

SAVINGS, MONEY MARKET, & CD ACCOUNTS

SAVINGS ACCOUNTS

Student Statement Savings

Start building a cash reserve for your future today.

Account features include:

- Available for students up to 22 years of age
- NO minimum daily balance requirement
- NO monthly maintenance fee
- ATM Card (adult co-sign required for ages under 18)
- 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
- Earn a competitive interest rate

Statement Savings

Earn interest while saving for future purchases.

Account features include:

- \$100 minimum daily balance requirement to avoid a \$6 monthly maintenance fee
- The monthly maintenance fee is waived if the primary account holder is under age 19
- Online banking - convenient access to your accounts, 24/7
- Earn a competitive interest rate

MONEY MARKET ACCOUNTS

Money Market Account

Convenience with money market interest rates.

Account features include:

- \$1,000 minimum daily balance requirement to avoid a \$10 monthly maintenance fee
- \$1,000 minimum daily balance to earn interest
- Online banking - convenient access to your accounts, 24/7

Platinum Money Market Account

Earn a high rate of return on your investment without taking a high risk.

Account features include:

- \$10,000 minimum daily balance requirement to avoid a \$25 monthly maintenance fee
- \$10,000 minimum daily balance to earn interest
- Tiered account. Contact us to find out our current interest rates.
 - Tier one: \$10,000 - \$24,999
 - Tier two: \$24,999.01 - \$49,999
 - Tier three: \$49,999.01 - \$74,999
 - Tier four: \$74,999.01 - \$99,999
 - Tier five: \$99,999.01 - \$249,999
 - Tier six: \$249,999.01 - \$999,999
 - Tier seven: \$999,999.01 - \$1,999,999
 - Tier eight: \$1,999,999.01 or more
- Online banking - convenient access to your accounts, 24/7

CERTIFICATES OF DEPOSIT

Earn higher rates of interest at guaranteed rates. A great way to save! Please visit our website, talk to one of our courteous financial professionals or call our Direct Banking Center for current rates on our products.

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

For more details, request a copy of "Important Information About Your Consumer Deposit Accounts" and "Consumer Service Fee Disclosure."

ONLINE BANKING WITH BILL PAY

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

- Check account balances
- Review transaction history
- View images of your presented checks and deposit tickets
- Accumulate and access up to 24 months of statements online
- Transfer funds between Fulton Financial Corporation 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 Connect¹ and Web Connect to connect to your finances using Quicken® and QuickBooks®
- Place stop payments
- and MUCH MORE!

MOBILE AND TABLET BANKING²

View accounts, pay bills³, transfer funds, deposit checks⁴ and find branches and ATMs with your mobile phone or tablet, anytime, anywhere.

Choose from our available channels:

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



RELATIONSHIP REWARDS VISA® DEBIT/ATM CARD

Your Debit Card you received to access your new money market account not only gives you access to cash but to reward points, too! Earn reward points for every \$4 minimum you spend when you choose "Credit" or "Visa Debit" at checkout,⁵ or for simply being a customer! 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® and American Express® Rewards cards let you earn points for every dollar you spend. Points can be redeemed for cash back,⁷ merchandise, gift cards, or travel. American Express® Rewards cards let you earn cash back⁷ or travel merchandise.

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