

WORKPLACE BANKING

BETTER BANKING AT WORK

Imagine having access to a special package of discounted financial services usually unavailable to the general public including a full range of financial wellness workshops and information. As an employee using direct deposit, you're already eligible. Let's bank better, together.

Mortgage Discount. ¼% mortgage loan settlement credit combined with a competitive rate. Up to \$1,000 will be deducted from overall settlement charges at closing.

Online Banking and Online Bill Pay.¹ Access to your accounts, electronic statements, and personal financial management tools. Plus, it's a great way to pay bills from one secure location.

Mobile and Tablet Banking.² View accounts, pay bills, transfer funds, deposit checks,³ and find branches and ATMs with a mobile phone or tablet – anytime, anywhere.

Team Advantage Banking. You're eligible for a no minimum balance checking account.

- Interest paid on a minimum daily balance of \$1,000 or more
- Five, no-fee ATM transactions per statement cycle at non-Fulton Bank ATMs (Other banks may charge you a fee for using their ATMs)
- One order of specialty checks or 50% discount for personal checks per year (Must be ordered through bank vendor. Up to \$35 value)
- No rental fee for the first year for our smallest-size safe deposit box or no rental fee for the first six months on large-size safe deposit boxes.⁴ (Where available)

Relationship Rewards Visa® Debit/ATM Card. You have the opportunity to earn reward points every time you use your debit card. When you choose "Credit" or "Visa Debit" at checkout, you'll earn points on purchases of \$4 or more.⁵

Rewards Credit Cards.⁶ Our Visa® and American Express® Rewards cards allow you to earn points for every dollar spent on eligible purchases. Points can be redeemed for cash back,⁷ brand-name merchandise, gift cards, or travel. American Express® Rewards cards let you earn points for everyday purchases and additional points in certain categories.

Better Together. We make it easy to maximize the points you can redeem. You can convert points from any of our Visa® or American Express® credit cards to your Relationship Rewards Visa Debit Card.

Health Savings Account (HSA). A Health Savings Account can help you save money for many out-of-pocket medical expenses, like doctor visits and prescriptions. This tax-advantaged account is designated for people with qualified high-deductible health plans (HDHPs).⁸

Take control of your financial future.

We make it easy to access financial wellness workshops, white papers, and information. Topics are offered on a wide range of subjects and available at no cost to you. Areas include:

- How to manage your credit
- Asset allocation in a 401(k)
- Emotional investing balancing debt and savings for retirement
- Fraud protection and more

Ask us how you can take advantage of all the benefits Workplace Banking can offer you.

Fulton Bank

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Fulton Bank, N.A. Member FDIC. Terms and conditions subject to change. This account is subject to other account-related fees, including non-sufficient funds or standard overdraft fees. Deposit and credit products are offered by Fulton Bank. Loans are subject to credit approval. ¹You must first register for Bill Pay through our eligible channels. ²Message and data rates may apply. ³You must first enroll in our Online Banking and download the Mobile and Tablet Banking apps. This feature is not available with Text/SMS Banking. Deposits are subject to verification and are not available for immediate withdrawal. Daily and monthly deposit limits may apply. ⁴Safe deposit box contents are not insured by the bank nor the FDIC. 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 Elan Rewards Program is subject to change. Rewards are earned on eligible Net Purchases. Net Purchases are purchases minus credits and returns. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers and Convenience Checks. Upon approval, see your Cardmember Agreement for details. You may not redeem Points, and you will immediately lose all of your Points, if your Account is closed to future transactions (including, but not limited to, due to Program misuse, failure to pay, bankruptcy, or death). Points expire five years from the end of the quarter in which they are earned. 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. ⁷Reward points can be redeemed as a cash deposit to a checking or savings account with this Financial Institution only, within seven business days, or as a statement credit to your credit card account within one to two billing cycles. ⁸Consult a tax advisor. Fulton Bank is not affiliated with Visa or American Express.

