

FROM VALUES TO VALUE



2024 Corporate Social Responsibility Report

EXECUTIVE SUMMARY

Fulton Bank

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MESSAGE FROM OUR CEO



At Fulton, our purpose is to change lives for the better.

We do that by working together to serve all our stakeholders, including our customers, colleagues, the communities where we operate, the shareholders who invest in our company and those who work to ensure the security and accessibility of financial services.

This Corporate Social Responsibility (CSR) Report reflects the work we’ve done on behalf of all these stakeholders during 2024.

Our team’s key achievements during that time include growing the bank to now serve more than 750,000 customers, completing the Republic First Bank transaction to significantly expand our presence in greater Philadelphia and South Jersey and orchestrating an organizational transformation titled FultonFirst to better serve our clients by simplifying our operating model, focusing on key strengths and enhancing productivity.

I encourage you to read more about these accomplishments and the many impacts from our work in 2024.

Thank you to all our stakeholders as we work together to change lives for the better!

CURT MYERS
Chairman and CEO



ABOUT OUR 2024 CSR REPORT

FULTON FINANCIAL CORPORATION is a regional financial holding company headquartered in Lancaster, Pennsylvania, with more than \$30 billion in assets. It provides a variety of financial services through its subsidiary, Fulton Bank, N.A. (“Fulton”).

AT FULTON, our team is deeply committed to helping individuals, businesses and communities achieve their goals. Through personalized financial solutions, community focused initiatives and a steadfast dedication to service, we aim to be a trusted partner in fostering economic empowerment and prosperity. We believe that embracing and pursuing common values we share with our stakeholders will lead to long-term sustainable value for our company.

As a purpose-driven bank seeking to **change lives for the better**, our strategic approach aligns with five key pillars of corporate social responsibility: Governance, Employees, Customers, Community and Environment. We are excited to present this snapshot of our 2024 CSR report; for the full report, please visit: <https://www.fultonbank.com/About-Fulton-Bank/CSR>

“*Our vision is that we will be the bank of choice because of who we are and how we operate.*”



CHANGING LIVES FOR THE BETTER



\$194 MM

Total
**COMMUNITY DEVELOPMENT
LOANS ORIGINATED**
from 1/1/2023–6/30/2024



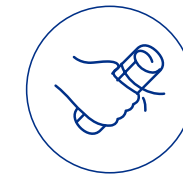
\$303 MM

Total
**COMMUNITY DEVELOPMENT
INVESTMENTS**
during 2024



\$135 MM

Total
**SMALL BUSINESS ADMINISTRATION
LOANS ORIGINATED**
from 2023–2024



\$3.29 MM

Total
**CLOSING COST ASSISTANCE
PROGRAM GRANTS DISBURSED**
from 2023–2024



\$165 MM

Total
**LOANS TO LOW- AND MODERATE-INCOME
HOMEBUYERS** through partnership with
OPERATION HOPE - from 2023–2024



\$220 MM

Total
**MORTGAGE LOANS THROUGH FULTON
MORTGAGE COMPANY TO LOW-TO MODERATE-
INCOME BUYERS** - from 2023–2024



11,000+

Employee
VOLUNTEER HOURS
during 2024



Outstanding

Rating for the
COMMUNITY REINVESTMENT ACT (CRA)
as of 2024



\$11.71 MM

Total
**CHARITABLE CONTRIBUTIONS &
DONATIONS VIA FULTON BANK**
from 2023–2024*

*Includes \$879,819 and \$5,622,269 in contributions to Fulton Forward Foundation for years 2023 and 2024, respectively.



BRINGING VALUE TO OUR COMMUNITIES



We work toward building vibrant communities with programs, products and services that empower people to Change Lives for the Better.”



WE BELIEVE IN PAYING IT FORWARD

The **Fulton Forward®** initiative was developed to help make our communities better, one change at a time. Along with our entire Fulton family, we're proud of the Fulton Forward program and our contributions toward building vibrant communities with programs, products and services focused on four key areas:

- **AFFORDABLE HOUSING AND HOME OWNERSHIP**
- **JOB TRAINING AND WORKFORCE DEVELOPMENT**
- **FINANCIAL LITERACY**
- **ECONOMIC EMPOWERMENT**

We work actively with groups and organizations that help communities change lives for the better.

William “Smokey” Glover, Executive Vice President and Director of Fair & Responsible Banking, leads a dedicated team of community outreach officers who work closely in the communities where we live and work.

THE KEYS TO EQUITY PROGRAM

Launched in 2024, the Keys program, developed by the Federal Home Loan Bank of Pittsburgh, provides up to \$20,000 in grant funding to first-time homebuyers who meet eligibility criteria. This initiative helps reduce barriers to homeownership for underserved groups. If approved, the grant is fully forgivable without any repayment terms.

