

Fulton Bank

CONSUMER LOAN PRODUCT CHOICE DISCLOSURE

Thank you for choosing Fulton Bank, N.A. for your lending needs.

We offer a variety of rates and flexible options on the following home loan products:

- **Residential Mortgages**
 - Up to 30-year terms which may result in lower monthly payments.
 - Conventional and government products are available.
 - Closing costs may be greater than for a home equity line of credit.
 - Approval and closing times may be longer than for a home equity line of credit.
 - Interest rates may be lower than for a home equity line of credit.
 - Servicing may be sold.
 - Fixed rates and variable rates are available.

- **Home Equity Lines of Credit**
 - A variable-rate, revolving line of credit in which balances may be later locked in at a fixed rate, with a maximum term of 15 years.
 - Closing costs are generally lower than for a residential mortgage.
 - Approval and closing times may be faster than for a residential mortgage.
 - Interest rates may be higher than a residential mortgage.
 - A home equity line of credit may result in the ability to make an interest-only payment for a period of time. Payment of only interest during that period of time does not reduce principal.

We also offer these additional consumer loan products which offer faster closing times, no closing costs and other flexible terms:

- **Unsecured lines of credit**
- **Non-real estate lines of credit**
- **Personal installment loans**
- **Credit cards**

Each of these loan products will have its own benefits and there may be differences in interest rates, closing costs and processing times. In addition, some loan products will have different credit qualifications and application requirements.

The purpose of this disclosure is to provide you with lending options, so you may choose the option that best fits your current borrowing need.