R&T DEPOSIT SOLUTIONS

Program Information Notice

Program
[Demand Deposit Marketplace® (DDM®) Program ("**Program**")]

Customer Terms & Conditions
https://www.fultonbank.com/terms-and-conditions/cash-management
Program Limit[1]

- Can be found at: https://rnt.com/ddm-program-limit/

Eligible Customer Accounts[2]
Consumer Checking, Commercial Checking and Government Checking

Minimum Deposit Amount:[3]

- Initial: Is determine at the time of setup and can be modify upon customer request
- Subsequent: Is determine at the time of setup and can be modify upon customer request

Automatic Sweep Feature: [Yes]

- Sweep Deposit Trigger Amount: Is determine at the time of setup and can be modify upon customer request.
- Sweep Withdrawal Trigger Amount: Is determine at the time of setup and can be modify upon customer request

Information about Fulton Bank N.A.

- [Fulton Bank N.A.] is a [federal-chartered bank]/[whose deposits are insured by the Federal Deposit Insurance Corporation ("FDIC"), subject to applicable laws, regulations and guidance, including FDIC pass-through deposit insurance requirements. For more information about us, please visit www.fultonbank.com
- **Important Legal Disclosure: FDIC insurance only covers the failure of an FDIC-insured institution. Certain conditions must be satisfied for pass-through deposit insurance coverage to apply. See below for a link to the list of the insured institutions with which we have a direct or indirect business relationship for the placement of deposits under the Program, and into which [Fulton Bank N.A.] may place deposits** (subject to the Program terms and any opt-outs by you).

Sending Institution(s):
Has Fulton Bank N.A. engaged one or more third-party Sending Institutions for the Program? No If Yes:

- Name of Sending Institution: N/A
- FDIC Certificate Number: N/A
- Address: N/A
- Other Information: N/A

Information about Settlement Bank and Custodian:
Settlement Bank & Custodian: The Huntington National Bank ("HNB")
Other Information: HNB is a federal-chartered bank whose deposits are insured by the FDIC, subject to applicable laws, regulations and guidance, including FDIC pass-through deposit insurance requirements. For more information about HNB, please visit HNB's website at https://www.huntington.com/.

Information about Receiving Institutions:
List of Receiving Institutions: https://rnt.com/about/receiving-institution-lists/
Other Information: You can obtain publicly available financial information concerning any Receiving Institution at https://www.ffiec.gov/NPW. You can obtain publicly available financial information concerning any FDIC-insured bank or savings association by contacting the FDIC Public Information Center by phone at 877-ASK-FDIC (877-275-3342) from 8:00 am – 6:00 pm ET (Monday-Friday) and 8:00 am – 1:00 pm ET (Saturday), excluding Federal Holidays. You can obtain publicly available financial information concerning any NCUA-insured credit union by contacting the NCUA Consumer Assistance Center at 800-755-1030 from 8:00am – 5:00pm ET (Monday-Friday), excluding Federal Holidays. You also can receive publicly available information from the National Information Center of the Federal Reserve System at www.ffiec.gov/nicpubweb/nicweb/nichome.aspx.

Opt-Out of Receiving Institutions:
- Opt-Out Form: Please contact us at CASupportFFC@fultonbank.com or by phone 866-943-8739.
- Cut-Off Time (for Next-Business-Day processing of opt-outs): 10:00 am ET.

Same-Business Day Settlement: or No.

Excess Funds above Program Limit:
- Can Fulton Bank N.A. sweep or place your funds into the Program above the Program Limit? Yes

Customer Interest:
- Interest Rate: To inquire about your interest rates, Contact us at phone 866-943-8739
- Payment: Interest will be added to principal and remain in the Program Accounts at Receiving Institutions each month

Fees:
- Does Fulton Bank N.A. Earn Fees? No
- Does Stable Earn Fees? Yes

Customer Statements
- We provide you separate Customer Statements for your Program

Program Portals:
We offer you access and use of the following electronic portals to obtain information regarding the Program, including updates to this Program Information Notice:
- DepositView Portal. [Yeso access, click https://rt.depositview.com/BRPB

Additional Conflicts of Interest
Conflicts of interest are disclosed in the Customer T&Cs. In addition:
- Affiliated Institutions: If, at any time, the following institutions are Receiving Institution, we hereby notify you that these institutions are affiliated with us: None

Other Disclosures:
- Notice Period for Amendments to Customer T&Cs: 30 days
- Capitalized Terms. Capitalized terms used in this Program Information Notice have the meaning given to those terms herein or, if not defined herein, shall have the meaning given to those terms in the Customer T&Cs.
- Annual Sweep Account Disclosure of "Deposits": Funds swept or placed from Fulton Bank N.A. as your agent or sub-agent, into Program Accounts at each Receiving Institution are either "deposits" within the meaning of 12 U.S.C. § 1813(l) or "member accounts" or "accounts" within the meaning of 12 U.S.C. § 1752(5) and are insured by the FDIC or NCUA up to the then-current SMDIA (currently, $250,000), per Eligible Depositor, per Account Ownership Category, per Receiving Institution. If a Sending Institution is engaged and Sending Institution is an FDIC-insured bank or savings association or a NCUA-insured credit union, funds swept or placed from Your Institution, as your

agent or sub-agent, into the Sending Institution Account are "deposits" within the meaning of 12 U.S.C. § 1813(l) or "member accounts" or "accounts" within the meaning of 12 U.S.C. § 1752(5) and are insured by the FDIC or NCUA up to the then-current SMDIA (currently, $250,000), per Eligible Depositor (e.g., based on TIN), per account Ownership Category, per Sending Institution. This is provided to you as your annual sweep account disclosure under 12 C.F.R. 360.8.(e)