

April 1, 2026

WELCOME TO FULTON FINANCIAL CORPORATION

Dear Blue Foundry Bank Customer:

We're pleased to welcome you to the Fulton family following our April 1, 2026, acquisition of Blue Foundry Bank. For now, please continue banking as you always have. Later this year, we plan to merge Blue Foundry Bank into Fulton Bank, and we will reach out to you in advance with the information you will need to transition smoothly.

Our mission is to **Change Lives for the Better**, and we do that by providing exceptional service and helping our customers achieve their financial goals. That has been our focus since Fulton Bank was founded in Lancaster, Pennsylvania, in 1882.

Fulton Bank offers customers the convenience of more than 200 financial centers in New Jersey, Pennsylvania, Delaware, Maryland and Virginia. We're excited for the opportunity to serve you as we expand our footprint in north Jersey.

We are actively involved in the community through our Fulton Forward® initiative, which focuses on supporting home ownership, job training, financial education, and economic empowerment.

Please review the information on the next page to learn more about what you can expect in the coming months. Again, welcome to Fulton and we look forward to working with you to help advance your financial goals!

Sincerely,

Andy Fiol
Chief Banking Officer

WHAT'S HAPPENING

For now, it's banking as normal. You will continue to use the same Blue Foundry banking products and services.

- Blue Foundry Bank will continue to operate as a subsidiary of Fulton Financial Corporation through the close of the transaction in Q2 2026. Following a mid-2026 systems conversion, we expect to consolidate Blue Foundry's operations into Fulton Bank.
- Watch for updates in your mail. We will reach out in advance with the information you will need to transition smoothly.
- Fulton's Privacy Policy now applies to any personal banking relationship with us and differs from Blue Foundry Bank's previous policy. We encourage you to review the enclosed policy to learn more about how we protect and use your information.
- To stay informed, please visit fultonbank.com/welcomebluefoundry for the latest updates and important information. We recommend bookmarking this page, as it will be updated regularly with the most current details.

TRANSITIONING TO FULTON BANK

In May, you will receive a comprehensive welcome guide to help you prepare for the transition from Blue Foundry Bank to Fulton Bank. In addition to timing details, this guide will include information on

- Products
- Debit and/or Credit Cards
- Mobile and Online Banking
- Fee Schedule
- Locations
- Important Disclosures and more.

Additional communications will be sent as needed if you are impacted by changes such as duplicate account numbers and online banking usernames.

CONTACT AND QUESTIONS

We are here to help.

- Call Blue Foundry Bank at **888.931.2583** for questions regarding your accounts, balance information, loan payoffs, etc.
- Visit fultonbank.com/welcomebluefoundry for updates and information about any changes.
- Call Fulton Bank's Customer Care Center at **800.FULTON.4** for questions related to Fulton Bank products. Additional information regarding the transition later this summer will be mailed in May.

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