“The KEYS Program was life-changing, for without it I would not have been afforded the opportunity of homeownership in the current economy,” said new Maryland homeowner Timothy Owens.



FULTON FORWARD FOUNDATION

Committing to the communities in which we live and work has been a hallmark of Fulton since our founding. Today, philanthropy and volunteerism are key to our work and our vision as an organization. In addition to making its own charitable contributions, Fulton funds the Fulton Forward Foundation, an independent private nonprofit foundation.

FULTON CONTINUES COMMITMENT TO PHILADELPHIA'S RESTORE, REPAIR, RENEW INITIATIVE

Following Fulton's acquisition of Republic First Bank assets in 2024, we committed to supporting Philadelphia's Restore, Repair, Renew (RRR) initiative, a program designed to help homeowners access low-interest loans for critical home repairs.

Through the program, Fulton offers 10-year loans ranging from \$2,500 to \$50,000, at a 3% fixed annual percentage rate.

The RRR initiative provides a lifeline for Philadelphians who want to improve their homes but need financial assistance. Eligible repairs include those that enhance health, safety, weatherization, accessibility and quality of life.

Fulton's commitment to the RRR program is a testament to our broader dedication to community-focused lending. As part of the program, Fulton works closely with eligible homeowners to guide them through the loan process, making financing accessible and stress-free.

FULTON VOLUNTEERS TEACH FINANCIAL LITERACY AT 2024 OCEAN BOWL GAMES IN BALTIMORE

Fulton employees volunteered at this two-day innovative STEAM (science, technology, engineering, art and math) festival and E-gaming experience. The Maryland-based nonprofit Steam Your Dreams organized the event at downtown Baltimore's Institute of Marine and Environmental Technology.

At Fulton's interactive station, 13 volunteers worked hands-on with 250 children ages 7 to 14, teaching them how to create paper piggy banks. They also used Visa's® Financial Football, which uses sports to teach financial concepts such as budgeting, saving and smart spending.



INNOVATIVE SOLUTIONS TO SUPPORT SMALL BUSINESSES

Fulton developed an early-stage financing grant program for entrepreneurs. The Fulton Forward Foundation provided a grant of \$500,000 to two community organizations, The Enterprise Center in Philadelphia and Baltimore Community Lending. The funding will be used to provide grants in \$10,000 increments to deserving entrepreneurs. Grant recipients must commit to participate in a technical assistance program provided by the organizations for two years after receiving the grant.

The goal is to provide funds for start-ups and companies in business for less than two years. These companies typically have very limited financing options and very high failure rates primarily due to the burden of repaying high-interest debt while attempting to grow the business and not having a detailed and realistic business plan for that growth.

COMMUNITY DEVELOPMENT & LENDING

Fulton offers education, financing and development services to businesses, organizations and individuals in low-income communities, including microenterprises, small businesses, and housing and community service organizations. Fulton is working to support solutions by providing financing to organizations that develop affordable housing.

HISTORIC ALLENTOWN METAL WORKS GETS NEW LIFE WITH HELP FROM FULTON FINANCING

The century-old Allentown Metal Works in Pennsylvania, once a symbol of South Allentown's industrial prowess, is being revitalized by Marcon Properties LLC, with financing help from Fulton.

Marcon Properties tapped our expertise in new market tax credit financing, a federal initiative incentivizing corporate investors to fund business or economic development projects in low-income communities.

The 175,000-square-foot facility will house Eastern Exterior Wall Systems, a prefabricated facade manufacturer owned by Marcon and previously operating in Palmer Township. With between 100 and 175 employees already on board, the move allows Eastern Exterior Wall Systems to expand. The project could create 50 to 150 jobs.

THE MICHAELS ORGANIZATION TURNS TO FULTON TO HELP BRING AFFORDABLE SENIOR HOUSING TO CHERRY HILL, NJ

The Michaels Organization turned to Fulton to help finance its now-under-construction Park Village at Garden State Park, an affordable senior housing community in Cherry Hill, New Jersey. With our experience with federal Low-Income Housing Tax Credits, Fulton played a crucial role in securing financing for the apartment complex, which helps to address the growing need for affordable senior housing in the region.

The community will feature a 76-unit midrise structure with one- and two-bedroom apartments exclusively for seniors 62 and older with a range of incomes. Units will be available to households earning 20% to 60% of area median income and a portion of units will be set aside to serve residents with special needs.

FULTON SUPPORTS SHUMAN DEVELOPMENT GROUP IN REDEVELOPING DOWNTOWN READING, PA

When it was looking to redevelop a large section of downtown Reading, Pennsylvania, the Shuman Development group reached out to Fulton.

