

PERSONAL CHECKING ACCOUNTS

At Fulton Bank, we offer checking accounts designed to fit your lifestyle and to meet your specific financial needs.

STUDENT CHECKING*

Looking to find a great way to start your student off with their own checking account? Our Student Checking is the way to go. Account features include:

- Available for students 16-22
- NO minimum daily balance requirement
- NO monthly maintenance fee
- 5 no-fee ATM transactions per statement cycle at non-Fulton Bank ATMs (other banks may charge you a fee for using their ATMs)
- Online banking – convenient access to your accounts, 24/7
- Online bill pay – an easy and quick way to pay bills from one secure location
- Deposit checks using your smartphone or tablet
- NO annual fee Relationship Rewards Visa® debit card (Adult co-sign required for ages under 18)

SIMPLY CHECKING*

Perfect for customers who want to eliminate account maintenance fees and maintain lower account balances. Account features include:

- NO minimum daily balance requirement
- NO monthly maintenance fee
- Online banking – convenient access to your accounts, 24/7
- Online bill pay – an easy and quick way to pay bills from one secure location
- Deposit checks using your smartphone or tablet
- NO annual fee Relationship Rewards Visa® debit card
- Qualifies as New Jersey Consumer Checking Account

INTEREST CHECKING*

Enjoy all the conveniences of a checking account and earn a competitive interest rate. Plus, a package of Prime Life Benefits if at least one account owner is age 50 or older. Account features include:

- \$1,000 minimum daily balance required to avoid \$10 monthly maintenance fee
- The monthly maintenance fee is waived with total ACH direct deposit(s) of \$1,000 or more into the account each monthly statement cycle. An ACH direct deposit does not include transfers and deposits made through various channels, including ATM, financial center network, mail, mobile banking, online banking or telephone banking
- \$1,000 minimum daily balance to earn interest
- Tiered account. Contact us to find out our current interest rates.
 - Tier one: \$1,000 - \$4,999
 - Tier two: \$4,999.01 - \$9,999
 - Tier three: \$9,999.01 or more
- Online banking – convenient access to your accounts, 24/7
- Online bill pay – an easy and quick way to pay bills from one secure location
- Deposit checks using your smartphone or tablet
- NO annual fee Relationship Rewards Visa® debit card

Receive these Prime Life Benefits if at least one account owner is age 50 or older:**

- Waiver of the monthly maintenance fee
- Unlimited ATM transactions at non-Fulton Bank ATMs (Other banks may charge you a fee for using their ATM)
- 50% off any standard personal checks per year (Must be ordered through bank vendor)
- 50% safe deposit box discount per year on rental fee - contents are not insured by the Bank nor the FDIC.

RELATIONSHIP BANKING*

If you want more out of your checking account relationship, this interest-bearing account is perfect. Account features include:

- \$2,000 minimum daily balance required to avoid \$10 monthly maintenance fee
- \$1,000 minimum daily balance to earn interest
- Tiered account. Contact us to find out our current interest rates.
 - Tier one: \$1,000 - \$4,999
 - Tier two: \$4,999.01 - \$9,999
 - Tier three: \$9,999.01 - \$24,999
 - Tier four: \$24,999.01 or more
- Unlimited ATM transactions at non-Fulton Bank ATMs (Other banks may charge you a fee for using their ATMs)
- Online banking – convenient access to your accounts, 24/7
- Online bill pay – an easy and quick way to pay bills from one secure location
- Deposit checks using your smartphone or tablet
- NO annual fee Relationship Rewards Visa® debit card
- The following relationship benefits will be extended to all customers that maintain \$15,000 in total deposits or \$20,000 in combined deposit and consumer loan balances (excluding mortgages and credit cards)
 - Periodic bonus offers on certificates of deposit
 - One order of specialty checks or 50% off any other personal checks (Must be ordered through bank vendor: Up to \$35 value)
 - 50% safe deposit box discount per year on rental fee - contents are not insured by the bank nor the FDIC.

* These accounts are subject to account-related fees, including non-sufficient funds or standard overdraft fees.

** A waiver of the monthly maintenance fee requires a valid birthdate on file for the account owner(s). For account owners without a birthdate (ex. estates, trusts), the monthly maintenance fee can only be waived if the minimum balance is \$1,000 or more each day during the statement cycle or with total ACH direct deposit(s) of \$1,000 or more into the account each monthly statement cycle. In addition, accounts without a birthdate on file are not eligible for the age 50+ foreign ATM fee waiver, check discount or safe deposit box discount.

Personal Checking at a Glance...

