Relationship Managers or Outreach Officers—we explore strategic initiatives that will help those organizations advance their missions. Impact grants to organizations like Habitat for Humanity or Tec Centro highlight the down-the-line impact on our pillars... they are a force multiplier.

Q: What are some highlights from 2025 that showcase the Fulton team’s impact on local communities?

Smokey Glover: Our team is helping with programs, building relationships and opening doors – creating ecosystems and opportunities for business owners and people that never previously have had access to those programs. Our Entrepreneur Exchanges are having a significant impact on the small business community, and we have more scheduled for next year. In the past two years, Fulton has provided more than \$100 million in small business lending, providing entrepreneurs the financial support to build and expand their businesses.

AFFORDABLE HOUSING AND HOME OWNERSHIP

Fulton is dedicated to **helping customers achieve their dreams** by providing innovative products and solutions. Understanding the challenges many face in achieving homeownership, we have developed a suite of programs designed to make this goal more accessible.

According to the National Association of Realtors® 2025 Profile of Home Buyers and Sellers, first-time homebuyers are facing record challenges nationally, representing only 21% of all home purchases and reaching a first-time home buyers median age of 40. Fulton continues to expand access to sustainable homeownership. In 2025, **46%** of the homebuyers we served were **first-time buyers**, with a median age of 34, demonstrating our commitment to helping younger and emerging households enter the market and build long-term financial stability.

COMMUNITY OUTREACH

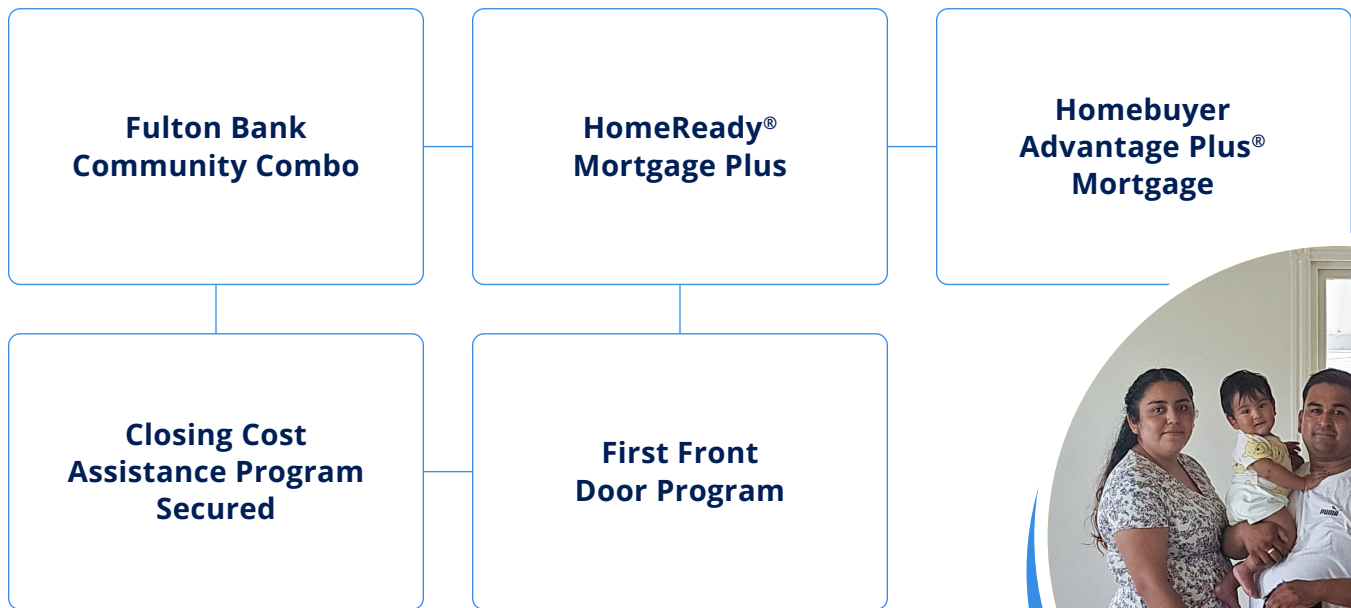
Fulton is proactive in our community outreach to raise awareness, educate consumers and ultimately provide opportunities to fulfill home ownership goals.

We utilize a variety of channels to make these products and services available as we reach out to our communities with education initiatives and information about how to take advantage of these programs.

Our efforts include:

- **First Time Homebuyer Seminars**
- **Nonprofit Housing Agency Engagement**
- **Federal Home Loan Bank of Pittsburgh Down Payment Assistance (DPA) Programs**
- **State Bond Agency DPA programs**
- **Closing Cost Assistance Program (CCAP)**

MORTGAGE PRODUCTS AND PROGRAMS



CUSTOMER STORIES

A couple worked with local bilingual **Loan Officer Maria Ramirez** to buy their first home in Chester County, Pennsylvania. She assisted them with the Fulton Bank Community Combo Loan mortgage program for up to 100% financing of the home's purchase price.*

The customer was also eligible for the Federal Home Loan Bank of Pittsburgh **"First Front Door"** grant program, which provides \$15,000 toward downpayment and closing costs.

*"...The loan officer got me the 1st time homebuyer's grant and helped me step by step with everything. I am grateful for everything you did for me and my family. **Many thanks!**"*

A First-Time Homebuyer

*Interest on the portion of the loan that exceeds the value of the dwelling is not tax deductible, and consumers should consult their tax advisor.



FIRST-TIME HOMEBUYERS.

*Fulton is committed to reaching and supporting first-time homebuyers across our footprint. Our programs offer a **welcoming path to homeownership** through low down payment requirements and flexible credit guidelines.*

IMPACT GRANT STORY

The Maggie Walker Community Land Trust

Founded in 2016, the Maggie Walker Community Land Trust (MWCLT) works to create permanently affordable homeownership opportunities for families in Richmond, Virginia and the surrounding counties of Henrico and Chesterfield. As one of the largest community land trusts in the nation, MWCLT is currently developing nine

neighborhoods and has already helped 110 families purchase homes. Their goal is to sell **100 or more additional homes** in the next year or two. Fulton Mortgage Company is proud to be the first mortgage lender approved to originate loans for MWCLT homeowners.

COMMUNITY NEEDS ASSESSMENT

*Fulton made the decision to engage a partner to conduct an external **Community Needs Assessment** (CNA). Our goal in conducting the assessment was to further strengthen our community outreach efforts by clearly understanding the specific, market-based needs throughout our footprint and identifying how Fulton might fulfill them.*

This assessment provides background and supporting details to showcase how Fulton programs benefit the community by **ensuring our resources are deployed where they can make the biggest difference**. The CNA reviews economic indicators (unemployment rates, home ownership rates, residential construction activities, median income levels, etc.), lending patterns and the competitive environment in specific geographies identified by Fulton as its local service area. The assessment also seeks information from community leaders for first-person insights about the needs of the residents and businesses we serve. Researchers ask community development organizations, real estate agents, housing authorities, pastors, and other local leaders what they believe the community's credit needs are and how other local banks in Fulton's markets are meeting those needs with products and services.

Ultimately, the assessment paints a picture of the needs of our communities while providing recommendations for Fulton to further improve our community impact.



IMPACT GRANT STORY

Fauquier Habitat for Humanity, Inc.

Fauquier Habitat for Humanity (Fauquier Habitat) has been serving the community for 34 years, building 65 new homes and completing over 400 home repairs and rehabilitations—impacting more than 500 individuals. Located in Northern Virginia, Fauquier County faces a significant housing challenge: 77% of its workforce cannot afford to live locally, where the average home price is \$687,000.

Fulton Mortgage Company proudly partners with Fauquier Habitat to make homeownership possible. While Fauquier Habitat homes are sold at market value, our collaboration **helps identify financial solutions** that enable families to achieve the dream of owning a home.



JOB TRAINING AND WORKFORCE DEVELOPMENT

*Supporting job training and workforce development initiatives are core to Fulton's commitment to **changing lives for the better.***

IMPACT GRANT STORY

Camden Shipyard & Maritime Museum

The Camden Shipyard & Maritime Museum's mission is to **educate, inspire, and engage** citizens by showcasing Camden's rich maritime heritage and significant contributions to global shipbuilding and seafaring. The museum is an anchor institution for cultural enrichment and community development in Camden, New Jersey.

Locally, the Camden Carpenters Union Pre-Apprenticeship Program provides comprehensive carpentry training to help young adults between the ages of 17 and 27 obtain jobs with area contractors or attend the Carpenters Union Apprenticeship Program. This program helps to find jobs in a high-demand industry for local participants.

The Camden Carpenters Union, in partnership with the Camden Shipyard & Maritime Museum, has launched the Camden Carpentry Program—an eight-week initiative designed to provide hands-on training, mentorship, and career exploration. Each week, participants engage in structured learning modules covering key aspects of carpentry. This program not only **equips youth with practical skills** and on-the-job experience but also connects them to Camden's rich maritime heritage.

This partnership was made possible through a \$20,000 Foundation grant, which funded the program in full—including lumber, tools, supplies, instructor costs, and daily stipends of \$25 for all students.



IMPACT GRANT STORY

Community Education Building Corp.

Community Education Building (CEB), located in Wilmington, Delaware, was established in 2012 with the mission of ensuring every child has an equitable opportunity to succeed. CEB provides kindergarten through college students essential wraparound supports, as well as individual youth and family navigators who help students and their families be happy, healthy and self-sufficient, thus breaking generational cycles of poverty, poor health, and violence.

Since 2022, CEB's workforce development programs have provided families with the **necessary training and certifications** leading to stable employment in careers that provide livable wages and growth opportunities. CEB's program includes fostering strong connections with the resident schools in their building and creating a network of support for parents who view both the CEB and affiliated schools as integral parts of their support network, extending beyond their children's needs. The CEB's workforce development programs include the support of a dedicated advocate to boost program completion and provide career navigation.

Supported by a \$20,000 Foundation impact grant, CEB has had 73 graduates. All participants were certified and employed within three months of graduation and received a 50% overall wage increase compared to their salaries before entering the program.



FINANCIAL LITERACY

*Financial literacy is a powerful tool for achieving financial independence and unlocking new opportunities. In addition to offering our own educational programs, Fulton proudly partners with organizations and supports initiatives that provide communities with access to financial education and resources. **Financial literacy empowers individuals to make informed decisions, build financial stability, and create opportunities that truly change lives for the better.***

IMPACT GRANT STORY

Philadelphia School District / Stock Market Challenge



The spirit of innovation and financial literacy came alive in 2025 as students across the Philadelphia School District participated in the annual Stock Market Challenge, a competition that empowers young minds to explore the world of investing, strategy, and economic decision-making.

The 2025 challenge was more than just a numbers game - it was a platform for **real world learning and leadership**. Students worked in teams, analyzed market trends, and made simulated investments over the course of several weeks, all while building valuable skills in collaboration, critical thinking, and financial planning.

Two outstanding students rose to the top, impressing their teachers not only with their portfolio growth but also with their strategic thinking and teamwork. To honor their achievements, Fulton awarded two new laptops to the winners, who were students at Jenks Academy for the Arts and Sciences and Ethan Allen School.



IMPACT GRANT STORY

Harcum College Upward Bound Program

The Foundation contributed \$25,000 to the Harcum College Upward Bound Program, reinforcing its commitment to economic empowerment. This vital funding supports college readiness initiatives for first-generation and low-income high school students by providing academic support, mentoring, and resources that help students succeed in high school and beyond.

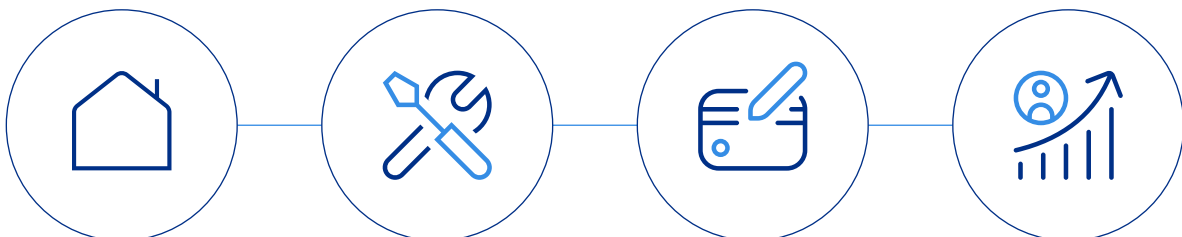
By donating to Harcum College Upward Bound, the Foundation is helping to bridge the opportunity gaps in

Philadelphia, creating **pathways to higher education and brighter futures.**

Building on its grant, the Foundation has strengthened its partnership with Harcum College's Upward Bound Program by introducing comprehensive financial education to participants. This initiative equips students with essential life skills as they prepare for college through age-appropriate, interactive lessons integrated into both the academic-year and summer program schedules.

ECONOMIC EMPOWERMENT

Fulton is committed to **fostering a thriving economy** by supporting local entrepreneurs and businesses at all stages of development.





IMPACT GRANT STORY
Stursi

Stursi, an emerging leader in the non-alcoholic beverage industry, is strengthening its presence in the greater Baltimore area. Recognized as the “Official Non-Alcoholic Cocktail of Chesapeake Arena” and featured on BevNet, Stursi is building momentum within the industry and seeking to expand its operations. A \$10,000 grant from the Fulton Forward Foundation, in partnership with Baltimore Community Lending, is helping to accelerate this expansion by funding the development of manufacturing and distribution networks. This investment is enabling Stursi to create local jobs, support economic growth, and **contribute to the vitality of the community** while continuing to innovate in the beverage market.