Plans are to renovate and expand the former Community General Hospital, the last remaining hospital in downtown Reading, into a community healthcare facility that trains local nurses, includes a local pharmacy and serves myriad other community healthcare needs. The project also includes expanding the neighborhood farmers market and introducing a nutrition training center.

Fulton is working with Shuman Development Group to secure \$18.7 million in New Markets Tax Credit financing. The project will anchor the revitalization of Reading's North 6th Street neighborhood.

The project's impact on the area is expected to create 95 jobs and 40 living-wage construction jobs during renovations; expand health care services in the city; provide construction training opportunities for parolees; and increase annual tax revenue to the City of Reading by nearly \$600,000.





DELIVERING VALUE TO OUR CUSTOMERS

Our customers are the driving force behind every decision we make. Helping our customers achieve their financial and personal goals drives our teams daily.



FULTON'S RECOGNITION AND COMMITMENT TO SMALL BUSINESSES

At Fulton, our commitment to exceptional customer experiences drives innovation and service. By integrating cutting-edge technology with community-focused values, we continuously enhance how we support individuals, families and businesses in managing their financial needs. Our customer programs ensure personalized and responsive service for every banking requirement.

“At Fulton, every program, initiative and service underscores our belief that banking is personal—and that every customer matters.”

COMMITTED TO MEETING THE NEEDS OF EVERY CUSTOMER

LEVERAGING SBA LENDING

For 2024, we have continued to build on the successful launch of our Small Business Administration (SBA) 7(a) Small Loan Programs and Initiatives focused on expanding capital access to more small businesses within the Bank's footprint and in underserved markets, such as:

- **EXPANSION** of \$500,000 and Under – 7(a) Small Loan Program
- **CONTINUED FOCUS** on streamlining 7(a) Small Loan process and reducing loan origination cycle times.
- **TRAINING AND SUPPORT** – Continue to offer training and program education on an as-needed or requested basis.

TREATING OUR CLIENTS FAIRLY

CUSTOMER PRIVACY AND DATA SECURITY: A COMMITMENT TO TRUST

Fulton maintains policies that establish our clear commitment to protecting the privacy and security of our customers' personal data.

COMMUNICATIONS

Our customers can communicate and provide feedback to us through multiple channels online, by phone, email and in person.

RESPONSIBLE PRODUCT OFFERING

We regularly review and assess the quality of our products and services, their compliance with applicable laws and regulations, and track the impact and ongoing risk of these solutions.

SELLING PRACTICES AND PRODUCT LABELING

Our marketing and advertising practices are developed to adhere to fair and responsible practices and applicable regulations, treat customers fairly and communicate clearly.

CUSTOMER FRAUD PROTECTION

Protecting our customers from fraudulent activities is the job of every Fulton team member and includes a focus on mitigating the risk of customers falling victim to telephone, mail or internet fraud.

COMPLAINT MANAGEMENT

At Fulton, our customer experience objective is to listen to our customers, take action on what they've said and improve their experiences over time.

EMPOWER COMMUNITY BANKING

EMPOWER Community Banking is designed to support business owners with customized banking products and services, one-on-one mentorship and educational resources.

In 2024, Fulton participated in and supported several programs across our footprint during livestream and in-person events to promote EMPOWER Community Banking.

We've informed audiences about Fulton's commitment to the communities where we operate. Also, we conducted Certified EMPOWER Business Advocate training for over 100 of our bankers in 2024, and they are equipped to better serve the community through product solutions and to leverage community organizations.



Our bankers are equipped to better serve the community through product solutions and to leverage community organizations.”



VALUING OUR EMPLOYEES

At Fulton, we believe that improving lives starts with our employees. Our holistic approach to employee well-being addresses physical, emotional and financial health while promoting work-life balance.



THE FULTON EXPERIENCE: INSPIRING ENGAGEMENT AND IMPACT

Our employees are the heart and soul of our organization, and our success begins with them. We designed the Fulton Experience to ensure they feel heard, valued and inspired by championing work-life integration and fostering deeper connections with local communities through employee service efforts.

A CULTURE BUILT ON ENGAGEMENT AND RECOGNITION

LISTENING TO EMPLOYEES AND PROMOTING ENGAGEMENT

Fulton actively gathers employee feedback through opinion surveys, which helps to improve satisfaction with benefits and programs. Hearing the voice of the employee allows us to remove pain points, refine offerings and strengthen the supportive culture.

