

# Fulton Bank

## A Brief Guide to Your Platinum Money Market

Our Platinum Money Market account offers a range of features and benefits. Below you can find common money market 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.

Account Opening and Usage	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.
	Special Requirements		Minimum age to open this account is 18.
	Monthly Maintenance Fee	\$15	\$2,500 minimum daily balance is required to avoid the imposition of a fee. <sup>1</sup>
	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).
	Deposited/Cashed Item Returned Fee	\$15	For each item returned to us unpaid.

<sup>1</sup>The monthly maintenance fee is waived if using IntraFi<sup>SM</sup> Network Deposits<sup>SM</sup> MMDA Option of IntraFi Network LLC.

Overdraft Fees and Options	<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<sup>TM</sup>. 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 <sup>2</sup>	\$32	For each overdraft item paid
	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 money market account if you exceed the limit of twelve transfers/withdrawals per calendar month or statement cycle (or similar period) of at least four weeks.

<sup>2</sup>Your account must be overdrawn by \$5.01 or greater before we will charge you an Overdraft Fee. A maximum of 4 OD fees may be charged per day.

<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	For each wire transfer (USD)	

<b>Other Benefits</b>	Preferred Pricing Rate Bonus	Eligible for a rate bonus on this account when the primary or secondary owner is also the primary or secondary owner on a Relationship Banking, Premier Relationship Banking or Private Bank Checking account and maintains the following combined deposit and investment balance each statement cycle <sup>3</sup> : Silver – \$25,000 in qualifying combined Deposits and Investments*; Gold – \$50,000 in qualifying combined Deposits and Investments*; Platinum – \$250,000 in qualifying combined Deposits and Investments*; Diamond – \$1,000,000 in qualifying combined Deposits and Investments*.
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<sup>3</sup>A Relationship Banking, Premier Relationship Banking or Private Bank Checking is required to be eligible for the Preferred Pricing rate bonus. Each statement cycle, 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 on the last day of the Platinum Money Market statement cycle 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 to the last day of the statement cycle for eligible Fulton Financial Advisors and/or Fulton Private Bank investment accounts. IntraFi<sup>SM</sup> Network Deposits<sup>SM</sup> - CD Option and business accounts are excluded from the deposit balance. The interest rate bonus may be adjusted at the monthly statement cycle date for the next monthly statement cycle 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 as of the next statement cycle. IntraFi<sup>SM</sup> Network Deposits<sup>SM</sup> - MMDA Option is not eligible for Preferred Pricing rate bonus. Promotional products may not be eligible for the rate bonus.

For inquiries, please contact us at 800-385-8664 or at [www.fultonbank.com](http://www.fultonbank.com)

Member FDIC

\*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.

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