IMPACT GRANT STORY
Rocky Philly Souvenirs

Rocky Philly Souvenirs, a Philadelphia-based company specializing in locally themed souvenirs, exemplifies how targeted support can drive small business growth. Through a \$10,000 Fulton Forward Foundation grant, facilitated by The Enterprise Center’s Early Stage Financing program, Rocky Philly Souvenirs invested in its own printing equipment – enabling the production of original merchandise such as t-shirts and stickers. This strategic investment not only enhanced product offerings but also allowed the company to expand its workforce from one to three part-time employees. Supporting small businesses with resources to scale and create jobs remains a cornerstone of Fulton’s impact grant program, reinforcing our commitment to **economic empowerment and community development**.



COMMUNITY DEVELOPMENT LENDING

*Fulton is **committed to creating economic opportunity** in underserved communities by providing financing and development services that support affordable housing, empower small businesses, and strengthen community organizations. Through these efforts, we help families achieve stability, entrepreneurs grow their businesses, and vital services thrive - **building stronger, more resilient neighborhoods.***

Low-Income Housing Tax Credit Projects

HDC Mid-Atlantic serves 4,500 residents across 67 communities in Pennsylvania, Delaware, and Maryland, building hope and opportunity through affordable housing. One recent project, 1528 West Apartments in Allentown, Pennsylvania, added 49 affordable units designed for seniors aged 55+ and adults with intellectual and developmental disabilities (IDD).

Fulton provided financing for this \$19.0 million low-income housing tax credit development, which includes partnerships to deliver supportive services for residents. With more than 230 applicants for just 49 homes, this project underscores the growing need for **accessible, inclusive housing** and reflects Fulton’s commitment to strengthening communities.

FULTON SPOTLIGHT

OPERATION HOPE.

Fulton maintains a strong and enduring partnership with Operation HOPE, reinforcing our shared commitment to financial empowerment. Through this collaboration, we deliver impactful financial literacy education and personalized coaching, equipping individuals with the tools to achieve long-term financial stability. We continuously track and measure key outcomes to ensure this partnership drives meaningful results and creates lasting change in the communities we serve.



- **OPERATION HOPE CLIENTS SERVED**

At all eight locations:

3,750

- **AVERAGE CREDIT SCORE INCREASE**

Average of all clients served annually:

14 POINTS

- **INCREASED SAVINGS**

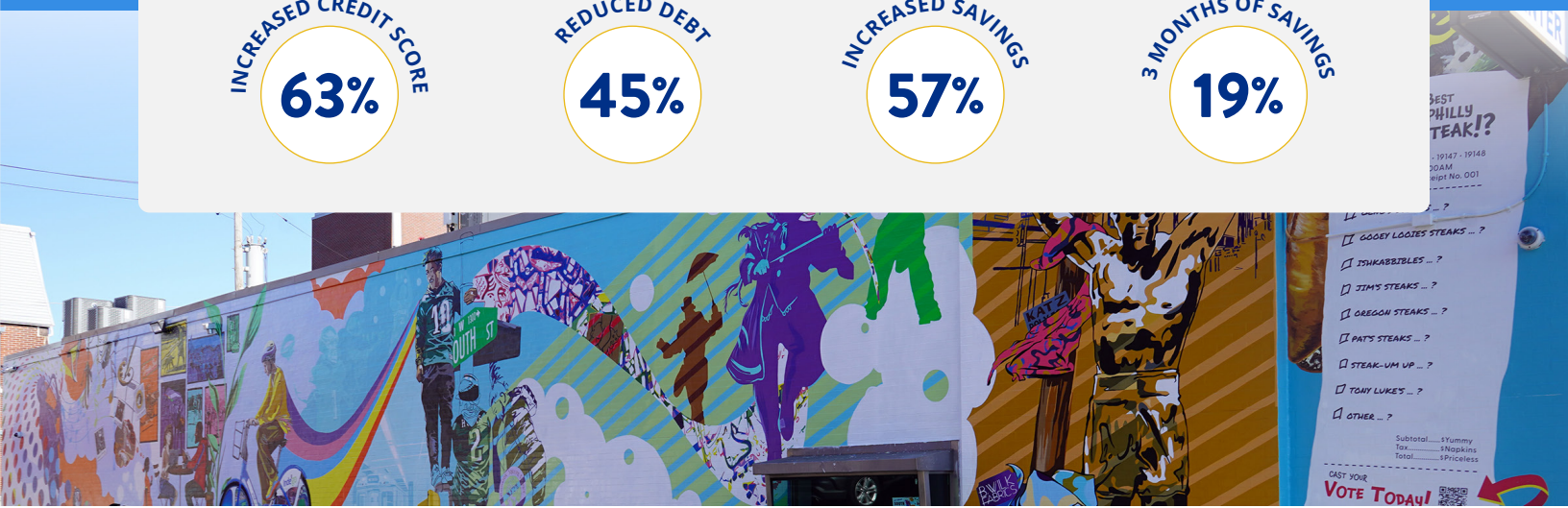
Median, after receiving counseling:

\$625

Operation HOPE Business Development Program: Safe & Sound

Safe & Sound Delivery Services LLC, a Baltimore-based delivery and logistics service provider (Safe & Sound), participated in Operation HOPE's Business Development Program in 2024 and was referred by Operation HOPE's Financial Wellbeing Small Business Coach for additional support. Through Fulton's Small Business Administration (SBA) lending program, the business secured a \$135,000 loan to purchase two box trucks and working capital for growth. This funding, combined with the owner's resilience and commitment, enabled Safe & Sound to overcome challenges, expand operations, and **create new opportunities** - demonstrating the impact of financial coaching and access to capital in driving small business success.

PERCENTAGE OF CLIENTS WITH:





DELIVERING VALUE TO OUR CUSTOMERS.

Our customers are the driving force behind every decision we make.

We put customers first by developing products, services, and solutions that meet their needs and help change their lives for the better.

VOICE OF THE CUSTOMER

*Fulton actively listens to the “**Voice of the Customer**” to inform product development and service delivery. The program uses a variety of feedback channels to ensure that our service remains personal, connecting our work to our purpose.*

To deliver on our brand promise of making banking personal, it is vital to understand how our customers feel about us during individual transactions as well as their **overall relationship** with us.

Fulton conducts surveys periodically with our customers. The insights we find from our surveys inform key indicators of reputation and customer retention. These insights are also used to inform action teams and leadership of **potential improvement opportunities**.

For example, using voice of the customer feedback, we identified an opportunity for improving our communication

when a customer exceeds the allowable digital transactions in a savings or money market account. Partnering with the product team, we added clarifying language to our fee structure and education to help customers avoid the penalties in both our written communications and the product page inside our online account opening solution.

These updates were designed to **help customers choose** the most appropriate solution for their needs when opening a new account, as well as educating existing customers who may be using their savings/money market account differently than intended.



CONSUMER BANKING

Helping Customers Bank Wisely. Fulton develops products and digital solutions to meet customers wherever they want to do their banking.

Workplace Banking

Fulton's Workplace Banking (WPB) program brings financial wellness and literacy directly to employees and students through their employers or schools. Expanded in 2025, WPB offers tailored products like checking accounts with added benefits - free ATM transactions, preferred rates, and discounts - plus a fee-free health savings account. Ten dedicated WPB Regional Managers support businesses, colleges, and municipalities across our footprint, ensuring personalized engagement. By meeting people where they are, WPB helps consumers **build financial confidence and access banking solutions** that fit their lives.

WPB creates real impact. We partnered with Mountaire Farms across nine Delaware and Maryland locations to provide financial education during new-hire orientations for farm workers - resulting in over 150 new customer relationships. Similarly, WPB supports Rider University and Franklin & Marshall College students, opening more

than 100 new accounts through annual orientation programs.

Contact Center Enhancements

We deployed live chat in both online and mobile banking to provide real-time support, which has improved the customer experience. Prior to the introduction of live chat, customers seeking service or assistance in mobile banking used our secure message portal, which was not a real-time service solution. As live chat usage has grown, we have seen a decline in secure message use - indicating customers prefer the real-time digital service versus waiting for a secure message response. For example, from January to December 2025:

- Secure message **decreased by more than 50%**
- Average daily chats **increased by more than 35%**



Customer Support in American Sign Language

Developed in partnership with 360 Direct Access and championed by Fulton's ADAPT (Able and Disabled Allies Partnering Together) Employee Resource Group, this initiative reflects our commitment to inclusion. This technology allows customers using our website or mobile app to connect with a trained Fulton specialist fluent in American Sign Language through a secure video link. Those customers needing support at a financial center can simply scan a QR Code with their mobile device to access a live sign language interpreter and communicate with our team with ease. Use of this service continues to grow as hard-of-hearing or deaf customers learn about its availability.

Mobile App Enhancements

Fulton recently redesigned the user experience in both Mobile and Online Banking to streamline, personalize, and customize the experience to meet our customers' banking needs and give them even more mobile control. Some of our newest offerings include:

- **TRANSACTION DISPUTES** Providing customers with the ability to dispute a transaction through digital self-service capabilities.
- **INSTANT DIGITAL ISSUANCE OF DEBIT CARDS** Allowing customers to immediately utilize a debit card through their mobile wallet instead of waiting for a plastic card to be delivered in the mail.

- **EXTERNAL ACCOUNT TRANSFER** Offering the customer the ability to transfer "from" other financial institutions or "to" other external accounts outside of Fulton, which means they no longer need to write checks or conduct wire transfers, reducing paper usage and costs.

Since June 2025, enhancements to Mobile and Online Banking have made resolving disputed transactions easier and more efficient. Over 25% of disputes are now handled digitally, reducing the need for financial center visits and saving time for both customers and team members. These improvements also eliminate paper, streamline processes, and deliver a faster, more convenient experience.

Greenlight

In the fall of 2025, we launched the Greenlight app, which provides kids and teens with financial tools for earning, saving, spending, giving and more. Parents can automate allowance, manage chores, and send money instantly while kids and teens get hands-on money management experience with parental supervision.

Within the Greenlight app, kids and teens also have access to Level Up, an interactive, curriculum-based financial literacy game. Level Up includes fun and engaging games, quizzes, and lessons that go beyond the National Standards for K-12 Personal Financial Education to **empower young people** with money skills and confidence.

As customers search for tools to set up a bright financial future for their kids, Fulton is proud to offer Greenlight as part of our mobile consumer solutions.



BUSINESS BANKING

Fulton's Business Banking team is dedicated to empowering entrepreneurs and driving innovation by serving as trusted advisors. With a growing base of 75,000 small business customers, we expanded our team to deliver an exceptional experience, and the tools businesses need to thrive.

New roles—**Financial Center Relationship Specialist** and **Business Banking Relationship Manager**—work alongside Financial Center Managers to provide personalized support, strengthen relationships, and help small businesses operate and grow with confidence.

Improved Centralized Lending Process

In 2025, our Centralized Lending team simplified the loan process for consumers and small businesses and provided a single point of contact from application to booking. Additionally, we implemented several internal process improvements that enhanced the experience for both customers and employees. These changes reduced the average underwriting decision time for consumer loans by about four days, enabling faster approvals and quicker access to funds. By streamlining the process and improving accuracy, we're delivering **greater convenience, efficiency, and confidence** for our customers.

Small Business Administration (SBA) Lending

Every SBA loan we close creates opportunities for entrepreneurs and small business owners to start, grow, or expand their businesses. As a special purpose credit program backed by federal guarantees, SBA lending allows us to provide access to capital for borrowers who may not qualify for conventional financing.

In 2025, we strengthened our SBA 7(a) Small Loan Program to reach more businesses across our footprint through key initiatives:

- **EXPANDING** access to loans of up to \$350,000
- **BUILDING** strong partnerships with Fulton's Business Banking segment and EMPOWER Community Banking to provide mentorship, education, and tailored solutions
- **STREAMLINING** the 7(a) loan process to reduce origination cycle times
- **DELIVERING** ongoing training and outreach for internal partners

These efforts help small businesses secure the resources they need to succeed - fueling growth, innovation, and economic impact in our communities. For more information on Fulton's SBA program, please see our 2024 Corporate Social Responsibility report.

CUSTOMER STORY

Twin Tails, a family-owned veterinary hospital in Garnet Valley, Pennsylvania, built a new 5,500-square-foot facility featuring seven exam rooms, an operating room and dental suite to better serve their community.

With a **\$4.6 million SBA 7(a) term loan** and a \$100,000 line of credit for working capital, Twin Tails turned their vision into reality - creating a state-of-the-art veterinary hospital to care for pets and families.

Since receiving this financing, Twin Tails has:

Created 12 new jobs

Expanded access to veterinary care

Driven significant economic impact through new construction

COMMERCIAL BANKING

Fulton provides a **full suite of financial products and services**, backed by experienced trusted advisors, to support commercial, middle-market, and large corporate clients.

Fulton **accelerated its transformation** in 2025 to better serve the diverse and evolving needs of businesses across our markets. By implementing a relationship-driven, segmented model, we've strengthened our role as trusted advisors - delivering tailored solutions that match the scale and unique requirements of each client: **Commercial, Middle Market** and **Corporate**.

Reverse Positive Pay

Reverse Positive Pay is a fraud-prevention service designed to protect customers from unauthorized or altered check transactions. Unlike traditional Positive Pay, where customers provide the bank with a file of issued checks, Reverse Positive Pay allows the bank to present check items back to the customer for their review and decision on whether a check should be paid. This ensures **customers remain in control**, while reducing administrative burden and providing flexibility.

Commercial Mobile App

The Commercial Online Banking Mobile App gives business customers secure, convenient access to their financial information and services - anytime, anywhere.

With advanced digital features, it helps businesses stay in control and operate efficiently by offering:

- **IMPROVED** cash flow management
- **STREAMLINED** payments and transfers for greater efficiency
- **ENHANCED** security and control through robust entitlements
- **REAL-TIME** financial monitoring with customizable alerts

This innovative solution empowers businesses to manage finances with confidence and ease.