EMPLOYEE EXPERIENCE COUNCIL: SHAPING THE FULTON EXPERIENCE

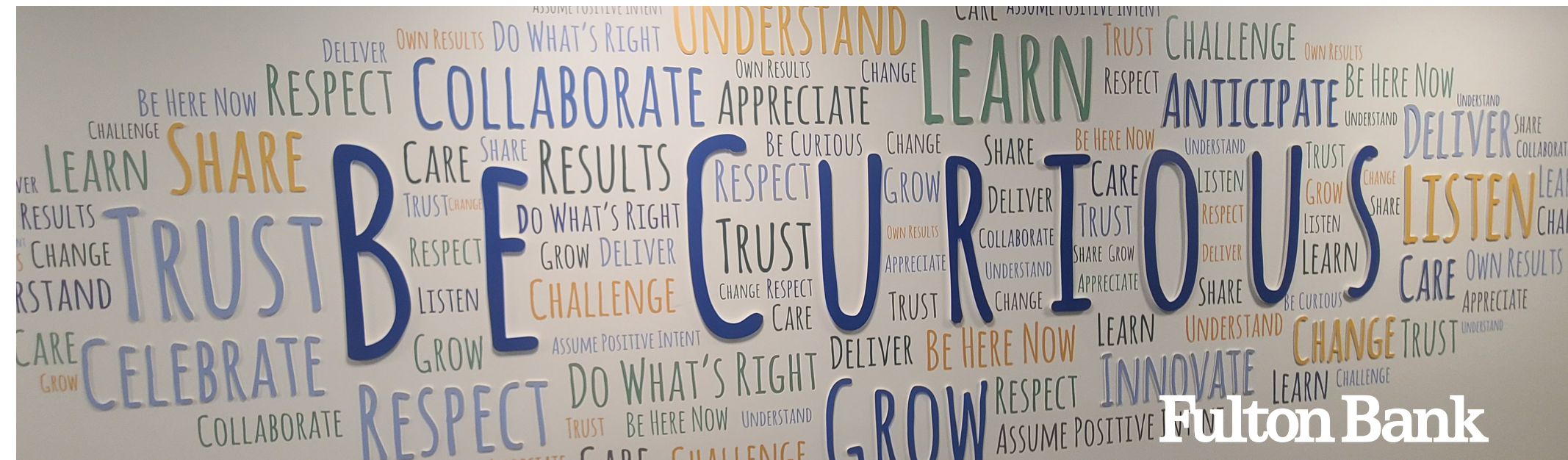
Established in 2020, the Employee Experience Council (“Council”) enhances our employees’ workplace experience. By analyzing feedback from employees through multiple interactions, the Council identifies areas for improvement and develops targeted solutions.

In 2024, the Council focused on improving communication and change management by:

- Launching a Leaders’ Change Toolkit to create “change-ready” teams
- Enhancing internal communication during major initiatives
- Streamlining the intranet experience with user-friendly features

Fulton has a comprehensive pandemic response plan in place to help ensure the continuity of our operations and the safety of our employees, customers and stakeholders.

- Partnerships with Talent Acquisition, Learning, Employee Services and Enterprise Leaders to align onboarding experiences with organizational goals.
- Virtual touchpoints that foster inclusion and networking among new hires.
- Onboarding buddies, coaching routines and on-the-job training tailored to each team's needs.



LEARNING AND DEVELOPMENT: A PATH TO CAREER GROWTH

Fulton offers robust training programs to empower employees at every stage of their careers, enhancing internal mobility and increasing retention during times of significant change.

- **NAVIGATING YOUR CAREER:** This year, we incorporated the American Bankers Association curriculum into our employee training offerings. It provides financial literacy courses, compliance training and certifications for career advancement.
- **POWERUP! PROGRAM:** This digital leadership curriculum focuses on data fluency and fundamentals, enabling employees to upskill on demand. With over 47,000 learning videos consumed and a 63% activation rate on LinkedIn Learning, employees actively enhance their skills.
- **DATA ANALYTICS PEER COMMUNITY:** With 80 analysts identified, this community offers targeted learning opportunities, mentoring from senior leaders and access to tools like DataCamp. The initiative has already promoted three data analysts to data scientist roles.
- **LEADERSHIP COUNCIL:** This group connects key leaders across the organization to enhance strategic thinking and drive company initiatives.
- **PILLARS OF LEADERSHIP PROGRAM:** Designed for employees aspiring to grow leadership skills, this program develops agile, curious leaders with a growth mindset.

“This dedication to our employees is not just good business—it’s the foundation of what makes Fulton a great place to work.”

INCLUSIVE WORKFORCE

A CULTURE BUILT ON ENGAGEMENT AND RECOGNITION



Fulton’s Employee Resource Groups

- ADAPT
- 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.

