

# Fulton Bank

## A Brief Guide to Your Interest Checking Account

Our Interest Checking account offers a range of features and benefits. Below you can find common checking related information on processing, fees and account options. For a complete list of account terms, fees, and policies refer to the Funds Availability Policy, Important Information About Your Consumer Deposit Account, Important Consumer Overdraft Information, Consumer Service Fee Disclosure and Rules and Regulations for Deposit Accounts disclosures that you received at account opening.

<b>Account Opening and Usage</b>	Minimum Deposit Required to Open Account - in Financial Center - Online	\$0 \$25	There is no minimum deposit required to open an account, unless the account is opened online.
	<b>Special Requirements</b>		<b>Minimum age to open this account is 18.</b>
	Monthly Maintenance Fee	\$10	\$1,000 minimum daily balance or \$1,000 total ACH direct deposit(s) each monthly statement cycle is required to avoid the imposition of a fee. The monthly maintenance fee is waived if at least one account owner is age 50 or older.*
	Interest Bearing	Yes	Tiered with \$1,000 minimum daily balance.
	ATM Fees	\$0 \$2.50	For using Fulton Bank ATMs For withdrawals, account inquiries, and transfers at non-Fulton Bank ATMs (other banks may charge a fee for using their ATMs). The fee is waived if at least one account owner is age 50 or older.*
Deposited/Cashed Item Returned Fee	\$15	For each item returned to us unpaid.	

\*The age 50+ 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.

<b>Overdraft Fees and Options</b>	<p>1. Our Overdraft Protection Plans, such as a link to a deposit account, Overdraft Line of Credit, or OptionLine would automatically transfer available funds to cover overdrafts in your account. You must enroll and be approved if you want to use this service. Sweep transfer fees will apply. NOTE: Transfers from a savings/money market account count towards the Bank limit of twelve transfers/withdrawals per monthly statement cycle. If the limit is exceeded, an Excess Activity Fee will apply. If the limit is exceeded on more than an occasional basis, your savings/money market account will be converted to a checking account.</p> <p>2. We also offer our standard overdraft service, which we refer to as Overdraft Elect™. This service allows you to determine whether you want us to authorize and pay overdrafts at our discretion. The following options are available:</p> <p>a. Partial Coverage Election - Do not authorize the payment of overdrafts on my ATM and everyday debit card transactions, and authorize the payment of overdrafts on my checks and ACH transactions. If you do not make a choice, we will use this option.</p> <p>b. All-Out Election - Do not authorize the payment of overdrafts on my checks and ACH transactions; and do not authorize payment of overdrafts on my ATM and everyday debit card transactions.</p> <p>c. All-In Election - Authorize the payment of overdrafts on my ATM and everyday debit card transactions, and authorize the payment of overdrafts on my checks and ACH transactions.</p> <p>3. If you elect any option that authorizes us to pay overdrafts on your account, we will do so at our discretion and up to a certain limit that will be determined monthly based on your account history and activity. The Overdraft Elect Limit will be disclosed on your monthly bank statement. The limit will be used for the next monthly period and may change monthly. However, we reserve the right to suspend or terminate the Overdraft Elect Limit at any time during the month. Refer to the Important Consumer Overdraft Information notice you received when you opened your account for additional information. If you need a copy of this notice or wish to modify your Overdraft Elect election, please give us a call.</p>		
	Overdraft (OD) Fee**	\$39	For each overdraft item paid
	Non-Sufficient Funds (NSF) Fee**	\$39	For each item returned for insufficient funds
	Extended Overdraft Fee**	\$6	Charged per business day after 5th consecutive business day that your account remains overdrawn
	Sweep Transfer Fee – From: • Deposit account • Overdraft Line of Credit • OptionLine	\$12	Charged each day there is a transfer from another account to cover one or more overdrafts in a linked deposit account. A single \$12.00 Sweep Transfer Fee will be charged to your overdrawn deposit account any business day there is a transfer to such account under an Overdraft Protection Plan.
	Excess Activity Fee	\$12	For each transfer/withdrawal from your linked savings/money market account if you exceed the limit of twelve transfers/withdrawals per monthly statement cycle. Fee is charged to the account from where the funds are transferred.

\*\*Your account must be overdrawn by \$5.01 or greater before we will charge you an NSF, Overdraft or Extended Overdraft Fee. A maximum of 4 OD/NSF fees may be charged per day. An Extended Overdraft Fee, resulting from the payment of items into overdraft or assessment of account maintenance/service fees, will be charged.

<b>Processing Policies</b>	Funds Availability (Please see the full Funds Availability Policy for more information)	<ul style="list-style-type: none"> <li>· Cash deposits, electronic deposits and the first \$100 of a day's deposits of checks are available the same business day we receive the deposit.</li> <li>· In general, funds from checks deposited to your account are available on the first business day after the day we receive the deposit. In some cases, we will not make all funds from checks deposited available the next business day, however, the first \$225 of your deposits will be available.</li> <li>· Funds from deposits (cash or checks) made at an ATM we do not own or operate will be available no later than the 5th business day after the business day of your deposit.</li> </ul>
	Processing Order for Deposits and Withdrawals	<p>Real time transactions (such as ATM, Point of Sale and online banking transfers) are processed when they occur. At the end of the business day, we process in the following order:</p> <ol style="list-style-type: none"> <li>1. Add deposits and other credits to your account.</li> <li>2. Subtract checks and other payment items that debit your account.</li> </ol> <p>Currently, we first process ATM &amp; debit card transactions, then cashed checks or checks deposited at our branch offices in serial number order, then ACH transactions, then checks not cashed/deposited at our branch offices in serial number order, then bank fees and charges.</p> <p>We reserve the right to change the processing order at any time without notice.</p>

<b>Other Service Fees</b>	Account Reconciliation/Research	\$30	Per hour
	Cashier's Check Fee	\$11	
	Check Image Fee	\$2	Per month
	Money Order Fee	\$5	
	Out of Cycle Statement	\$5	Includes Reset and Snap Shot Statements
	Stop Payment Fee	\$35	For each stop payment placed on a check or ACH item.
	Visa Debit/ATM Card Replacement Fee	\$10	
	Wire Transfer Incoming (domestic/international)	\$15	For each wire transfer (USD)
	Wire Transfer Outgoing (domestic)	\$30	

<b>Other Benefits</b>	Check Order Fee Discount	50% off any standard personal checks per year if at least one account owner is age 50 or older*** Must be ordered from bank vendor.
	Safe Deposit Box Annual Rental Fee Discount	50% discount per year if at least one account owner is age 50 or older*** Contents are not insured by the Bank nor the FDIC.

\*\*\*Accounts without a birthdate on file are not eligible for the age 50+ check discount or safe deposit box discount.

For inquiries, please contact us at 800-385-8664 or at <a href="http://www.fultonbank.com">www.fultonbank.com</a>
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