CUSTOMER STORY Vet Practice

In rural markets like northern Pennsylvania, access to services is often limited - even for veterinary care. **Animal Care Center**, a longtime customer of Fulton, provides ongoing veterinary care in Montour and Columbia counties. In 2011, Animal Care Center turned to Fulton for financing to support an ownership change - **when**

other banks could not. This was the first of multiple transactions that have helped keep ownership local, even as many veterinary practices sell to large corporations. Fulton's guidance and financing continue to play a critical role in preserving community-based ownership and supporting long-term business success.

CUSTOMER STORY Landis Homes

Landis Homes, a Continuing Care Retirement Community near Lancaster, Pennsylvania, needed to expand their campus to serve more residents and provide additional styles of housing for prospective residents. In addition to adding more than 80 units, Landis Homes wanted to create an Arts & Recs building that will allow for recreational activities for their residents. The recreational venue, which includes pickleball, basketball, a golf simulator, a wood shop, a makers' space, and a meeting space will be a destination for residents at Landis Homes to pursue their interests while connecting with local community members.

The full project has a total cost of \$65 million over a four-year period and will be paid for through financing from Fulton and other community-based initiatives. This project **enhances quality of life** for residents, fosters community connections, and promotes active, healthy lifestyles - while driving local economic growth.

CUSTOMER STORY

***NextStep Robotics:** A Life Sciences and Technology customer making a community impact through medical innovation.*

Foot drop is a debilitating condition that affects up to 40% of stroke survivors, making it difficult or impossible for them to lift the front part of the foot while walking. This leads to a high-stepping, awkward gait pattern that increases risk of falls, limits mobility, and often results in lifelong use of ankle-foot orthoses or walking aids. For many stroke patients, foot drop is not just a physical barrier - it contributes to social isolation, loss of independence, and higher healthcare costs due to fall-related injuries.

With funding and solutions secured through Fulton's Life Sciences and Technology Group, **NextStep Robotics**, based in Baltimore, Maryland created a cutting-edge solution by developing a portable ankle robot to alleviate and in some cases, treat foot drop. The company is addressing this

major unmet need through AMBLE, a robotic therapy device designed to help patients retrain their own neuromuscular pathways - even months or years after their stroke. Unlike passive braces, AMBLE uses real-time feedback and "assist-as-needed" technology to actively engage the patient's muscles, encouraging true recovery rather than compensation.

Clinical results are compelling: in a six-week protocol, 85% of participants improved to the point where they no longer needed their braces or assistive devices, showing that recovery is still possible long after traditional rehab ends. By restoring more natural walking patterns and reducing fall risk, NextStep Robotics is offering stroke survivors a chance to regain not just mobility, but also confidence and quality of life.

DIGITAL BANKING, TECHNOLOGY AND INNOVATION

Fulton is committed to **driving innovation to deliver meaningful value** for our customers and team members. Our approach aligns with regulatory expectations and our strategic priorities, ensuring every advancement is ethical and customer-focused. Key objectives include:

- **ENHANCING** experiences for customers and employees through innovative solutions
- **DEVELOPING** new products and services that meet evolving needs while ensuring compliance and preventing consumer harm
- **PROMOTING** fair access to financial services and fair treatment for all customers
- **IMPROVING** efficiency and reducing costs through process innovation
- **LEVERAGING** emerging technologies to create new opportunities
- **FOSTERING** a culture of creativity, collaboration, and continuous improvement

Through these efforts, we deliver innovation that is **safe, inclusive, and designed** to make banking better for everyone.

Our activities include exploring Artificial Intelligence (AI) capabilities such as machine learning, generative AI, deep learning, large language models, and neural networks. Innovation is not just about technology - it's about understanding and meeting the evolving needs of customers. With a **focus on responsible, customer-centered innovation**, Fulton wins customers, builds loyalty, and aims to become a strong leader in the industry.

CASE STUDY

Fulton Innovation Institute

The **Fulton Innovation Institute** fosters strategic partnerships with leading universities to drive innovation, develop talent, and create value for our customers and communities. We have partnered with nine leading institutions to develop talent, knowledge systems, and processes while fostering partnerships that create academic and industry opportunities and strengthen community relationships.

The program creates a dynamic partnership where students, faculty, and industry leaders work together on cutting-edge projects that address business challenges and opportunities. Through experiential learning engagements, students are presented with real-world business challenges and given access to industry experts and emerging technologies. This model allows Fulton to benefit from the fresh perspectives of students - **often leading to innovative solutions**. These engagements also provide a valuable talent pipeline. Our university partners provide significant value by conducting research, solving complex problems, and offering insights that help drive innovation across the organization.

In turn, students gain hands-on experience solving real-world business challenges, building critical thinking and problem-solving skills that set them apart in the job market. They also develop valuable connections with industry leaders and access emerging technologies, **preparing them for successful careers** in a rapidly evolving business landscape.



Angie Schadt

Vice President, Agile Product Owner
Fulton Bank

Fulton Bank



CASE STUDY

Business Banking Innovation

In 2025, Fulton introduced **advanced analytics and automation** to deliver smarter solutions for small businesses while driving growth for the bank. By leveraging machine learning to organize data and generate actionable insights, we seek to anticipate customer needs and provide timely, tailored resources - helping businesses access the tools they need to grow and succeed.

CASE STUDY

FinTech Innovation Lab, New York City

The **FinTech Innovation Lab** is a highly competitive program that helps early growth-stage tech companies refine and test their value proposition with the support of the world's leading financial service firms. It is a civic-missioned mentorship program to grow the United States' fintech sector and create jobs. Fulton Bank is one of the **leading financial institutions** that participated in the 2025 program.

Fulton was paired with **Palqee Prisma**, an AI-driven policy assurance platform that strengthens oversight across AI and human decision workflows, and **Wellthi**, a generative AI and social networking tool for customer acquisition and retention. They partnered with leaders across Fulton for mentorship and to refine and test their value propositions.

By mentoring Palqee Prisma and Wellthi, Fulton executives helped early-stage companies **develop solutions that drive job growth** and deliver innovative products for financial institutions. Participating in the Innovation Lab has proven beneficial in other ways for Fulton. We gained valuable insights on the business challenges other leading financial institutions are pursuing from the fintech sector and launched new relationships including an expanded pilot program with Palqee Prisma.



RESPONSIBLE INVESTMENT MANAGEMENT (FULTON FINANCIAL ADVISORS)

Supporting our clients' retirement goals runs deeper than investment strategies. Understanding our clients' values, long-term plans and retirement goals are **major factors that help drive investment decisions.**

Committed to helping families, companies and nonprofit organizations achieve their financial goals, Fulton Financial Advisors has been serving customers for over 100 years. Our experienced and credentialed team strives to use their knowledge and tools to change clients' lives for the better. We offer cutting-edge resources with personal services to provide customized solutions for each client's personal goals.

CASE STUDY: PRIVATE BANKING

The **Ritter Family**, former owners of Harrisburg, Pennsylvania-based Ritter Insurance Marketing (currently, Managing Partner at Integrity Marketing Group), have partnered with Fulton's commercial team for almost 30 years.

During that time, the relationship has grown to support ownership transition planning along with strategic growth planning. Additionally, the Ritters have worked closely with Fulton's private banking team to support long-term personal financial planning and retirement.

As part of their private banking personal planning, the Ritter family has developed investment plans to focus on philanthropy and community giving, providing an avenue to ensure continuity for **the long-term charitable work that inspires them.**

The Ritter family supports charities locally, nationally and globally, including:

- Endowed scholarships at **Penn State Harrisburg**
- **The Salvation Army** Harrisburg Capital City Region
- **Central Pennsylvania Food Bank**
- **Paxton Ministries**
- **Adventures in Missions**
- **CURE International**

By helping clients like the Ritter family, Fulton Financial Advisors is supporting their charitable efforts as well.

Fulton Private Bank operates through Fulton Bank, N.A.

*Fulton Financial Advisors operates through Fulton Bank, N.A. and other subsidiaries of Fulton Financial Corporation. The Advisors at Fulton Financial Advisors offer a broad array of financial products and retirement services which are provided through **Raymond James Financial Services, Inc.**, an independent and unaffiliated registered broker/dealer, Member FINRA/SIPC. Investment advisory services are 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 Financial Advisors, Fulton Bank, N.A., Fulton Financial Corporation or any of its affiliates or 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.

Fulton Bank and Raymond James have an agreement where Fulton refers potential clients for a referral fee. If you become a client, Fulton receives compensation, creating an incentive to refer you and a conflict of interest. Fulton is an advisory client of Raymond James. Detailed disclosures will be provided before any such compensation is paid. For more information, please see the FID Referral Disclosure at: <https://www.raymondjames.com/legal-disclosures>.

CASE STUDY: ENDOWMENTS

Govans Ecumenical Development Corporation (GEDCO), in partnership with faith-based and community organizations, provides affordable housing, supportive services and emergency assistance to community residents. GEDCO's leadership, board and development committees enlisted the resources of Fulton's dedicated Non-Profit Services Team to assist them in instituting endowment governance best practices, including a formal risk assessment, investment objective setting and asset allocation recommendations and investment and spending policy consultation. Our team also conducted onsite client training on legacy planning and planned giving strategy to help position GEDCO for future growth and expanded community impact.

FULTON SPOTLIGHTS.

INVESTING FOR RETIREMENT.

Through the development of trust and education on the power of saving through vehicles like a 401(k), Fulton was able to help a client overcome fears and build a strong retirement plan.

Fulton often works with employers to help administer their retirement savings programs. For a Manheim, Pennsylvania-based company, low participation rate and failing compliance testing in their company 401(k) program led them to discuss options with our team to determine the best path forward. By adjusting their matching contribution to inspire more participants to save and implementing automatic enrollment to add participants in the plan with a 4% savings rate, the overall contribution rate for employees more than doubled and the firm consistently passed compliance testing.

*As a new employee of a Lancaster-based company, our client met with our **Participant Engagement Specialist** in June of 2025 to learn about investing in the company's 401(k). Eager to learn, the client had an account with a prior employer in various funds, but she did not understand the intricate details of each plan. Our specialist explained the concept of mutual funds and how they each have a different approach. The client really liked the concept of the target date fund and how it would become more conservative as she approached retirement, but more importantly, she now felt comfortable with her approach to investing.*

The client's **new-found confidence and relationship with our team member** led her to establish a savings rate of 6% in her current employer's plan and roll over money from her prior employer. She is now projected to exceed her retirement goals by 24%.

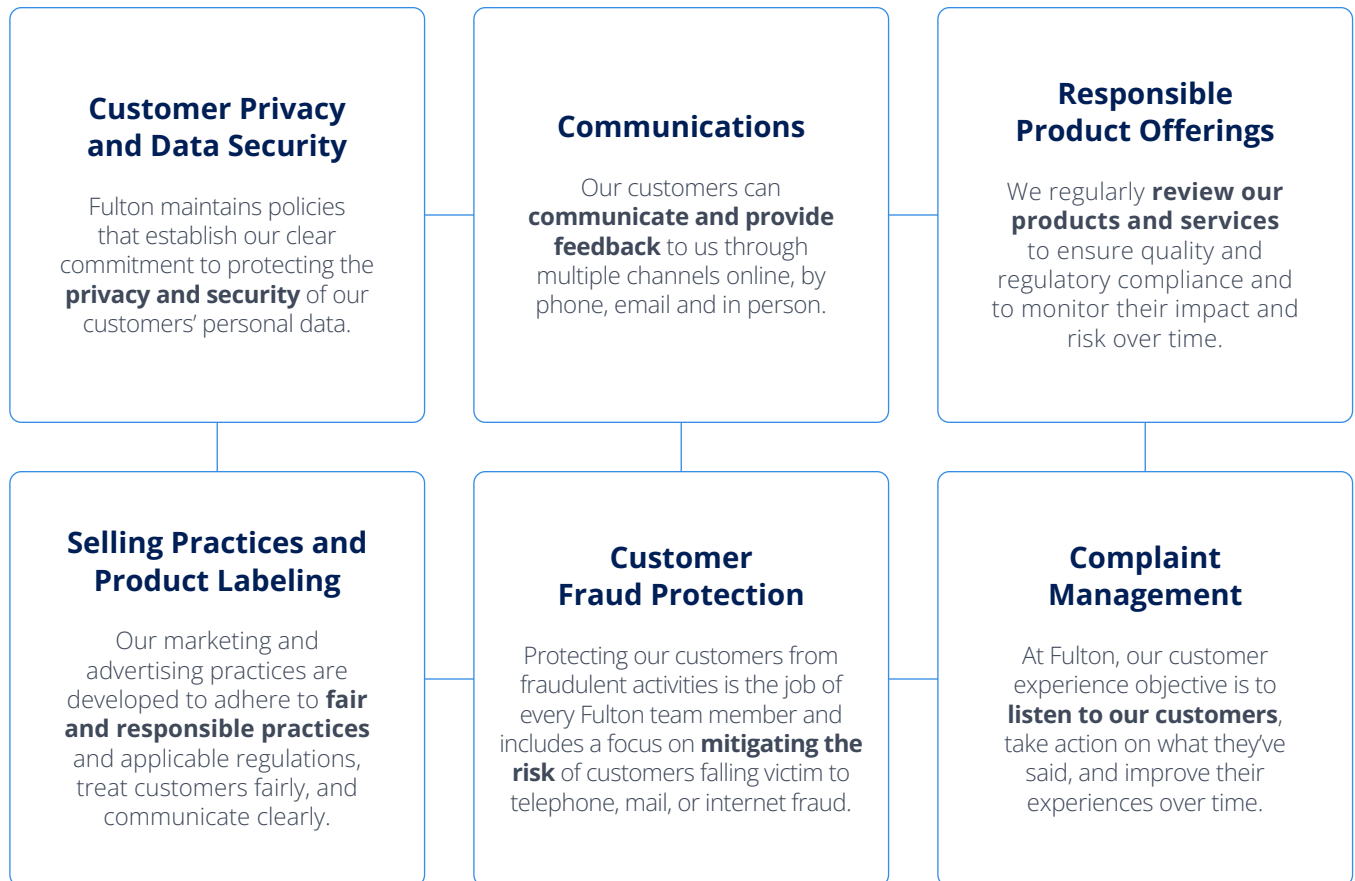
Securities and Insurance products are not a deposit or other obligation of or guaranteed by the bank or any affiliate of the bank; are not insured by the FDIC or any other state or federal government agency, the bank, or an affiliate of the bank; and are subject to investment risk, including the possible loss of value.

