

# PRIVACY NOTICES

## FAQs

### **Q. Why am I receiving this notice?**

**A.** Federal law requires us to issue privacy notices to individual customers who purchase our products or services for personal, family or household use.

### **Q. What do you mean by “personal information?”**

**A.** “Personal information” is information collected about you from your dealings with us. This can include Transaction and Experience Information like your name, address, account number, account balance, and things like withdrawal or deposit history. It can also include “Creditworthiness Information,” which is used to determine whether you qualify for particular products or services.

### **Q. Where / how do you get my personal information?**

**A.** We receive personal information from you when you do things like open an account with us, inquire about our products and services, apply for a loan, show your driver’s license, or provide employment information. We also receive information from third parties, such as credit bureaus and consumer research and data collection companies.

### **Q. Who do you share my personal information with?**

**A.** We share your personal information with our affiliates under Fulton Financial Corporation, as well as companies that perform services for us like printing checks and mailing account statements. We also share with our joint marketing partners.

### **Q. What is an “affiliate?”**

**A.** An affiliate is a company owned by Fulton Financial Corporation.

### **Q. What is a “joint marketing partner?”**

**A.** A joint marketing partner is a company that has a contract with Fulton Financial Corporation to market our products and services as well as financial products and services we offer jointly with another financial institution. An example would be our credit cards.

### **Q. Why do you share my information?**

**A.** We share your personal information with our affiliates for their everyday business purposes like servicing your accounts and pulling sales and marketing reports from our system. We also share your personal information with our affiliates and joint marketing partners to determine which products and services might fit your needs and to tell you about those products and services. Your information is also shared with companies that perform services for us like printing checks and mailing account statements.

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### **Q. Can I limit this sharing?**

**A.** Some of it. Under Federal law you can limit:

- 1) Sharing of your Creditworthiness Information (information used to determine whether you qualify for particular products or services) between FFC affiliates,
- 2) Use of your personal information by affiliates to market their products and services to you, and
- 3) Sharing for non-affiliates to market to you (although we already do not share your information with non-affiliates).

### **Q. Why can't I limit all sharing?**

**A.** Some information sharing is needed to service your accounts and to market financial products we offer jointly with other financial institutions, like our credit cards and fraud protection. Federal law does not allow you to limit this sharing.

### **Q. What happens when I limit sharing for an account I hold jointly with someone else?**

**A.** Your opt-out applies to you and everyone else on your account, for all of their accounts with any Fulton Financial Corporation affiliate.

### **Q. Does my opt-out apply for all of my accounts?**

**A.** Yes. If you opt out of sharing, it applies for all accounts you have with any Fulton Financial Corporation affiliate.

### **Q. Do I need to opt out every year?**

**A.** No, we keep your opt-out on file.

### **Q. Do I need to send in a separate opt-out form, go to each web address, or make multiple telephone calls for each privacy notice I received?**

**A.** No, opting out through one form, website, or telephone call will opt you out for all Fulton Financial Corporation affiliates.

### **Q. How do I opt out?**

**A.** You can either fill out the form and mail it to us at the address listed at the bottom of the form, or if there is a web address or reference to a customer service telephone number under the "To Limit Our Sharing" box on the first page, you can opt out online at that address or call the applicable customer service number.

If you are mailing the form, you must print neatly and include all of the information requested on the form or we may not be able to identify you properly in our system to process your opt-out.

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**Q. Do I have to provide all of the information on the form to opt out?**

**A.** The online opt-out will require you to provide all of this information before you can submit the opt-out. If you are mailing the form, you must print neatly and include all of the information requested on the form or we may not be able to identify you properly in our system to process your opt-out.

**Q. Why do you need my address on the opt-out form?**

**A.** We have many customers who have the same or similar names, so we need this additional information to make sure we identify you properly in our system.

**Q. Why do you need the last four digits of an account number on the opt-out form?**

**A.** We have many customers who have the same or similar names and addresses, so this additional information helps us to make sure we identify you properly in our system.

**Q. Do you need my Social Security Number on the form?**

**A.** No. Please do not put your Social Security Number on the form. We only require the last four digits of any account number you have with us.

**Q. How long do I have to opt out?**

**A.** You can opt out at any time.

**Q. How long until my opt-out takes effect?**

**A.** You should allow thirty (30) days for us to process your opt-out request and for it to become effective.