

CERTIFICATE OF DEPOSIT PROMO - PREFERRED PRICING RATE BONUS

Rates accurate as of 03/30/2023

| CD Promo Products | Silver \$25,000 Combined Deposit & Investment Balance Rate/APY | Gold \$50,000 Combined Deposit & Investment Balance Rate/APY | Platinum \$250,000 Combined Deposit & Investment Balance Rate/APY | Diamond \$1,000,000 Combined Deposit & Investment Balance Rate/APY |
|--|--|--|---|--|
| 13 Month Promo CD¹ | 4.31%/4.40% | 4.41%/4.51% | 4.51%/4.61% | 4.66%/4.77% |
| 36 Month Bump Up Promo CD² | 3.59%/3.66% | 3.69%/3.76% | 3.79%/3.86% | 3.94%/4.02% |

Fulton Bank, N.A. Member FDIC. Deposit products offered by Fulton Bank.

This offer is valid for consumers only. Individual Retirement Account (IRA) certificates of deposit are eligible. Interest rates and bonuses are subject to change without notice. Fees could reduce earnings. There is a \$1,000 minimum balance to open the Certificate of Deposit and obtain Annual Percentage Yield (APY). A penalty will be imposed for early withdrawal. Eligible for the Preferred Pricing rate bonus when the primary or secondary account owner is also the primary or secondary owner on a Relationship Banking, Premier Relationship Banking or Private Bank Checking account.

¹13 Month promotional CD: Each time the CD renews, the interest rate bonus may change based on the combined balance of the primary or secondary owner's eligible accounts. The combined balance includes the current balance for each qualifying bank deposit account (consumer checking, savings, money market, certificate of deposit and individual retirement account) and the market value the business day prior for eligible Fulton Financial Advisors and/or Fulton Private Bank investment* accounts. IntraFSM Network DepositsSM - CD Option and business accounts are excluded from the deposit balance. The interest rate bonus may be adjusted on the CD maturity date for the next renewal term based on the Preferred Pricing tier. For joint accounts, the highest preferred pricing tier of the primary or secondary owner is used to determine the rate bonus. If you close your Relationship Banking, Premier Relationship Banking or Private Bank Checking, convert to a different type of checking account or no longer maintain at least \$25,000 in combined deposit and investment balances, you will no longer receive a bonus interest rate and standard rates will apply when the CD renews.

²36 Month Bump Up Promotional CD: The interest rate, APY and if applicable, Preferred Pricing rate bonus may be changed once (and only once) during the initial term of the CD. Upon receipt of a written bump-up request from you, we will adjust the interest rate and APY to the interest rate and APY then in effect for either a Bump Up CD or a Fixed Rate CD with the same term, whichever interest rate and APY is higher. If applicable, the Preferred Pricing rate bonus will be determined at the time of the bump up request based on the combined balance of the primary or secondary owner's eligible accounts. No new money may be added when exercising the bump-up option. At the time of a bump up request or at CD renewal, the interest rate bonus may change based on the combined balance of the primary or secondary owner's eligible accounts. The combined balance includes the current balance for each qualifying bank deposit account (consumer checking, savings, money market, certificate of deposit and individual retirement account) and the market value the business day prior for eligible Fulton Financial Advisors and/or Fulton Private Bank investment accounts. IntraFSM Network DepositsSM - CD Option and business accounts are excluded from the deposit balance. The interest rate bonus may be adjusted on the date of the bump up request or on the CD maturity date for the next renewal term based on the Preferred Pricing tier. For joint accounts, the highest preferred pricing tier of the primary or secondary owner is used to determine the rate bonus. If you close your Relationship Banking, Premier Relationship Banking or Private Bank Checking, convert to a different type of checking account or no longer maintain at least \$25,000 in combined deposit and investment balances, you will no longer receive a bonus interest rate and standard rates will apply when the rate bump is requested or the CD renews.

*Assets held in Fulton Financial Advisors and/or Fulton Private Bank accounts will be utilized in determining Preferred Pricing thresholds based on the prior day market values of owned or jointly held personal discretionary accounts such as Investment Management Accounts, Revocable Trusts, IRAs and Raymond James Brokerage Accounts. Market Values in Custody, Irrevocable trusts, Retirement Accounts (other than IRAs), Investment HSAs or business/institutional accounts will not be included.

Fulton Financial Advisors and Fulton Private Bank operate through Fulton Bank, N.A. and other subsidiaries of Fulton Financial Corporation. The Advisors at Fulton Financial Advisors and Fulton Private Bank offer a broad array of financial products and trust and retirement services some of which are provided through **Raymond James Financial Services, Inc.**, an independent and unaffiliated registered broker/dealer, Member FINRA/SIPC. Investment advisory services offered through **Raymond James Financial Services Advisors, Inc.**, an unaffiliated investment advisory firm registered with the SEC. Raymond James Financial Services, Inc. is not affiliated with Fulton Private Bank, Fulton Financial Advisors, Fulton Bank, N.A., Fulton Financial Corporation or any of its subsidiaries.

Securities and Insurance products are not a deposit or other obligation of, or guaranteed by the bank or any affiliate of the bank; are not insured by the FDIC or any other state or federal government agency, the bank or an affiliate of the bank; and are subject to investment risk, including the possible loss of value.