INCLUSION AND BELONGING IN THE MARKETPLACE

Fulton **continues to integrate inclusion** into our approach to serving customers and communities through strategic efforts to network with community leaders and organizations. Our focus includes:

- **Partnerships** with Market Presidents to foster inclusive connections between Employee Resource Groups (ERG) members and external community organizations
- **Structured efforts** to connect ERG champions in each market to local outreach events aligned with their mission and purpose
- **Chief Inclusion Officer** conducting financial center visits and in-market team events to connect with team members face-to-face, reinforcing Fulton's culture of belonging
- **Community and corporate networking**, attending and facilitating events to promote Fulton's inclusion and belonging approach

TREATING OUR CLIENTS FAIRLY



EMPOWER COMMUNITY BANKING

EMPOWER Community Banking is designed to help customers start, grow, and expand small businesses. Working with a **Certified EMPOWER Business Advocate**, they can receive one-on-one mentorship, educational resources, networking opportunities, and custom solutions.

Early-Stage Finance Program

The objective of this program is to provide financial grants as well as technical assistance to small businesses for up to two years following receipt of a grant. Fulton Bank partnered with two Community Development Financial Institutions: **The Enterprise Center** in Philadelphia and **Baltimore Community Lending**. These organizations were selected because they have a great reputation of working with small businesses to provide small business lending as well as technical assistance.

Eligible applicants range from a start-up to less than two years in business with annual sales of \$200,000 or less. Each applicant was required to submit a business plan, in which they shared information about their business, time in business, annual sales, number of employees, and plans to utilize the grant funds. Each grant applicant was also asked to submit a brief video summarizing their application.

A grant committee including members of the CDFIs and Fulton Bank employees met to evaluate applicants, and a unanimous decision was required for each recipient. In total, about **300 applications were received and 44 grants were awarded** in \$10,000 increments (22 in Baltimore and 22 in Philadelphia). In each of the cities, an award ceremony was conducted, which also included information about resources available to the recipients.



Entrepreneur Exchange (Business Expo) Program

Entrepreneur Exchange is Fulton Bank's **effort to collaborate with community organizations** that support small businesses to offer resources and information.

We collaborate with organizations such as Community Development Financial Institutions (CDFIs), Small Business Development Corporations, chambers of commerce, universities, and economic development agencies to introduce small businesses to different business resource

organizations. Additionally, these collaborations provide opportunities to network with other business owners and **drive outcomes and learning opportunities**.

Through the combined efforts of teammates across multiple departments, we have hosted five events with more than 300 business owners in attendance, partnered with over 20 community organizations, and have received positive attendee feedback.

CUSTOMER TESTIMONIALS

"The Fulton Bank Entrepreneur Exchange was fantastic and is a forum that is informative and beneficial. As an advocate for success in business, the Fulton Entrepreneur Exchange expanded my resource network with associates of like mind to whom I have and continue to refer businesses for pertinent guidance, support and advice."

The Wealth Zone, Calverton, Maryland

"It was incredibly insightful to learn more about Fulton Bank's deep commitment to supporting the community and local businesses."

The Bridge Workforce, Silver Spring, Maryland

CUSTOMER TESTIMONIAL

EMPOWER COMMUNITY BANKING.



Philadelphia-based David Lopez and Company LLC (CPAs) obtained a loan from Fulton Bank to allow the business to renovate a rental property and provide working capital to support his business.

Working with Fulton Bank to fulfill the banking needs for my small business was **a great decision on our part.**

Our relationship with Fulton started with small business checking and savings and the acquisition of a line of credit for our real estate development firm. During the process, the local banking team and the loan professionals and underwriters kept me well informed on the process and progress of my application. As a CPA, I regularly see banks make any process for small businesses very difficult and frustrating. Fulton understood how small businesses work,

what that means for a self-employed professional such as me, and **how to ensure a customer gets the products and services** that fit their needs.

They approved my line of credit without any hurdles: this funding is allowing me to renovate a rental property while providing me with working capital if needed in the future. I also enjoy the fact I can call the same person each time I have a question or need; I am not calling a random call center. I look forward to a long relationship with Fulton.





VALUING OUR EMPLOYEES.

Our team members are **the heart and soul of Fulton**, as they demonstrate our values and culture every day, and every success we experience begins with them. We are one company with many voices, which is why we **champion a culture** of continuous improvement and learning, work-life integration, and inclusion.



FULTON EXPERIENCE

Successful companies shape their cultures instead of allowing their cultures to shape the company. At Fulton, our leaders model the behaviors **that strengthen our culture** - creating teams grounded in growth, teamwork, and a customer-first mindset.





EMPLOYEE EXPERIENCE COUNCIL

VOICE OF THE EMPLOYEE

Fulton's **Employee Experience Council** (EX Council) is dedicated to enhancing the workplace experience for all team members. A review of our 2024 Employee Engagement Survey data showed that communications during times of change was an improvement opportunity.

In 2025, the EX Council focused on **creating opportunities for team members** to share concerns, ask questions, and hear directly from leadership, ensuring transparency and connection across the organization. Listening to our team members - and acting on their feedback - in a more concerted way has delivered **immediate, positive results**.

Looking ahead, we'll continue leveraging engagement tools to strengthen team member involvement, prepare and develop managers, and **ensure earlier, more frequent communication** across the organization.

VOICE OF EMPLOYEE COMMUNICATIONS

Listening Sessions with Market Presidents

In the Spring and Fall of 2025, Fulton hosted a series of structured listening sessions led by Market Presidents and members of our Executive Leadership Team to gather direct feedback from team members. The goal was to identify actionable ways to **enhance both the employee and customer experience**.

Across our footprint, Market Presidents facilitated 31 sessions with more than 400 team members attending, creating an open forum for dialogue on key topics such as communication, training and onboarding, technology and tools, operational efficiency, culture, customer experience, organizational structure, and change management.

VOICE OF EMPLOYEE COMMUNICATIONS

Leadership Council (LC)

The Leadership Council (LC) is a group of influential leaders across the company and serves as a vehicle to help leaders translate strategy into action, keeping team members

informed to reduce anxiety during times of change. Specifically, the LC is focused on day-to-day, informal, and team-level messaging that complements formal enterprise-wide communications.

The LC does more than open lines of communication - it empowers managers to lead with confidence. By equipping leaders to navigate challenging conversations, the LC helps team members better understand strategic initiatives and organizational changes, fostering clarity and trust across the team.

Leadership Council has also been instrumental in advancing a **continuous improvement mindset** at Fulton. This mindset drives ongoing enhancement of processes, skills, and outcomes. It encourages experimentation and iterative progress to drive efficiency, innovation, growth, and excellent customer experiences. We are working to integrate continuous improvement into our culture, project management tools, training programs, and performance management processes.

VOICE OF EMPLOYEE COMMUNICATIONS

Town Hall Feedback

In 2025, Fulton introduced quarterly in-person Town Hall Meetings to strengthen transparency and connection across the organization. These sessions provide team members with **timely updates on company initiatives** and create an open forum for questions and dialogue with leadership.

By meeting quarterly, we're fostering stronger engagement, building trust, and ensuring every team member feels informed and heard. In late 2025, we introduced livestreaming for these quarterly meetings, which was also well received.

VOICE OF EMPLOYEE COMMUNICATIONS

Good Ideas/Great Rewards

Sponsored by the EX Council, the Good Ideas/Great Rewards campaign was launched in June 2025 for team members to share how they've successfully communicated with others across teams, departments and roles, or how they have appreciated receiving communications from others. The goal of the campaign was to elevate peer-driven communication practices, reinforce the role of every team member in improving clarity, collaboration and engagement, and to surface practical real-world examples **that drive impact**.

Best practices were curated and shared in September 2025, paired with development resources such as an instructional article or a LinkedIn Learning course.

RECRUITING AND ONBOARDING

*Fulton's Recruiting and Onboarding process is distinguished by its personal approach and community emphasis. **Our culture is our differentiator.***

The way in which we collaborate with each other, with a focus on accountability, partnership, support, ethics and respect, stands out. We focus on ensuring an inclusive culture of belonging. We show appreciation and care about our team members and their career journey. We encourage our team members to make an impact and get involved to help give back to our communities.

PROCESS HIGHLIGHTS

We are deliberate in our new hire process - from candidate to new hire to fully onboarded employee. Each new team member takes part in a four-to-six-month process to fully understand Fulton's culture, mission and vision, values and key differentiators. From new employee onboarding to employee resource group information sessions and roundtables, new hires have the opportunity to participate in multiple groups and opportunities.

SUCCESS STORIES

We take pride in offering programs that introduce interns and prospective hires to Fulton Bank - and in **the many participants who have successfully transitioned** into full-time roles.

- **Cristo Rey Work Study Partnerships** In 2025, we strengthened our partnership with Cristo Rey Philadelphia by hosting seven students and expanded to Cristo Rey Richmond, sponsoring an additional student during the school year. Five of these students also gained hands-on experience as summer tellers.
- **Management Trainee (MT) Program** Fulton's MT Rotational Program offers diverse career paths. In 2025, one standout trainee, Cameron Mills, began as

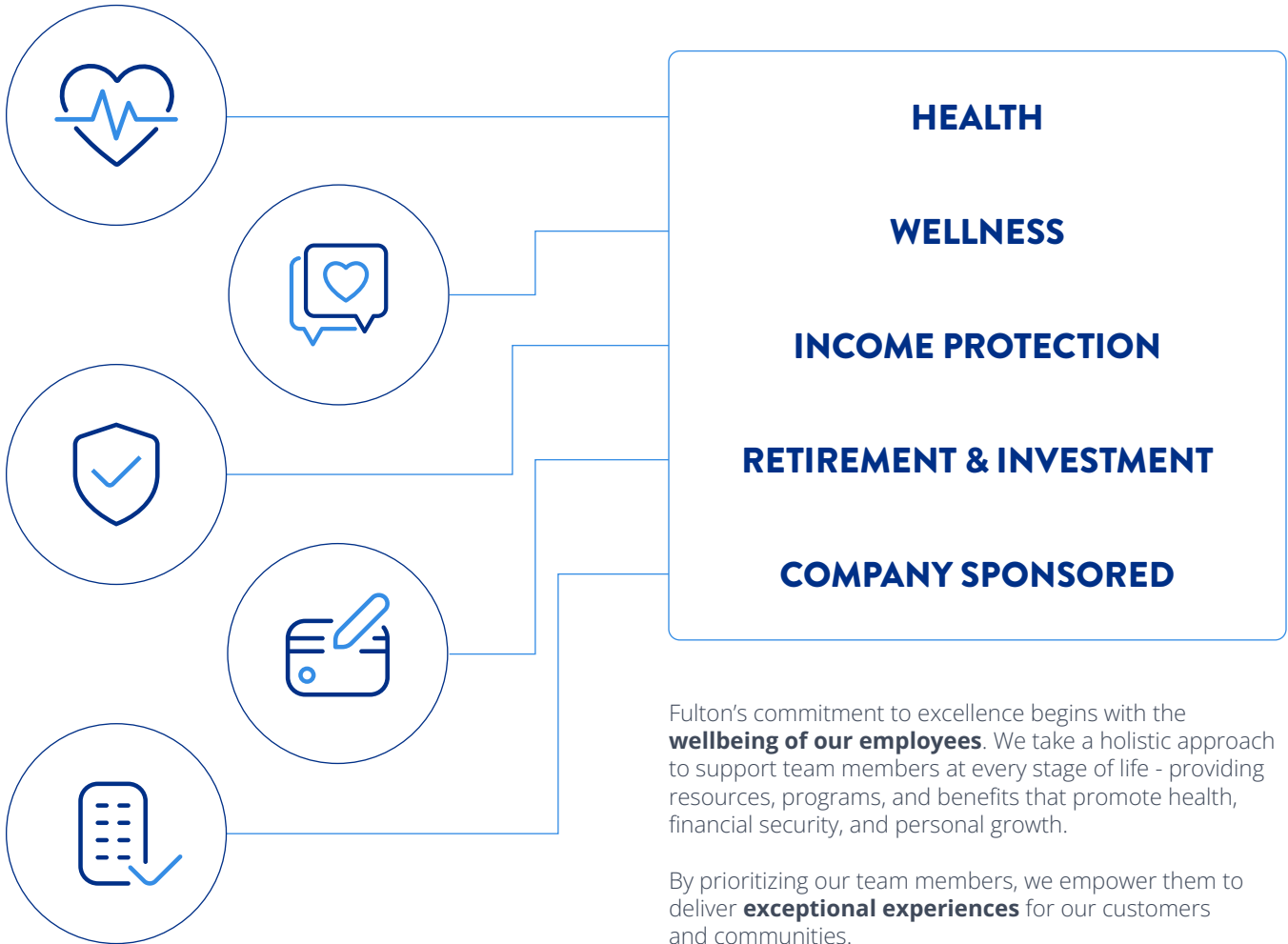
a summer teller while attending college, advanced into the MT program with a focus on data analytics and ultimately earned a full-time Data Analyst role and a promotion - showcasing how development and dedication lead to growth at Fulton.