FULTON: BUILDING INCLUSION THROUGH EMPLOYEE RESOURCE GROUPS

At Fulton, an inclusive workforce is essential to fostering a supportive workplace and enriching our communities. Through our robust Employee Resource Groups (ERGs) and recognition programs, we create opportunities for collaboration, empowerment and positive impact, and ensure our culture reflects the communities we serve.

ERGs: CONNECTING AND EMPOWERING TEAMS

Fulton’s ERGs allow employees to connect, share experiences and enhance their professional growth. Each group is independently led and open to all employees. They range from groups connecting early-career employees, veterans and military, and women in technology.

Most recently, our employees formed two new ERGs.

- **ADAPT:** Abled & Disabled Allies Partnering Together – creates a supportive environment for individuals with disabilities and their allies.
- **REMOTE WORKERS:** focuses on connecting colleagues across hybrid, remote and in-office roles.



Inaugural Indian Heritage Day Celebration



SUSTAINING OUR ENVIRONMENT

We are aware of the environmental footprint we leave behind, and we consistently look for ways to reduce our impact — whether that’s through energy usage, waste disposal or land management. Our commitment to the environment is steadfast, and we are proud of the advancements we continue to make across Fulton, along with those of our suppliers and partners, to ensure we leave a legacy for future generations.



CLIMATE GOVERNANCE & STRATEGY

We recognize the environmental challenges that face our planet and believe that taking steps to address them in our local communities is an extension of our core value to “*Do What is Right.*” We are committed to operating our business responsibly with a focus on creating long-term sustainable value for Fulton by increasing revenue, reducing costs, reducing risks, enhancing our reputation, strengthening our communities and working toward meeting the expectations of our shareholders, customers, teammates and communities.

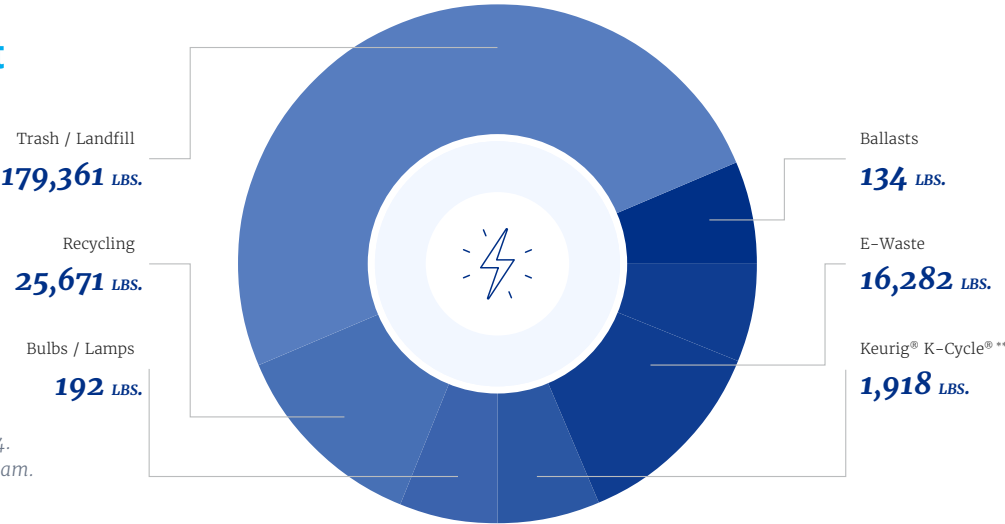
We will continue to support this commitment with our Climate Impact Working Group (CIWG) Pillars:



Paper, Water & Waste Management

WASTE STREAM DIVERSION
Examining how our overall footprint affects the environment, Fulton focused on several waste diversion activities during 2024*.

* Waste diverted or redirected from landfills / traditional disposal throughout 2024.
** A specialty waste diversion program through Keurig’s K-Cycle® Recycling Program.



CIWG PILLAR 1

ENERGY MANAGEMENT & GREENHOUSE GAS EMISSIONS: FULTON PARTNERS WITH JONES LANG LASALLE, INC. (JLL) TO ADVANCE ENVIRONMENTAL SUSTAINABILITY

As part of our ongoing commitment to sustainability, Fulton has partnered with JLL, a leading professional services firm specializing in real estate and investment management.

This collaboration equips Fulton with the expertise and tools to better understand and manage our environmental footprint, particularly in evaluating and reporting on GHG emissions.

Through JLL's sustainability group, Fulton Bank utilizes these services that have been key to Fulton's efforts:

- **WASTE AUDITS:** JLL conducts twice-yearly waste audits at Fulton facilities, helping Fulton identify areas for improvement and adopt more sustainable waste management solutions.
- **DESIGN GUIDELINES:** JLL works with Fulton to develop design guidelines that prioritize energy efficiency in mechanical, electrical and plumbing systems during construction and renovation.
- **ENERGY-EFFICIENT UPGRADES:** These upgrades are implemented as opportunities arise and include HVAC, plumbing, lighting and electrical upgrades.

