



BETTER BANKING, TOGETHER.

Welcome to Workplace Banking!

Imagine having access to exclusive banking benefits—just for being you.

As a participant in our Workplace Banking program, you're eligible for a special package of discounted products, personalized services, and financial wellness resources not available to the general public.

Let's bank better—together.

Enjoy valuable perks like our no-minimum-balance checking account, plus additional exclusive benefits designed to support your financial goals:

Team Advantage Banking Benefits

- **Earn interest** with a minimum daily balance of \$1,000 or more.
- **Five no-fee** ATM transactions per statement cycle at non-Fulton Bank ATMs (Note: other banks may charge a fee).
- **One order of specialty checks** or **50% off personal checks** per year (ordered through our check vendor).
- **First year free** on our smallest safe deposit box, or **six months free** on larger sizes (where available).²
- **Contactless Visa® Debit Card with rewards³, mobile & online banking, bill pay, and more!**

Mortgage Discount

- **Receive a .25% mortgage loan settlement credit⁴** (up to \$1,000) applied toward closing costs, combined with a competitive rate.

Health Savings Account (HSA)⁵

Save for out-of-pocket medical expenses such as doctor visits and prescriptions with a tax-advantaged Health Savings Account (HSA), available to those with a qualified high-deductible health plan (HDHP).

- **\$24 annual fee waived**
- **Investment option available**
(Investment accounts are not FDIC insured; no bank guarantee; may lose value)

WORKPLACE BANKING OFFER

\$200 BONUS¹

Open a **Team Advantage Banking** checking account and receive a \$200 bonus when you complete one of the following within 60 days of account opening:

- **Make 15 debit card purchases, or**
- **Set up recurring direct deposits totaling \$250 or more.**

Scan to get started.



fultonbank.com/workplace

For more information contact:

Fulton Bank

800.FULTON.4 | fultonbank.com

Fulton Bank, N.A. Member FDIC. Promotion only available to employees of companies participating in the Workplace Banking Program provided by Fulton Bank. Terms and conditions subject to change. These accounts are subject to other account-related fees, including standard overdraft fees. Existing checking account customers are not eligible for this offer.

¹This offer is valid for new consumer checking account customers only that have not had a checking account with Fulton Bank, N.A. within the last 24 months. Promotion is limited to one \$200 cash bonus per person. If multiple accounts are opened for the same owner, only the first qualifying account will be eligible for the bonus. Fulton Financial Corporation employees and immediate family members sharing a household are not eligible. May not be combined with any other offer. Offer may be withdrawn without notice. This offer is valid when you open a new Team Advantage Banking checking account, and complete a minimum of 15 debit card purchases within 60 days after account opening (transactions must be posted to the account within the 60-day timeframe); or, set up recurring direct deposit in the cumulative amount of \$250 or more within 60 days after account opening. The direct deposit must post to your account within this timeframe and must be an electronic deposit of your paycheck, from your employer. Person to Person payments (such as Zelle[®]) are not considered a direct deposit. Micro-deposits do not qualify as a direct deposit for the bonus. Micro-deposits are small deposits, typically less than \$1, that are sent to your account to verify it is the correct account. \$200 cash bonus will be credited to your checking account four to six weeks after the conditions above have been met. To receive this bonus, the checking account must not be closed at the time the bonus is paid. Customers are responsible for possible tax implications. \$0 minimum deposit to open a Team Advantage Banking checking account in branch (\$25 to open online). Minimum balance to obtain Annual Percentage Yield (APY) is \$1,000. As of October 6, 2025, the APY is 0.02% and is subject to change at any time. Rate is variable and may change after the account is opened. Fees may reduce earnings. Minimum age to open this account is 18.

²Safe deposit box contents are not insured by the bank nor the FDIC.

³Credit 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.

⁴Terms and conditions subject to change.

⁵Consult a tax advisor.

Fulton Financial Advisors operates through Fulton Bank, N.A. and other subsidiaries of Fulton Financial Corporation. The Advisors at Fulton Financial Advisors offer a broad array of financial products and retirement services which are provided through **Raymond James Financial Services, Inc.**, an independent and unaffiliated registered broker/dealer, Member FINRA/SIPC. Investment advisory services are 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 Financial Advisors, Fulton Bank, N.A., Fulton Financial Corporation or any of its affiliates or 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.

FOR INTERNAL USE:

1. Offer valid when customer presents this flyer (Workplace Banking \$200 cash offer).
2. Confirm customer's employer's name. Cross reference with FSC for participating Workplace Banking employers.
3. Select account type: **TEAM ADVANTAGE CHECKING ACCOUNT**—no other account is eligible for offer.
4. Minimum age requirement is 18.
5. Only one (1) Team Advantage Checking account can be opened per employee of participating WPB employers.