- **Summer Teller Program Conversions** Our Summer Teller Program continues to be a strong talent pipeline. From the 2025 class, six participants transitioned into full-time roles, demonstrating the program's success in creating career opportunities.



LABOR PRACTICES / EMPLOYEE HEALTH AND SAFETY

Fulton is committed to providing a **comprehensive benefits program** that meets the growing and evolving needs of our valued team members. Fulton also actively prioritizes the health and safety of our employees to ensure a **positive working environment**.



HUMAN RIGHTS STATEMENT

In 2023, we introduced our **Human Rights Statement**, which is summarized below.

Fulton’s purpose is to change lives for the better.

Fulton is committed to upholding the dignity, **value and fundamental rights and freedoms** of all people as set forth in the United Nations Universal Declaration of Human Rights.

For our employees, this commitment means we provide equal employment opportunity and safe, healthy working conditions free from discrimination or harassment.

For our customers and communities, this commitment means we provide fair and responsible banking and access to financial products and services to promote economic

advancement for everyone we serve. These principles are designed to lead us to do **what is right**, earning the trust of our stakeholders as we operate with **the highest ethical and professional standards**.

In order to change lives for the better, we recognize the inherent value of all people and treat them with dignity and respect. At Fulton, this commitment forms **the core of all that we do**, as we build on this truth to achieve our purpose.

EMPLOYEE SAFETY

Fulton has **policies and procedures in place** to safeguard our team members, customers and visitors to our facilities. Our team members receive regular training on procedures and conduct specific to workplace safety, severe weather incidents, pandemic response, and building safety.

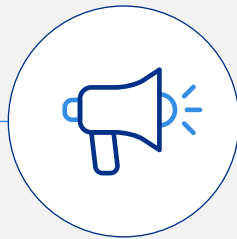
In addition to training, team members receive information protocols for remote work, and strategies to mitigate disruptions to essential services.



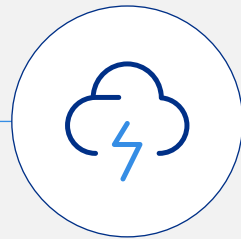
Employee Safety



Safety & Security



Physical Threats



Severe Weather

EMPLOYEE TRAINING, LEARNING AND DEVELOPMENT

BUILDING CUSTOMER RELATIONSHIPS

Transformation and Leadership

As organizational transformation occurred in our commercial banking, consumer and business banking, operations and information technology groups, our leaders served as change agents to **enable, influence, and sustain changes** to serve our customers more effectively. Various groups within Fulton worked together to ensure leaders were in roles that aligned to their strengths, had the right skills to lead and coach their teams, and had support to create and define strategies that will help Fulton grow and provide our clients with products and services that help them achieve financial success.

To ensure our company has strong, competent, confident leaders who can guide our team members to build strong customer relationships, the Learning and Development Team is focused on a variety of talent initiatives to support and enable managers and team members alike.

BUILDING CUSTOMER RELATIONSHIPS

Empowering Coaches

In late 2024, Fulton recognized the need for targeted coaching reinforcement to strengthen leadership capabilities that enable our goal to **build strong customer relationships**. We partnered with Performance

Development Group (PDG), a trusted sales coaching resource, to deliver bi-monthly virtual workshops featuring content co-created by PDG and Fulton. These sessions are designed for leaders of customer-facing teams, combining large-group forums for cross-business collaboration with smaller cohort discussions that provide a safe space to explore meaningful topics in depth.

This approach helps leaders build confidence, enhance skills, and foster stronger connections across the organization that ultimately impact our ability to serve our customers effectively.

BUILDING CUSTOMER RELATIONSHIPS

Business Banking

We're investing in our Business Bankers by providing the tools, training, and processes they need to deliver exceptional customer experiences and build lasting relationships. To strengthen collaboration and skills, the Business Banking team engaged in targeted team-building and specialized training. Financial Center Relationship Specialists, who work closely with Business Bankers, also completed job-skills programs to **enhance service and drive customer success**.

INCLUSION AND BELONGING

*At Fulton Bank, we're committed to fostering an **inclusive, supportive environment** where we acknowledge, respect, and welcome a collaborative working team.*

In 2025, the following enhancements were introduced:

- **Strategic Collaboration with Market Presidents**
Partnering with Market Presidents to foster inclusive connections between Employee Resource Group (ERG) members and external community organizations. These efforts support our growth and elevate Fulton's brand visibility in local markets.
- **Community and Business Networking**
Attending and facilitating events to promote our inclusion and belonging approach.
- **ERG Alignment with Community Outreach**
Structuring ERG efforts to drive business outcomes by connecting ERG champions in each market to local outreach events aligned with their mission and purpose.
- **In-market Engagement by Chief Inclusion Officer**
Conducting financial center visits and in-market team events to connect with team members face-to-face, reinforcing our culture of belonging.

FULTON ERG

VETERANS EMPLOYEE RESOURCE GROUP.

One of our most active ERGs, Fulton Bank's 85-member **Veterans ERG** fosters inclusion, supports career transitions, and strengthens community engagement for veterans and their families.

The ERG mentors veterans entering civilian careers, partners with **Talent Acquisition** to recruit and retain veterans and military spouses, engages military interns, advocates for veterans, educates team members on inclusion, and promotes Fulton Bank as an inclusive employer.

Demonstrating strong engagement, members of the Veterans ERG achieved an Employee Engagement score **10% higher** than the company average with Fulton's 2025 employee engagement survey.



Allyship Training for New Employees

When team members from the former Republic Bank joined Fulton, we prioritized **cultural integration** to ensure a smooth transition. Two in-person Allyship workshops, held in March and May 2025, introduced new team members to Fulton's guiding behaviors, core values, and collaborative practices.

All ERGs presented their mission, strategic initiatives, and membership opportunities, helping participants feel included and connected. The sessions earned **highly favorable employee engagement scores** and strengthened alignment with our culture, fostering acceptance and inclusion for these new team members.



Inclusion Award of Excellence / 2025 Award Winner

The Inclusion Award recognizes employees who model inclusive leadership and actively strengthen Fulton's culture of belonging. The program celebrates individuals who create safe, supportive environments, champion courageous conversations, practice intentional allyship, expand their knowledge, and drive engagement by removing barriers and encouraging authentic contribution across the organization.

Our 2025 winner is Stephania Monnay, Financial Center Manager in Oxford, NJ.

FULTON'S EMPLOYEE RESOURCE GROUPS

- ADAPT: ABLED AND DISABLED ALLIES PARTNERING TOGETHER
- FULTON FUTURE
- FULTON PRIDE
- BLACK PROFESSIONALS ALLIANCE
- REMOTE WORKERS
- VETERANS
- WOMEN IN TECHNOLOGY

Team members across our five-state footprint participate in these groups, which are open to anyone and everyone at Fulton.



SUSTAINING OUR ENVIRONMENT.

We are consistently aware of the **environmental footprint we leave behind**, and we are always looking for new ways to reduce our impact - whether that's through reducing energy usage, facilitating proper waste disposal, or optimizing land management. Our commitment to the environment is **steadfast**, and we are proud of the advancements we continue to make across our company, suppliers, and partners to ensure future generations enjoy the beauty of our planet.

OUR CLIMATE IMPACT WORKING GROUP (CIWG) PILLARS



CIWG PILLAR #1

REDUCING OUR OPERATIONAL IMPACT

Our commitment to lowering our carbon footprint is informed by our **energy management** and **Greenhouse Gas (GHG) emissions tracking**. We successfully established formal tracking of Scope 1 and 2 emissions on a new platform in 2025, which enabled more robust and detailed reporting. As such, we reset our previous 2023 baseline year and re-established this as a 2025 baseline year given the changes in platform methodology. Following the GHG Protocol, a set of guidelines to measure GHG emissions, our measurement of Scope 1 and 2 emissions includes both electricity and natural gas across our financial centers and other facilities.



Our ongoing measurement of GHG emissions is supported by the expertise of our Property Management team and the certification of Fulton's Director of Enterprise Reporting and Accounting. In addition, our relationship with our facilities management strategic partner and use of their proprietary platform **has been critical in understanding our emissions tracking** as we evaluate trends and opportunities to lower emissions over time through targeted investments that impact energy usage.

Energy Upgrades

- **LIGHTING** When conducting our Branch Optimization in 2025 in Netcong, New Jersey; Dual Highway, Maryland; and Union Square, Pennsylvania, we removed all of the existing lighting fixtures/bulbs and replaced them with new LED fixtures/bulbs that contain the "motion sensor" feature to be cleaner, greener and more efficient. This work also provided an avenue for energy rebate programs.
- **HVAC** An HVAC project was performed at the Montgomeryville, Pennsylvania, location to replace the three existing, outdated units with new high-efficiency units. All three new units have a 17.2 SEER2 rating, which allows us to qualify for energy efficiency rebates as well as being cleaner and greener.
- **PLUMBING** A hot water heater replacement project was performed at the Mt. Pleasant Mills location in Pennsylvania. We replaced a 28-year-old hot water heater with a high-efficiency .93 EF-rated 30-gallon model. This model meets or exceeds the National Appliance Energy Conservation Act and carries a 5-Star energy rating.

Green Team

In 2025, Fulton launched **the Green Team** - a new group dedicated to leading the charge on sustainability. From reducing environmental impact to inspiring positive change across our communities, the Green Team is turning our stewardship goals into action.

The Green Team is a group of Fulton team members **engaged in conversations and actions** around environmental stewardship and waste reduction measures at their homes and office buildings. Fulton and our facilities management strategic partner have worked together to help stand up the program with Fulton's strategic partner acting as the subject matter expert for energy/sustainability. Quarterly training for the Green Team is conducted on topics related to program goals and the sustainability interests of members.

The Green Team quickly established ways for team members to share ideas, propose action steps, and contribute articles on creating a greener world. Its first initiative was eliminating controllable disposable cups from the Fulton supply chain after collaborating with Fulton and our strategic partner's purchasing teams. Next, the team will focus on educating team members and improving recycling practices to advance sustainability goals.

In 2026, the Green Team **will launch the "Green FC" program**, enabling financial centers to earn an internal green certification by meeting defined standards. Future initiatives include tree planting and gardening volunteer days, local river cleanups, and community events in Lancaster centered on water conservation.

RECYCLING BY THE NUMBERS

End-of-year data regarding waste disposal and diversion.

60,092 LBS.

Trash and Landfill

5,447 LBS.

Recycling

24,298 LBS.

E-Waste

1,798 LBS.

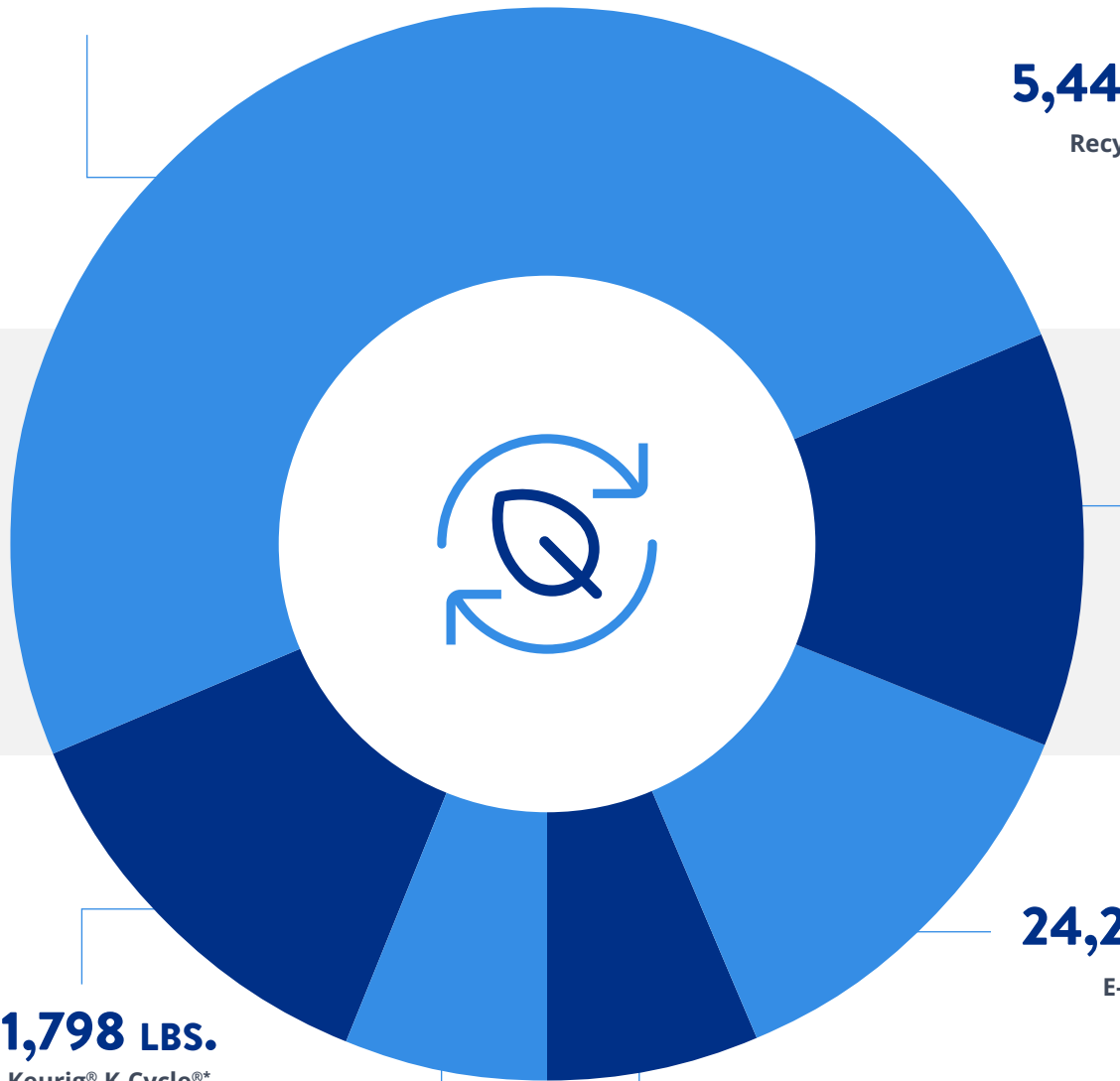
Keurig® K-Cycle®*

257 LBS.

Ballasts

605 LBS.

Bulbs and Lamps



Mount Laurel Solar Panels

The solar array at our Mount Laurel, New Jersey, facility has been a **leading environmental stewardship and cost-savings project** across our footprint since the panels were implemented in 2022. Over the past four years, the panels have provided electricity to the local power grid and saved on energy costs. In 2025, the array produced 114,762 kWh, avoiding an additional \$23,400 in grid electricity costs.



