

RELATIONSHIP REWARDS DEBIT CARD

Get a Relationship Rewards Visa® Debit Card and Get Rewarded

The no-annual-fee Relationship Rewards Visa Debit Card comes with convenience, accessibility and security. Use it at millions of locations and ATMs across the country.

Check your debit card purchases and monthly statements online, anytime, using Online Banking or our Mobile and Tablet Banking Apps,¹ or by logging into www.MyRelationshipRewards.com.

Your Relationship Rewards Visa Debit Card comes with built-in fraud protections, including Visa's \$0 Liability Protection, which means if your card is ever lost or stolen, you will not be held responsible for any verified unauthorized non-PIN purchases.

Plus, you can earn valuable reward points for your credit purchases. It's that easy! If you have a checking account and a Relationship Rewards Visa Debit Card, you are automatically enrolled in our Rewards Program.

Rewards Program Benefits:

Earn Debit Card Reward Points

Use your Relationship Rewards Visa Debit Card in person, online, or by phone to shop, dine, buy groceries or even catch a movie – and you'll earn points. Choose "Credit" or "Visa Debit" at checkout and earn points every time you make a purchase of \$4 or more.² Simply log into Online Banking and click on the "Rewards" tab or sign in at www.MyRelationshipRewards.com to view your earned points. You will also earn points when you pay with your virtual wallet, including Apple Pay®, Google Pay™, and Samsung Pay®.

Redeem For Cash Back Rewards And eGift Card/Codes³

- Redeem your points for cash back -- Money delivered directly into the bank account associated with your Relationship Rewards Visa Debit Card.
- Use your points to get an e Gift card or e gift code that you can use instead of waiting for a gift card to arrive in the mail. eGift Cards are sent to you via email and contain a code that can be used immediately!

Earn BONUS Reward Points

- Special Bonus points: Look for Special Bonuses when opening new accounts or services throughout the year.
- Get Periodic Bonus points: Get Bonus Points that reward you for your total banking relationship with us.

Earn AmpreOnline Store Points And Discounts

- Earn up to 10X points: Shop popular merchants, merchandise and gift cards from the AmpreOnline store for exclusive offers.

Better Together

We make it easy to maximize the points you can redeem. Our rewards program allows you to convert points from any of our Visa® or American Express® Rewards credit cards⁴ to your Relationship Rewards Visa Debit Card.

All Your Points In One Convenient Place!

Redeem your points for hundreds of exceptional rewards, including restaurant and gift cards from popular merchants, brand name merchandise, charitable donations, green products, experiences and travel. Just log in to Online Banking and click on the "Rewards" tab or log in at MyRelationshipRewards.com to view your combined rewards balance. From debit card and credit card transactions, special bonuses, or Relationship Reward bonuses – you can view all your points in one convenient place.

Stop in Today

Just stop by any one of our convenient offices to fill out an application to get your Relationship Rewards Visa Debit Card. One of our representatives will be happy to help you!

Fulton Bank

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Fulton Bank, N.A. Member FDIC. Deposit and credit products are offered by Fulton Bank. ¹Message and data rates may apply. ²Credit 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. ³You may redeem Points earned in the Program for gift certificates, gift cards, eGift cards or eGift codes. Mechanical reproductions, copies or facsimiles of gift certificates/cards or codes will not be accepted. Additional terms and conditions appearing on the gift certificate/card/code are to be interpreted in accordance with, and are incorporated into, these Program Terms and Conditions. Gift certificates/cards/codes are transferable and may be redeemed by any person. Gift certificates/cards/codes must be presented to participating merchant partners for use. Gift certificates/cards/codes are not exchangeable, refundable, or redeemable for cash and cannot be replaced if lost or stolen. Gift certificates/cards/codes may take two to four (2–4) weeks to arrive from the time of order. Multiple gift certificates/cards may arrive at different times. Codes will arrive by email and may be used immediately upon receipt. Cash back redemptions will only be fulfilled in the form of a direct deposit into the checking account linked to your Relationship Rewards Debit Card and will be applied within 7–10 business days of any request, in accordance with these terms and conditions. No cancellations or refunds of a cash back request will be permitted. ⁴Subject to credit approval. The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc. and American Express. American Express is a federally registered service mark of American Express.

Apple Pay is a trademark of Apple Inc., registered in the United States and other countries. Google Pay is a trademark of Google LLC. Samsung Pay is a registered trademark of Samsung Electronics Co, Ltd. Fulton Bank is not affiliated with Visa, American Express, Apple Inc., Google LLC or Samsung Electronics Co, Ltd.