JLL has been quantifying Fulton's Scope 1 and 2 emissions utilizing their climate data management platform for GHG emissions calculation. The energy team collects all utility bill data from Fulton, ensures completeness via Quality Assurance/Quality Control processes, and uses emissions factors from the Department for Environment, Food and Rural Affairs and Emissions & Generation Integrated Database to calculate overall Scope 1 and 2 emissions for Fulton's portfolio.

FACILITIES

Fulton uses various energy-saving and energy-efficient measures within corporate offices and financial centers to minimize our energy consumption and environmental footprint.

Examples of specific areas we invested in during 2024 include HVAC, lighting, plumbing, signage, universal office waste (e.g. batteries), K-Cups® and electrical upgrades.

When building new facilities, we endeavor to satisfy the majority of LEED standards for environmentally certified buildings. Our new construction projects include such standards as Advanced Energy Metering, use of Renewable Energy Production, Enhanced Refrigerant Management and Indoor Water Reduction Usage.

Fulton continues to modernize facilities with heat pump replacement, end of life unit upgrade, burner and oil tank replacement, pneumatic control system replacement and heat exchanger replacement.

FULTON'S FINANCIAL CENTER AT 3.0 UNIVERSITY PLACE EARNS LEED SILVER CERTIFICATION

Fulton is proud that our financial center at 3.0 University Place in West Philadelphia, Pennsylvania received the prestigious LEED Silver Certification for Interior Design & Construction for Retail in July 2024.

This recognition from the U.S. Green Building Council underscores Fulton's commitment to sustainability and innovation, creating spaces that are energy-efficient, cost-effective and environmentally responsible.

Located in the heart of University City, our 2,250-square-foot financial center is part of the 3.0 University Place development, a 240,000-square-foot research hub and office building. Developed by University Place Associates, the building exemplifies the highest standards of sustainable construction and is designed to serve as a hub for community engagement and innovation.

Our location incorporates innovative design principles to create a welcoming, energy-efficient space. The 17-foot-high glazing and angled ceiling at the entrance allow inviting, natural light to flood the lobby area, reducing reliance on artificial lighting. This thoughtful integration of LEED principles not only enhances the customer experience but also reflects Fulton's dedication to environmental stewardship.

SHIFTING DEPOSITS TO DIGITAL

Fulton empowers customers to embrace digital banking tools, creating a seamless, efficient experience while supporting environmental sustainability. For example, Fulton offers multiple digital alternatives for deposits, including ATMs, mobile remote deposit capture and remote deposit scanners for business customers.

These options have contributed to a steady shift from in-person transactions to digital channels. It reduces paper waste from deposit slips and the need for transportation to financial centers, furthering our impact on environmental sustainability.

In addition, over 3.8 million potential consumer paper statements were delivered as eStatements. As a result, more than 7.6 million sheets of paper were not printed, further reducing our environmental impact.





RESPONSIBLE GOVERNANCE

GOVERNANCE OVERVIEW

Fulton Financial Corporation’s Board of Directors (“Board”) is composed of 11 directors including our Chairman and CEO, Curt Myers. The Board also includes an independent Lead Director. Information about our directors is available on our investor relations website and in our annual proxy statement (“Proxy”) filed with the U.S. Securities and Exchange Commission.

BOARD ASSESSMENT, REFRESHMENT AND SUCCESSION PLANNING

Fulton Financial Corporation’s Nominating and Corporate Governance (NCG) Committee believes there is a balance between seasoned directors with knowledge of Fulton Financial Corporation and new directors who contribute fresh ideas, perspectives and viewpoints to the Board’s deliberations. The average tenure of our directors as of December 31, 2024 is 7.5 years. Our director nomination process reflects our continued growth and our focus is on having a Board composed of directors who contribute to the evolving needs of Fulton Financial Corporation while maintaining the invaluable knowledge brought by more tenured directors.

SELECTING AND NOMINATING DIRECTOR CANDIDATES

Fulton Financial Corporation’s Corporate Governance Guidelines provide that the Board will be sufficient in size to represent a mix of business experience, community service and other qualifications. The NCG Committee is responsible for carrying

out the Board’s commitment to maintaining a balanced composition of well-qualified directors. It identifies director nominee candidates and recommends their nominations to the Board based on his or her ability to complement the Board’s existing strengths. The committee also considers director nominees recommended by non-management directors, our CEO, other senior officers and third parties. For more information on the experience, qualifications and attributes of our director nominees, please see our Proxy on our investor relations site www.fultonbank.com.