	Minimum Daily Balance to Avoid a Fee	Monthly Maintenance Fee	Interest Paid	Min. Daily Balance to earn Interest
Student Checking (Ages 16-22)	\$0	\$0	No	N/A
Simply Ch@ecking	\$0	\$0	No	N/A
Interest Checking	\$1,000	\$10 <small>Waived with \$1,000 total ACH Direct Deposits or Age 50+</small>	Yes	\$1,000
Relationship Banking	\$2,000	\$10	Yes	\$1,000

ONLINE STATEMENTS

Go paperless!

- Online Statements are an electronic version of your paper statements, available within Online Banking
- Your Online Statement contains the same account information as your paper statement
- Online Statements are stored securely online for 24 months, and can be viewed, downloaded and printed as needed

ONLINE BANKING WITH BILL PAY¹

Do your banking at home, on vacation, or from your office – 24 hours a day, 7 days a week! With Fulton Bank's Online Banking with Bill Pay service, you can:

- Check account balances
- Review transaction history
- View images of your presented checks and deposit tickets
- Transfer funds between Fulton Bank accounts
- Pay up to 10 bills at one time
- Pay repeating bills, like your mortgage or car payment that don't vary in amount, or schedule a one-time payment up to 30 days in advance
- Modify and cancel pending payments
- Money Management™ - personal financial management tool
- Direct Connect² and Web Connect to connect to your finances using Quicken® and QuickBooks®
- Place stop payments
- and MUCH MORE!

MOBILE AND TABLET BANKING³

View accounts, pay bills, transfer funds, deposit checks⁴ and find financial centers and ATMs with your mobile phone or tablet, anytime, anywhere.

Choose from our available channels:

- Apple® iPhone® and iPad®
- Android™ Phone and Android™ Tablet
- Kindle Fire™
- Text/SMS Banking

Log into Online banking or download our mobile app to get started.

RELATIONSHIP REWARDS VISA® DEBIT/ATM CARD

Your Debit Card you received to access your new checking account not only gives you access to cash but to reward points, too! Choose "Credit" or "Visa Debit" at checkout and earn points every time you make a purchase of \$4 or more.⁵ For more information go to www.MyRelationshipRewards.com or call 1.800.924.1807.

REWARDS CREDIT CARDS⁶

A rewarding way to make everyday purchases! Our Visa® Rewards cards let you earn points for every dollar you spend. Points can be redeemed for cash back,⁷ merchandise, gift cards, or travel.

SEND MONEY WITH ZELLE®

Moving your money should be fast, right? We think so too. That's why we partnered with Zelle to make sending money to trusted friends and family within online and mobile banking fast, safe, and easy.

NEED MORE INFORMATION?

Just stop by any one of Fulton Bank's convenient financial centers to meet our team of financial professionals, ready to help you in any way. Or call our Direct Banking Center toll-free at 1.800.FULTON.4 (1.800.385.8664) or visit our website at fultonbank.com. For additional information specific to each of these accounts, please request a copy of our disclosure entitled Important Information About Your Consumer Deposit Accounts and our Consumer Service Fee Disclosure.

Fulton Bank

Fulton Bank, N.A. Member FDIC. Terms and conditions subject to change. Deposit and credit products are offered by Fulton Bank. ¹You must first register for Bill Pay through our eligible channels. ²A direct connect fee (for Quicken and QuickBooks access) will apply if you use this service. ³Message and data rates may apply. ⁴You must first download the Mobile Banking app and enroll in Online/Mobile Banking. This feature is not available with Text/SMS Banking or Mobile Web Banking. Deposits are subject to verification and are not available for immediate withdrawal. Daily and monthly deposit limits may apply. Please read the full the Online Banking Terms of Service including information on deposit limits here: <https://www.fultonbankonlinebnk.com/bridge/disclosures/lib/disclose.html> ⁵Credit transactions using either your physical card (non-pin based), or your virtual card within your digital wallet are required to earn debit points. Rewards values are subject to change. Points earned on net purchases (purchases minus credits and returns). Debit points expire three years from the time they were first earned. See Program Terms and Conditions at www.MyRelationshipRewards.com for more information. ⁶Subject to credit approval. The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc. ⁷Reward points can be redeemed as a cash deposit to a checking or savings account within seven business days or as a statement credit to your credit card account within one to two billing cycles.

Apple, iPad and iPhone are trademarks of Apple Inc., registered in the United States and other countries. Money Management is a trademark of NCR Corporation. Quicken and QuickBooks are trademarks of Intuit Inc., registered in the United States and other countries. Android is a trademark of Google LLC. Kindle Fire is a trademark of Amazon.com, Inc. or its affiliates. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Fulton Bank is not affiliated with Visa, Apple Inc., Intuit Inc., NCR Corporation, Google LLC and Amazon.com, Inc. or its affiliates.