Recycling Diversion Rate and Waste Stream Diversion Update

Fulton continues to **evaluate opportunities** to divert waste from landfills. When we began this work and reported on our results, we were only able to account for and track a certain portion of Fulton's waste and have been doing so consistently for several years.

As we mature our efforts and gain the ability to track more waste, we have identified additional waste streams that we will now be able to measure and report on because of working with different vendors to gather more information about our waste activities.

Fulton continues to focus on waste diversion activities including changing our coffee packaging to ones that can be recycled, using more recycled copy paper, and using more environmentally friendly cleaning products. Additional changes included implementing universal waste collection (including bulbs and batteries), key fob recycling, and electronic waste collection.

Beginning in 2026, we will launch this next phase of our work to measure waste more broadly and as a result, will establish a new waste diversion goal at that time to set our sights on making a bigger environmental impact to our waste diversion efforts.

2024-2025 Waste Diversion Results

(Waste diverted from landfills)



E-Waste Disposal Program

Fulton's Information Technology team participates in e-waste disposal programs to **mitigate the environmental impacts of technology refresh cycles** and hardware replacement.

For security reasons, we replace hardware when it is at "end of support." Often, this hardware may be reused by an organization that does not have such strict security requirements. Any data on disk drives are securely destroyed in accordance with established standards prior to recycling

Sustainable Tech Partnerships

Many of our key technology partners have publicly reported on their efforts to be more environmentally sustainable, integrating responsible practices across their operations, products and long-term strategies.

Our partners prioritize lowering emissions, improving energy efficiency, reducing waste, and conserving water

and natural ecosystems. They embed sustainability into building design, supply chain standards and organizational culture, supported by governance structures that ensure accountability and long-term progress. Examples include:

- **RENEWABLE** powered, energy efficient data centers
- **RECYCLING** and responsible disposal of devices and hardware
- **CLOUD SOLUTIONS** that reduce physical infrastructure and energy use
- **SOFTWARE OPTIMIZED** to reduce computing and energy demands
- **ENVIRONMENTALLY CONSCIOUS** procurement and reduced travel through digital first collaboration

PILLAR



CIWG PILLAR #2

CLIMATE RISK AND OPPORTUNITIES

Operating in the Mid-Atlantic region, we are experienced in managing the effects of extreme weather. While climate-related risks have not been material to date, we actively monitor **physical, transitional, and regulatory exposures**. Our focus on business continuity and resilience supports long-term value creation for shareholders and the communities we serve.

Fulton is actively integrating ESG factors into our credit analysis, aligning lending practices with evolving regulations and the global shift toward sustainability. While our approach is still maturing, **we remain committed to deepening our understanding of climate-related risks** to ensure credit decisions support long-term resilience and responsible growth.

CIWG PILLAR #3

SUPPORTING CLIENT SUSTAINABILITY JOURNEYS

Digital Migration and Paper Savings (Consumer)

Fulton **continues to educate customers** about their ability to bank digitally, focusing on the ease and convenience of mobile remote deposit capture. From ease of banking on demand to the environmental impact of saving on paper statements, digital banking provides customers with increased flexibility.

We conduct proactive outreach to clients to reduce paper statements through emails and in-app communications. In addition, our Financial Center teams hold weekly digital-emphasis days when they encourage clients to transition towards digital solutions. In 2025, we provided 4.2 million digital statements - **saving approximately 8.5 million sheets of paper**, which translates into preserving hundreds of trees and reducing waste in landfills.

For customers still using paper statements, design changes to printed statements in May 2025 contributed to a further reduction in the average pages per printed statement. The annualized reduction equates to **approximately 1.1 million pages saved annually**. Analyzing year over year data (June 2024 to June 2025), we see that we have increased the pace at which customers are depositing funds digitally. For the first time, Fulton saw more customers deposit checks digitally than through a financial center.

Commercial Onboarding

By streamlining Commercial Onboarding, we've not only improved internal processes - we've created **a more**

sustainable process that reduces paper, eliminates the need for in-person visits, and cuts down on printed documents sent through the postal system.

Our commitment to delivering a frictionless and transparent experience for our Commercial and Treasury Management customers led to a comprehensive transformation of our Commercial Onboarding process.

Through strategic investment and innovation, Fulton:

- **CENTRALIZED** onboarding for 20+ Treasury Management products and services, launching a new framework in the second quarter of 2025 after a successful pilot phase
- **REDUCED** onboarding time by over 80%, reducing friction for customers and enabling our teams to focus on value-added activities that directly support our clients

This transformation directly aligns with our commitment to **continuous improvement and operational excellence** as we strive to enhance operational efficiency. It further reduces the need for additional staffing, while maintaining high service standards and empowers our teams to spend more time advising and supporting customers, reinforcing our relationship-first model.

PILLAR



E-Sign Adoption

In 2025, we expanded **electronic signature and remote service capabilities**, delivering faster, more secure, and more convenient banking experiences. By digitizing previously manual processes, we reduced friction, accelerated turnaround times, and enhanced transparency for our clients. These digital solutions also significantly cut paper usage and waste, helping conserve natural resources and lower our environmental footprint. We are excited to build on this progress and expand these offerings in 2026.

SUSTAINABLE AGRICULTURE

CLIENT STORY

Barley Farms

Star Rock Services (SRS), a related entity of Lancaster, Pennsylvania's Barley Farms LP, operates a 2,000-cow dairy, 2,000-head beef cattle feedlot and 4,000-head hog farrow to finishing operation.

SRS produces all the grain and feed on nearly 13,000 acres, with the crops used by the related Barley companies or sold on the open market. In May 2025, Fulton approved financing for a **1.368KW ground mounted solar system**. The project is partially funded by \$900,000 in grants, with Fulton providing the remaining \$1.4 million in funding.

The ground-mounted panels are not popular for farmers due to potential impact on usable farmland; however, this panel is placed on steeply sloped land that had marginal use. The farm will now be able to generate energy from a tract of land with minimal farming value.

The solar array will produce sufficient energy to power Barley's dairy facility, significantly reducing utility expenses annually.

CLIENT STORY

Lancaster Farmland Trust (LFT)

LFT was formed in 1988 to help farmers preserve their farms for future generations. Fulton is proud to be a long-standing supporter of LFT, investing in its mission through volunteer efforts that promote sustainability in our hometown and by providing expert financial guidance.

The impact of preserving farmland is far reaching. It helps mitigate flooding, as well as offset rain and snow-melt events. Farmland, instead of pavement, absorbs water rather than causing excessive run-off. This recharges groundwater. Farmland also **helps to offset the effects of climate change**. Large fields remove pollutants and store and sequester carbon.

LFT has been working with farmers for years to help them implement conservation practices on their farms that keep pollutants like nutrient runoff, sediments, and road salts out of our waterways. They now steward more than 618 conservation easements totaling more than 38,310 acres of farmland.

Today, LFT is a national leader in private farmland preservation and conservation, receiving wide recognition for the success of their efforts.





CLIENT STORY

MEADOW SPRING FARM.

Meadow Spring Farm, a Fulton customer and Lititz, Pennsylvania, dairy farm with approximately 500 cows and about 600 acres of crop land, engages in several sustainable farming practices.

Meadow Spring's breakeven milk price is typically lower than many similar-sized dairies in the Fulton portfolio. This lower breakeven price is largely due to efficiencies provided by the environmentally sustainable practices established on the farm.

Due to their leadership in sustainable farming, Meadow Spring has been a member of Fulton's Agriculture Advisory Board since 2016.

We're proud to call them a customer!

- **COVER CROPPING** Crops are planted in between growing seasons to prevent soil erosion, increase organic matter in the soil, and improve water retention.
- **NO-TILL FARMING** Crop residue is left on the soil surface at harvest time. Instead of plowing, specialized planters or drills create narrow slices into which fertilizer or seeds are placed. This improves soil health by reducing erosion and soil compaction.
- **SOLAR ELECTRICITY GENERATION** Solar panels on the barns directly power the entire dairy facility. Utility expenses for the dairy are eliminated, and excess electricity generation is sold back into the utility grid.
- **MANURE SEPARATION** Manure from the dairy herd is collected and separated via mechanical means into solids and liquids. Liquids can be used for irrigation purposes or applied to crops as a fertilizer. The solids are inert and are sold to a local landscaper for use as a compost product.



ENGAGING OUR SUPPLIERS ON SUSTAINABILITY



Supply Chain Partnerships

Fulton builds **long-term relationships** with key suppliers who support our banking operations. These partnerships help us deliver reliable services to our customers while managing risk responsibly. We work closely with important vendors, such as technology and cloud providers, to plan, set clear expectations, and measure performance. We focus on strong controls, data protection, and responsible use of tools like artificial intelligence, always with human oversight. By collaborating in this way, we strengthen quality, improve efficiency, and maintain the safeguards our regulators and customers expect.

Strategic Supplier Diversification

Fulton manages its supplier base the same way it manages risk in other parts of the bank, through **balance and diversification**. We work with a mix of providers, including small businesses and firms located both within and outside our footprint. All suppliers must meet the same standards for performance, security, and risk management. By maintaining a diversified supplier portfolio, we reduce concentration risk, encourage competition, and ensure we can adjust quickly if business needs change. This approach supports resilience, innovation, and long-term sustainability across the bank.



FULTON FINANCIAL
CORPORATION

BOARD OF DIRECTORS

Curtis J. Myers
Chairman

Jennifer Craighead Carey

Lisa Crutchfield

Denise L. Devine

George K. Martin

James R. Moxley III

Antoinette M. Pergolin

Michael F. Shirk

Scott A. Snyder

Ronald H. Spair

E. Philip Wenger

Fulton Bank

BOARD OF DIRECTORS

Curtis J. Myers
Chairman

Jennifer Craighead Carey

Lisa Crutchfield

Denise L. Devine

Janice M. Hamby

George K. Martin

James R. Moxley III

Antoinette M. Pergolin

Michael F. Shirk

Ivy E. Silver

Angela M. Snyder

Scott A. Snyder

Ronald H. Spair

E. Philip Wenger



RESPONSIBLE GOVERNANCE.

Governance at **Fulton Financial Corporation** (FFC) starts at the top, with our Board of Directors (Board) and includes Curt Myers, FFC Chairman, Chief Executive Officer (CEO) and President. The Board members are elected annually by our shareholders.

FULTON FINANCIAL CORPORATION EXECUTIVE OFFICERS

Curtis J. Myers

Chairman, Chief Executive Officer and President

Angela M. Snyder

President (retired on December 31, 2025)

Richard S. Kraemer

Senior Executive Vice President and Chief Financial Officer

Andy B. Fiol

Senior Executive Vice President and Chief Banking Officer

John J. Glover

*Senior Executive Vice President and
Head of Commercial Banking*

Kevin C. Gremer

*Senior Executive Vice President and
Chief Operations and Technology Officer*

Natasha R. Luddington

*Senior Executive Vice President and
Chief Legal Officer and Corporate Secretary*

Atul Malhotra

Senior Executive Vice President and Chief Risk Officer

Josephine E. Mauriello

*Senior Executive Vice President and
Head of Consumer Banking*

Meg R. Mueller

*Senior Executive Vice President and
Enterprise Credit Executive*

Angela M. Sargent

*Senior Executive Vice President and
Chief Information Officer*

Bernadette M. Taylor

*Senior Executive Vice President and
Chief Human Resources Officer*

For more information on our governance practices, please visit our Proxy Statement on our investor relations site www.fultonbank.com.

BOARD GOVERNANCE AND OVERSIGHT

Board Qualifications

The Board requires a mix of skills and experience needed to **effectively lead a financial institution.**

The Nominating and Corporate Governance (NCG) Committee reviews the composition of the Board on an annual basis to ensure that the Board reflects **the appropriate balance** of experience, skills and expertise. The Board believes different points of view brought through inclusive representation leads to better business performance, decision making and understanding of the needs of our customers, team members, shareholders, business partners and other stakeholders.





New Executive Joins Fulton

In the summer of 2025, we were pleased to welcome a new Senior Executive Vice President and Chief Operations and Technology Officer, Kevin Gremer. He reports directly to the CEO and is charged with leveraging leading technology to enhance the customer experience at Fulton. Kevin is a **versatile and high-impact** senior banking executive with more than 27 years of financial services experience.

Board Refreshment and Retention

The Board is committed to Board refreshment. This mix of experience and new ideas allows for strategic guidance that drives positive outcomes for all stakeholders. The NCG Committee believes there is a balance between seasoned directors with knowledge of Fulton and new directors who contribute fresh ideas, perspectives and viewpoints to the Board's deliberations.

The average tenure of our Board members is eight years. Our director nomination process **reflects our continued growth and focus** on having a Board composed of directors who contribute to the evolving needs of Fulton while maintaining the invaluable knowledge brought by more tenured directors.