GOVERNANCE BEST PRACTICES & EXPECTATIONS

We are committed to maintaining strong corporate governance practices. The Board regularly reviews our governance policies and procedures to ensure compliance with applicable laws, rules and regulations. We are also committed to operating with corporate social responsibility as a central tenet and continue to focus attention on environmental, social and governance (ESG) principles.



Fulton Bank Board of Directors

For our full CSR report and SASB/ESG Metrics please visit www.fultonbank.com/About-Fulton-Bank/CSR.

UPHOLDING INTEGRITY

Integrity is at the core of every action we take, guided by a Code of Conduct (“Code”) that outlines the ethical standards employees and directors must follow. This foundational framework for ensuring ethical behavior and compliance with laws and regulations fosters trust among customers, employees and stakeholders, and embodies our unwavering commitment to doing what is right, fostering a culture of honesty, accountability and fairness.

THE SCOPE AND PURPOSE OF OUR CODE OF CONDUCT

Our Code extends beyond compliance with legal requirements; it reflects our commitment to maintaining ethical standards in every interaction. It provides guidance on:

- **ETHICAL DECISION-MAKING:** Encouraging employees and directors to make choices that align with Fulton’s values.
- **COMPLIANCE WITH LAWS AND REGULATIONS:** Ensuring adherence to banking, employment and securities laws, among others.
- **CUSTOMER TRUST:** Protecting the confidentiality and integrity of customer information.
- **FAIR DEALING:** Promoting honesty in interactions with customers, vendors and competitors.

Employees 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:

- **ETHICSPPOINT HOTLINE:** A 24/7 anonymous and confidential service for reporting potential violations, including harassment, discrimination and financial misconduct.
- **MANAGEMENT AND HR:** Employees can 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 employee 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 employees are expected to provide truthful and complete information.

REVIEWING AND CONTINUALLY IMPROVING THE CODE OF CONDUCT

Maintaining a culture of integrity requires ongoing effort. The Code is periodically reviewed and updated 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 of Directors. This feedback loop enables us to continually refine its approach to ethics and compliance. By fostering a culture of integrity, accountability and respect, we ensure that our employees and directors uphold the highest standards of ethical behavior, building trust and confidence among customers and communities.

For our full CSR report and SASB/ESG Metrics please visit www.fultonbank.com/About-Fulton-Bank/CSR.

RISK MANAGEMENT

FULTON'S COMPREHENSIVE APPROACH TO RISK MANAGEMENT

At Fulton Financial Corporation, managing risk is a cornerstone of our commitment to safeguarding the trust of our customers, employees and stakeholders. We employ a meticulous, multi-layered approach to risk management, addressing a broad spectrum of risks through policies, oversight committees and strategic planning.

ENTERPRISE-WIDE OVERSIGHT OF RISK

The Board plays a pivotal role in risk management, supported by specialized committees overseeing specific risk areas.

LEADERSHIP AND RISK OWNERSHIP

Our Chief Risk Officer and Enterprise Risk Management Committee provides day-to-day oversight of existing and emerging risks. These leaders ensure alignment with our Risk Appetite Statement, which is reviewed and adopted annually by our Board. This statement outlines our qualitative and quantitative risk parameters, balancing customer service and community engagement with shareholders.

Our Internal Audit team plays a critical role in safeguarding our integrity and ensuring operational excellence. The team provides independent, risk-based and objective assurance, advice and insight to enhance the bank's risk management, internal controls and governance processes.

BUSINESS CONTINUITY

We recognize that we could be faced with a range of challenges with the potential to disrupt operations and our ability to serve customers. Enabling our commitment to being there for our customers is a sound Business Continuity Management (BCM) program, which ensures our business units are prepared and respond efficiently to maintain operations during and following a disruptive event. The cornerstone of the BCM program is safeguarding the welfare of our employees and customers. For more information, please see our 2023 Corporate Social Responsibility report.

FRAUD RISK MANAGEMENT

Fraud is a major issue that can cause serious financial losses for individuals, businesses and financial institutions. It is a serious crime that can occur in many different forms, ranging from simple check fraud to complex schemes such as identity theft and money laundering. Our Fraud Risk Management (FRM) Department is charged with identifying and investigating suspicious activity in coordination with the BSA/AML Department (Bank Secrecy Act/Anti-Money Laundering Program). When fraud does occur, FRM works with affected individuals to address the fraud and attempt successful recovery.

CYBERSECURITY: PROTECTING CUSTOMER DATA AND ENSURING TRUST

At Fulton, safeguarding customer data is a cornerstone of our operations. With the rise of digital threats, we have developed a cybersecurity framework that prioritizes prevention, detection and response. Through a comprehensive information security program, proactive risk management and educational initiatives, our team works to ensure the privacy and confidentiality of customer information. Emphasizing the importance of this work, our appointed Chief Information Security Officer is accountable to the Risk Committee of the Board.