© Nasdaq, Inc. – Vanja Savic

Governance Best Practices

We are committed to maintaining **strong corporate governance practices**. The Board regularly reviews our governance policies and procedures to ensure compliance with laws, rules and regulations.



IN FOCUS

BOARD'S ROLE IN CONSUMER FINANCIAL PROTECTION.

Fulton maintains a consumer compliance program that is subject to the oversight of, and reporting to, the Risk Committee of the Board.

Led by Fulton's **Chief Compliance Officer**, the consumer compliance program includes regular risk assessments, policy updates, compliance monitoring, involvement in new product and significant project initiatives, regulatory change management, independent audit testing and a compliance training program.

Compliance courses are mandatory and are assigned based on an employee's role alignment, ensuring that all Fulton team members, no matter their function, are prepared to **work in a compliant manner**.

Fulton's compliance management system also includes customer feedback and complaint monitoring. Our compliance management system is subject to review and examination by various regulatory agencies, including the Office of the Comptroller of the Currency and the Consumer Financial Protection Bureau.

*Operating in a compliant, fair environment is a cornerstone to ensure we are **changing lives for the better**.*



Board Committees and Oversight

The Board specifically delegates **certain risk oversight functions** to the Risk, Human Resources, Audit and NCG Committees. The Board and committees monitor risk and oversee risk management, including the establishment, tracking and reporting of key risk indicators across our strategic, reputation, credit, market, liquidity, operational, legal, compliance and regulatory risk pillars. The following graphic highlights our committees and their functions:



Corporate Social Responsibility (CSR) Governance

We are a **community-focused, purpose-driven organization** with a deep, long-standing commitment to promoting sound CSR practices. We recognize that good practices and effective oversight and management of such matters are essential in driving success for our shareholders, the communities in which we operate as well as other stakeholders, including customers, team members and third-party vendors. The Board and committees **provide oversight of CSR matters** as we continue to make progress in further enhancing our CSR

approach, including promoting the success and well-being of our team members.

The Board designated the NCG Committee to be the Board-level committee responsible for oversight of our CSR reporting (sustainability practices). We have a cross-functional management-level Corporate Social Responsibility Leadership Committee to coordinate Fulton’s CSR strategy and program that provides updates to the NCG Committee and the Board.

BUSINESS ETHICS

*While some of the standards set forth in our Code of Conduct are required by law or are necessary to protect our interests, some simply represent doing what is right—**one of our company's core values**. These standards are indicative of our uncompromising commitment to ethical conduct and integrity in our every endeavor.*

Our **Code of Conduct** reflects our commitment to maintaining ethical standards in every interaction. The Code of Conduct provides guidance on ethical decision-making, compliance with laws and regulations, customer trust, and fair dealing. Team members and directors are required to **read, understand and adhere to the code**, which is reinforced through periodic training.

Reporting and Investigating Violations

To maintain **a culture of transparency**, we created multiple channels for reporting actual or suspected violations of the code. Complaints can be submitted through the EthicsPoint Hotline, a 24/7 anonymous and confidential service for reporting potential violations, including harassment, discrimination and financial misconduct. Team members can also report issues to their supervisors, managers, or the Human Resources or Legal Departments.

Fulton **strictly prohibits retaliation** against individuals who report concerns in good faith. Any team member found retaliating against a whistleblower faces disciplinary action, including potential termination.

Reports of violations are investigated promptly by the relevant departments, including Human Resources, Legal or Fraud Risk Management. Cooperation during investigations is mandatory and team members are expected to provide truthful and complete information.

Recognition and Continuous Improvement

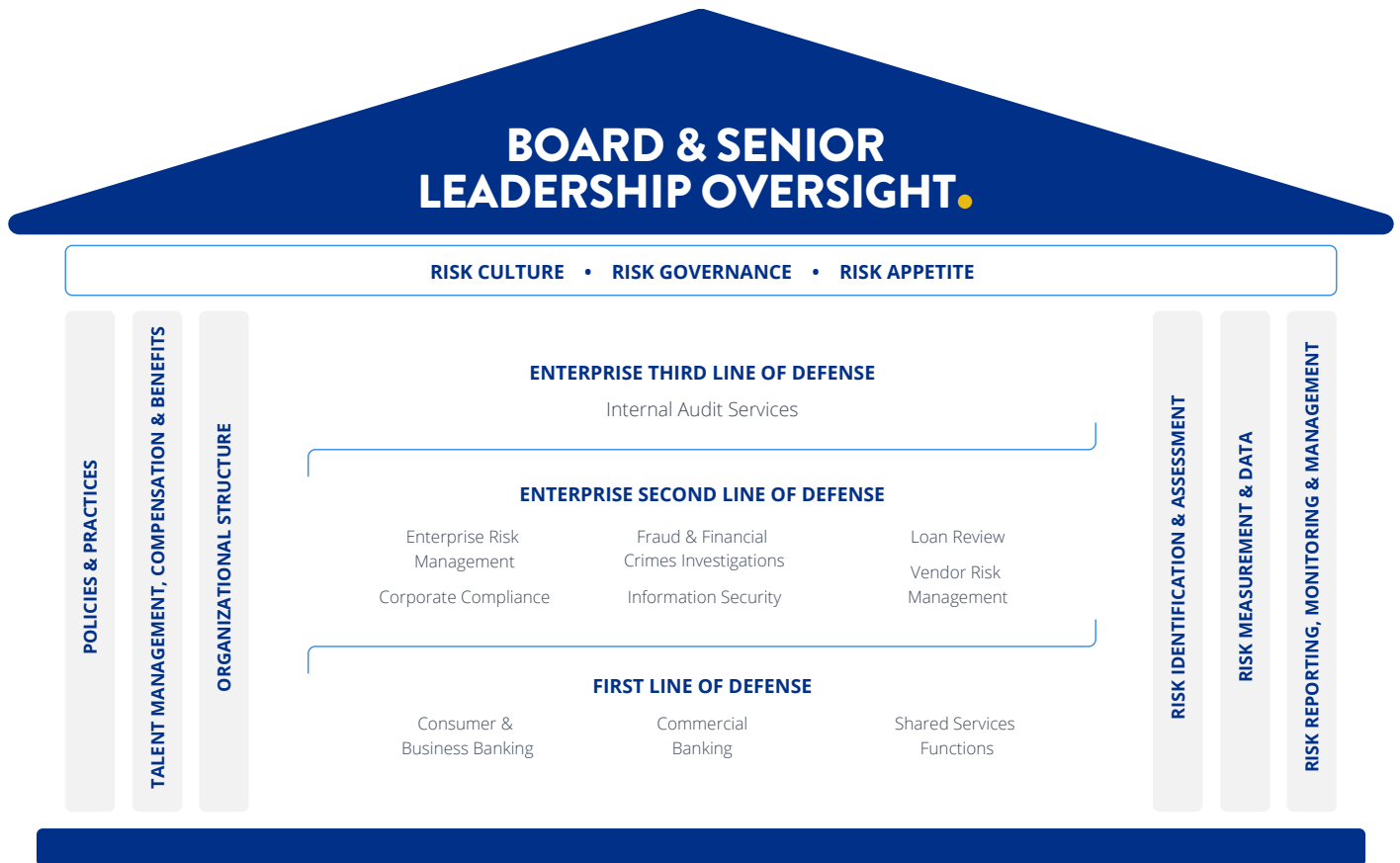
We understand that maintaining **a culture of integrity** requires ongoing review, and when necessary, revisions to The Code of Conduct to address emerging risks and regulatory changes.

The Chief Human Resources Officer regularly reports on the effectiveness of the code, sharing insights and trends with the Board. This feedback loop enables us to continually refine our approach to ethics and compliance and continue our commitment to transparency throughout our organization.

By fostering a **culture of integrity, accountability, and respect**, we ensure that our team members and directors uphold the highest standards of ethical behavior, building trust and confidence among customers and communities.

RISK MANAGEMENT & OVERSIGHT

Fulton's risk management and oversight framework ensures that **innovation, growth, and customer service** are delivered responsibly, in alignment with regulatory requirements and ethical standards. Fulton's Risk Committee is primarily responsible for overseeing the management of enterprise risk for Fulton, and the entire Board is regularly informed about such risks.



Risk Structure Overview

Fulton's framework for enterprise risk management consists of three "lines of defense."

- **Our first line of defense**, which includes our lines of business, bank operations, shared services operations and certain corporate functions, has primary responsibility for risk management and compliance, including process deployment, risk identification, training and reporting.
- **Our second line of defense**, which includes our independent risk management units, is responsible for: (i) overseeing risk, (ii) defining governance requirements for risk management and compliance, and (iii) monitoring front line unit risk and compliance activities in discrete areas. Our risk management units include, but are not limited to, risk management, compliance, loan review, vendor risk management, fraud risk management, Bank Secrecy Act compliance and information security.
- **Our third line of defense**, our internal audit function, independently validates the effectiveness of internal controls and risk management activities within the first line of defense and independent risk management units and periodically reports its results to management and the Board.



Pillars of Risk

Fulton’s risk appetite is focused on managing risk while balancing our customer and community needs and enhancing shareholder value. The Board and relevant committees track and report key risk indicators across **our eight pillars of risk**.

The Board has primary responsibility for the **oversight of capital adequacy and planning**, and delegates certain risk oversight functions to the Risk, HR, Audit and NCG Committees as outlined in our Proxy statement.

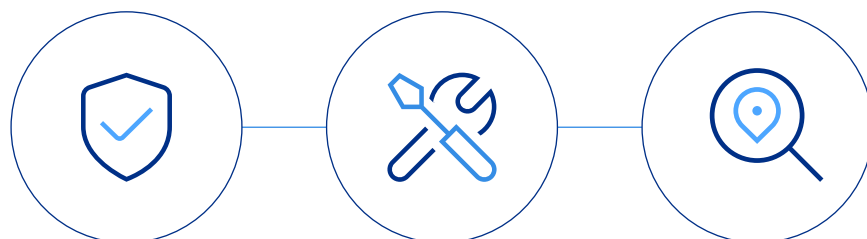
Vendor Risk Management

Fulton’s **Strategic Sourcing and Third-Party Risk Management program** protects our bank and customers by embedding controls across the full third-party lifecycle, which includes strategy development, vendor selection, contracting, performance monitoring and relationship termination or changes, as needed.

We tier suppliers by criticality and data sensitivity; require rigorous due diligence (financial, cyber/privacy, resilience, ethics and use of AI), contractual safeguards, and

validated controls. We continuously monitor performance, cybersecurity, and concentration/fourth party exposure, with clear plans and processes for any unexpected incidents or impacts to our business.

Team members who manage vendor risk align their work with regulatory expectations and Board-level reporting. Their goal is to develop **a resilient, transparent network of suppliers** that safely enables the development and delivery of products and services.



CYBERSECURITY

Information Security Risk Management

Our comprehensive cybersecurity risk management practice focuses on **identifying, measuring, monitoring, and controlling** cybersecurity risks. Our risk management practices are aligned to the business requirements of the organization with a focus on enabling innovation in a safe and secure manner. This includes a comprehensive third-party vendor risk management program to actively monitor, and control third party vendor-related cyber risk.

Our **cybersecurity assurance activities** include independent internal audits, vulnerability and penetration assessments by independent third parties, and as a regulated financial institution we are subject to rigorous regulatory requirements, oversight, and examinations.

Information Security Program

Fulton has implemented a **comprehensive information security program** and practice to ensure the privacy and confidentiality of all customer data.

This program includes a comprehensive set of controls, counter measures, and risk management practices. We have an appointed Chief Information Security Officer who is accountable to the Risk Committee of the Board .

Fulton's Information Security Program and strategy includes a standards-based "**defense in depth**" approach to cybersecurity along with a continuous improvement mindset. We utilize a combination of people, process, and technology to secure our customers' information

Key Information Security Program Elements

- We utilize leading industry standards and frameworks such as NIST CSF (National Institute of Standards and Technology Cyber Security Framework) and the CRI (Cyber Risk Institute) Financial Sector Cybersecurity Profile.
- We leverage a comprehensive layered security architecture which includes a number of advanced technological controls.
- We analyze the latest cyber threat intelligence to ensure that we are taking the appropriate countermeasures to defend against active cyber-attacks and threats.
- We have an experienced team of professionals who collectively hold a number of industry certifications and receive ongoing education and training.

Cyber Education and Awareness

The Fulton Information Security Office **promotes education and awareness** through multiple programs. Externally, for our customers and clients, we work with Marketing to regularly review current trends and post suitable content on the Fulton website's Education pages in the Privacy & Security section. Internally, foundational Bank-wide education is proctored through four quarterly virtual courses developed and designed in collaboration with Fulton's Learning & Organizational Development team through the Learning Management System (LMS). Throughout the year, the Information Security Office collaborates with Corporate Communications to deliver timely cybersecurity educational messaging in the form of email newsletters and Intranet featured article posts. In addition, during the month of October, which has been designated as National Cybersecurity Awareness Month, the Fulton Information Security Office executes a month-long program of cybersecurity awareness education featuring topical messaging, engaging virtual games and contests, and an onsite cybersecurity fair at our corporate headquarters. Educating our team members on cybersecurity hygiene is a key enabler around ensuring the security of our customer and confidential corporate data.

Integrated Cyber Incident Response Plan

Should a cyber incident occur, our Integrated Cyber Incident Response Plan includes a **formally defined framework** that defines the overall structure of our incident response team, integration of key stakeholders, and overall incident response functions. The overarching goal of the plan is timely remediation and recovery from a cybersecurity incident.

Cyber Incident Response Support Team (CIRST)

The Cyber Incident Response Support Team (CIRST) is our core team for responding to a material cyber incident. This cross-functional team includes leadership from key business areas as well as executive management, information technology and cybersecurity. This team is **empowered to make decisions, escalate and coordinate** all aspects of a timely and effective cyber incident response.

OVERVIEW

FAIR AND RESPONSIBLE BANKING.

At Fulton, Fair and Responsible Banking is more than a mission—it's a commitment to creating **a positive impact** in every community we serve!

Our intent is to **expand beyond traditional fair lending principles** to promote programs, policies, and practices that strive to meet all the needs of consumers, businesses and communities across our footprint. Together with the Fulton Forward® initiative, we translate this mission into actionable steps that promote access to financial resources, education and affordable housing for underserved and underbanked populations.

We are committed to offering **a broad range of financial products and services** to all qualified borrowers, regardless of race, ethnicity, religion, gender, disability or other factors prohibited under federal or state laws. Our efforts specifically focus on serving low- and moderate-income individuals and small businesses.

Our Fair & Responsible Banking Steering Committee ensures oversight and governance of these efforts, setting strategic objectives and monitoring their execution to meet the unique challenges faced by our communities. This cross-functional committee ensures that our products, services, and business practices reflect both regulatory expectations and the needs of the many communities we serve.

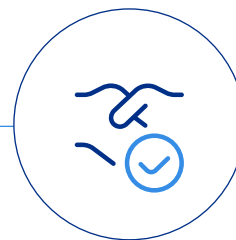
Integration of these Community Reinvestment Act (CRA) objectives into our Fair and Responsible Banking program creates **measurable and sustainable impact**, strengthening relationships with community partners and housing organizations and advancing our CRA goals.



Community Reinvestment Act (CRA)

Fulton's second consecutive **Outstanding Community Reinvestment Act (CRA)** rating reflects our ongoing pledge to meet the credit, investment and service needs of the communities we serve.

CRA excellence at Fulton Bank is not the result of a single effort—it is driven by the bank's purpose of **changing lives for the better** and the commitment to our communities and Fair and Responsible Banking practices.



OUTSTANDING
COMMUNITY REINVESTMENT
ACT RATING

TOPIC	ACCOUNTING METRIC	SASB CODE	RESPONSE
Data Security	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	<p>Under the direction of our Chief Information Security Officer, we maintain a formal information security management program, which is subject to oversight by, and reporting to, the Risk Committee of the Board. We also support and encourage safe and secure technological innovation to advance our corporate strategic objectives and embrace a continuous improvement mindset and process to guide our strategy, risk management approach, and operational execution. Fulton has implemented a comprehensive risk management practice to ensure that we are identifying, measuring, monitoring, and controlling cybersecurity risks. Our risk management processes are streamlined for speed and agility and are informed by the current cyber threat environment. This helps ensure that we have the appropriate countermeasures in place to mitigate the latest threats.</p> <p>Fulton maintains and continues to enhance its third-party risk management program to identify, assess, and manage risks associated with outsourced services, including governance, oversight, and ongoing monitoring of vendor relationships. Independent oversight and assurance activities include internal audits, vulnerability assessments and penetration testing. As a regulated financial institution, we are subject to rigorous regulatory requirements, oversight and examinations.¹</p>
Financial Inclusion & Capacity Building	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	<p>Fulton provides multiple different channels to incorporate Financial Education and Economic Empowerment in our communities. During 2025, 3,750 people received services sponsored by Fulton Bank through Operation HOPE including group education and 1:1 coaching.²</p>
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	FN-CB-410a.2	<p>With respect to our loan portfolio, we continue to examine climate-related physical, transition and regulatory risks at both the portfolio and borrower levels. As a foundation, we have several policies and practices in place to identify and mitigate known risks and maintain compliance with applicable rules and regulations currently in place. Our commercial real estate lending practices also includes consideration of environmental compliance in the credit process. We are examining broader climate-related risks in our commercial credit process to include understanding any unique climate risks associated with lending in particular industries or for certain purposes. While we have not identified any material climate-related risk factors in our portfolio or in our geography in the short term, this is an area of risk that continues to evolve, and we continue to pay attention to and seek to understand transition and regulatory-related risks that may come to exist in the medium- and longer-term horizons.³</p>

¹See the Cybersecurity narrative in the Governance section of our 2025 Corporate Social Responsibility (CSR) Report and 2025 Annual Report on Form 10-K, page 33.

²See the Community section of our 2025 CSR report.

³See the Industry Loan concentration table in the Financial Condition section of the Management's Discussion and Analysis of Financial Condition and Results of Operations section of our 2025 Annual Report on Form 10-K, page 55.

TOPIC	ACCOUNTING METRIC	SASB CODE	RESPONSE
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	FN-CB-510a.1	We experienced no material monetary losses resulting from legal proceedings associated with fraud, theft, regulatory penalties, or violation of industry regulations. If material losses had occurred, they would have been addressed in our 2025 Annual Report on Form 10-K. ⁴
	Description of whistleblower policies and procedures	FN-CB-510a.2	Fulton's Whistleblower Policy governs the protection of individuals who report activities believed to be illegal, dishonest, unethical, or otherwise improper, including, but not limited to, complaints regarding accounting, internal accounting controls or audit matters. Independent reporting channels are available to whistleblowers 24 hours per day, 7 days per week. ⁵
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1	Fulton is not considered to be a G-SIB per the Basel Committee on Banking Supervision's assessment methodology and therefore does not have a G-SIB score.
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB-550a.2	As a financial institution, Fulton is subject to regulatory capital requirements administered by banking regulators. Fulton must meet specific capital guidelines that involve quantitative measures of its assets, liabilities, and certain off-balance sheet items as calculated under regulatory accounting practices. Our annual stress testing includes credit risk, liquidity, earnings, interest rate risk, across various scenarios. The results of these risk assessments and our capital planning structure are approved by the Board. As of December 31, 2025, the Bank was well-capitalized under the regulatory framework for prompt corrective action based on its capital ratio calculations.

⁴See Note 21 - Commitments and Contingencies; Legal Proceedings of our 2025 Annual Report on Form 10-K, page 133.

⁵See our Code of Conduct on our website and the Business Ethics narrative in the Governance section of our 2025 CSR report.

TOPIC	METRIC	UNITS	2024	2025
Environmental Impact	E-waste recycled ¹	# total lbs.	16,282	24,298
	Shredded paper	# total lbs.	801,400	610,460
Social Capital	Participants attending financial education initiatives for unbanked, underbanked, or underserved customers (SASB Code: FN-CB-240a.4)	# clients served	2,552	3,750
	Philanthropic giving:			
	Fulton Bank	\$USD	\$8,323,183 ²	\$5,845,913 ³
	Fulton Forward Foundation Impact Grants	\$USD	\$1,921,250	\$1,566,250
	Volunteering by employees	# total hours	11,174	11,569
	Data Security training required of employees	# courses/employee	9	9
	Data Security training completed by employees	% employees	99.9%	100%
Business Model & Innovation	Consumer financial protection training completed by employees	% employees	100%	100%
Human Capital	Employee headcount: ⁴	# total employees	3,455	3,388
	Full-time employee headcount	# employees	3,351	3,287
	Part-time employee headcount	# employees	104	101
	Employee Tenure:			
	Less than 1 year	% employees	11.8%	22.8%
	1 - 5 years	% employees	34.4%	28.3%
	5 - 15 years	% employees	32.9%	29.4%
	Greater than 15 years	% employees	20.9%	19.5%
	Employee Resource Groups	# ERGs	7	7
	Employee Resource Group participation by employees	% employees	19%	20%

¹Electronic waste, or e-waste, is waste consisting of discarded electronic products (such as computers, monitors, etc.).

²Includes \$5,622,269 in contributions to Fulton Forward Foundation in 2024, of which \$5MM was in connection with the Republic First Bank transaction.

³Includes \$953,909 in contributions to Fulton Forward Foundation in 2025.

⁴Includes temporary employees and interns.

Environmental, Social & Governance Metrics (continued)

TOPIC	METRIC	UNITS	2024	2025
Human Capital (continued)	Training completed by employees	# total hours # average hours/employee	137,945 40	116,306 34
	Tuition reimbursement paid to employees	\$USD	\$135,797	\$107,234
	Tuition reimbursement program participation by qualifying employees	% employees	1.1%	0.9%
	Leadership training participation by employees	# employees	591	297
	Mentorship program participation by employees	# Mentors # Mentees	60 60	52 52
	Employee Engagement Survey score	% favorable responses	69.2%	70.8%
	Employee Engagement Survey participation by employees	% employees	71.5%	78.3%
	Board composition oversight			See narrative in 2025 CSR Report
	Executive composition oversight			See narrative in 2025 CSR Report
	Code of Conduct/Ethics policy signed by onboarded employees	% employees	100%	100%
Code of Conduct/Ethics policy annual training completed by employees	% employees	99.9%	100%	
Compliance training completed by employees	# total hours	93,463	87,321	
Monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations (SASB Code: FN-CB-510a.1)	\$USD		Experienced no material losses (see 2025 Annual Report on Form 10-K)	
Board members	# total Board members	11	11	
Independent Board Chairperson			No, Fulton's CEO serves as Chairperson, and the Board designates an independent director as Lead Director.	
Independent Board members	% Board members	72.7%	82.0%	
Independent committee Chairpersons: Audit Nominating and Corporate Governance Human Resources			Yes, these committees have independent Chairpersons per Nasdaq and Bylaw requirements.	
Tenure of Board members	# average years	7.5	8.0	

PRODUCT LINE	2024	2025
Fulton Forward®		
Homebuyer Advantage Plus	\$16MM / 70-loans	\$16M / 61-loans
HomeReady® Mortgage Plus	\$21MM / 89-loans	\$20M / 94-loans
HomePossible®	\$34MM / 156-loans	\$25M / 113-loans
Fulton Bank Community Combo	\$59MM / 501-loans	\$88M / 691-loans
Closing Cost Assistance Program	\$325K	\$129K
Closing Cost Assistance Program Secured	\$393K	\$600K
Other Down Payment and Closing Cost Assistance Programs	\$1.3MM	\$1.1MM
Government Lending Programs ¹	\$81MM / 241-loans	\$83M / 244-loans
State Agency Programs ²	\$26MM / 164-loans	\$22M / 126-loans
Small Business Administration (SBA) Loans Originated	\$61MM	\$58MM
Community Development Loans Originated	\$145MM	\$192MM
Community Development Investment Balances	\$303MM	\$318MM

¹Government-insured programs consisting of Veterans Administration, Federal Housing Administration and U.S. Department of Agriculture loans for veterans, low- and moderate-income (LMI) individuals and families and LMI individuals and families in rural areas, respectively.

²State housing agency programs for LMI families designed to cater to residents of each of the states within our footprint plus the District of Columbia (includes down payment assistance provided by the agencies).



FORWARD-LOOKING STATEMENTS.

This report may contain forward-looking statements with respect to the financial condition, results of operations and business of Fulton Financial Corporation (the “Corporation”). Do not unduly rely on forward-looking statements. Forward-looking statements can be identified by the use of words such as “may,” “should,” “will,” “could,” “estimates,” “predicts,” “potential,” “continue,” “anticipates,” “believes,” “plans,” “expects,” “future,” “intends,” “projects,” the negative of these terms and other comparable terminology. These forward-looking statements may include projections of, or guidance on, the Corporation’s future financial performance, expected levels of future expenses, including future credit losses, anticipated growth strategies, descriptions of new business initiatives and anticipated trends in the Corporation’s business or financial results.

Forward-looking statements are neither historical facts, nor assurance of future performance. Instead, the statements are based on current beliefs, expectations and assumptions regarding the future of the Corporation’s business, future plans and strategies, projections, anticipated events and trends, the economy and other future conditions. Because forward-looking statements relate to the future, the statements are subject to inherent uncertainties, risks and changes in circumstances that are difficult to predict and many of which are outside of the Corporation’s control, and actual results and financial condition may differ materially from those indicated in the forward-looking statements. Therefore, you should not unduly rely on any of these forward-looking statements. Any forward-looking statement is based only on information currently available and speaks only as of the date when made. The Corporation undertakes no obligation, other than as required by law, to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

A discussion of certain risks and uncertainties affecting the Corporation, and some of the factors that could cause the Corporation’s actual results to differ materially from those described in the forward-looking statements, can be found in the sections entitled “Risk Factors” and “Management’s Discussion and Analysis of Financial Condition and Results of Operations” in the Corporation’s Annual Report on Form 10-K for the year ended December 31, 2025, and other current and periodic reports, which have been, or will be, filed with the Securities and Exchange Commission and are, or will be, available in the Investor Relations section of the Corporation’s website (www.fultonbank.com) and on the Securities and Exchange Commission’s website (www.sec.gov).

DISCLOSURE STATEMENT

The corporate social responsibility and environmental, social and governance data, statistics, metrics, targets, goals, objectives, commitments and programs contained in this report are disclosed voluntarily, are not necessarily prepared in accordance with generally accepted accounting principles, may be based on assumptions that, while believed to be reasonable at the time of preparation, may be subject to change, and have undergone an internal review process intended to ensure accuracy and completeness, but have not been audited by our independent registered public accounting firm.

For our full CSR report and SASB/ESG Metrics please visit fultonbank.com/csr

THE CHANGE
LIVES
BETTER

Fulton Bank
fultonbank.com

fulton Bank, N.A. Member FDIC.

Nasdaq

Broadway

Nasdaq REWRITE TOMORROW

Nasdaq REWRITE TOMORROW

Nasdaq

Nasdaq

Fulton Bank

Nasdaq

Fulton Bank

A SUBSIDIARY OF
FULTON FINANCIAL CORPORATION

(NASDAQ: FULT)

CUSTOMER SERVICE

800.FULTON.4
(800.385.8664)

CONSUMER & BUSINESS BANKING

fultonbank.com

INVESTOR RELATIONS

investor.fultonbank.com

P.O. Box 4887 • One Penn Square
Lancaster, PA 17604-4887