We employ a defense-in-depth strategy, integrating multiple layers of security to mitigate cybersecurity risks. Our Information Security Program is guided by industry best practices and recognized frameworks, including the National Institute of Standards and Technology Cybersecurity Framework 2.0 and the Financial Services Sector Cybersecurity Profile.

Key features of our program include layered security architecture, proactive threat intelligence and skilled cybersecurity professionals.

Our approach embraces a continuous improvement mindset, ensuring that our systems evolve alongside the rapidly changing threat landscape.

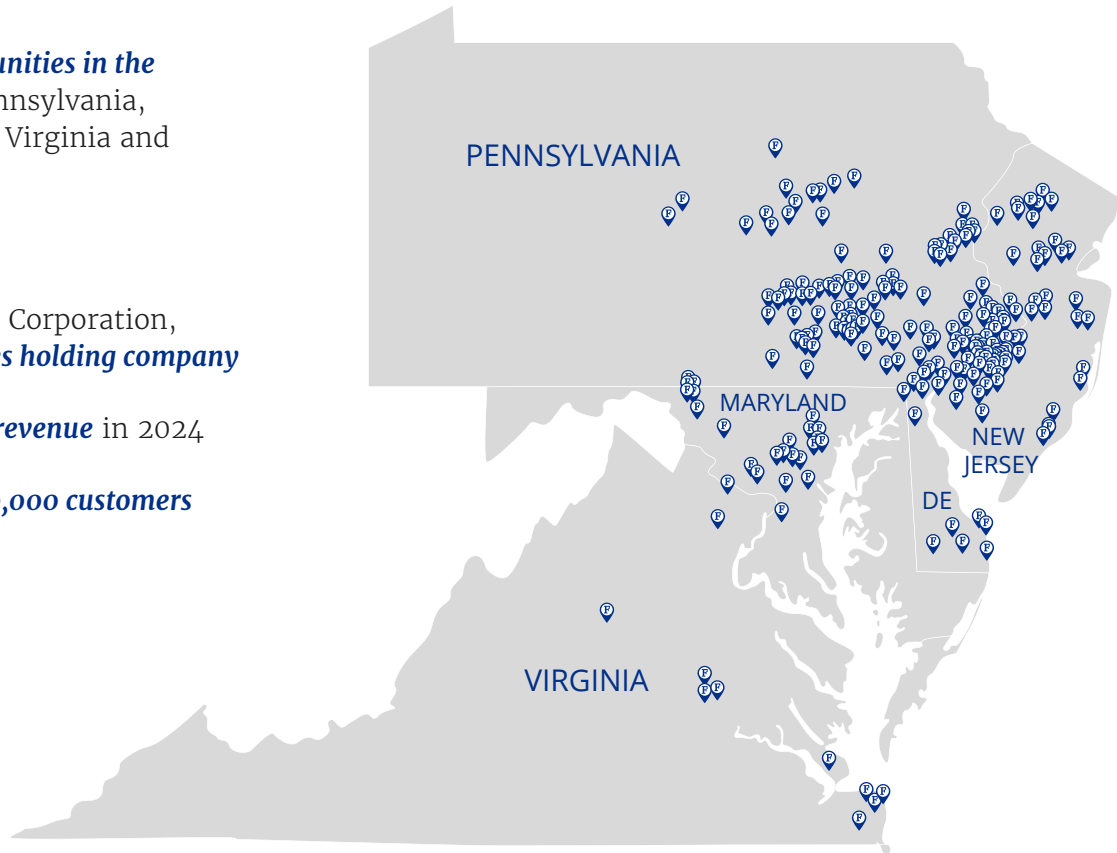
GOVERNANCE OF CSR

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, employees 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 employees.

The Board designated the NCG Committee to be the Board-level committee responsible for oversight of our corporate social responsibility reporting. 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.

COMMUNITIES WE SERVE

- **Fulton serves customers and communities in the Mid-Atlantic region**, including Pennsylvania, New Jersey, Maryland, Delaware, Virginia and Washington, D.C.
- **200+** Financial Centers
- Fulton is part of Fulton Financial Corporation, an **over \$30 billion financial services holding company**
- Generated a record **\$1.2 billion in revenue** in 2024
- Fulton now serves more than **750,000 customers**



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, 2024, Quarterly Report on Form 10-Q for the quarter ended March 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. All data, unless otherwise indicated, reflects information as of December 31, 2024.

FROM VALUES TO VALUE

A subsidiary of
FULTON FINANCIAL CORPORATION

(NASDAQ: FULT)

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