

Fulton Bank

Consumer Service Fee Disclosure

Effective February 7, 2022

Account Reconciliation / Research, per hour	\$30.00
ATM Withdrawal/Inquiry/Transfer (Foreign ATM Transaction)* ¹	\$2.50
ATM/Debit Card International Service Fee	3% of the U.S. Dollar amount of transaction
Bank by Phone	No Charge
Bond Coupon Processing Fee	\$25.00
Cashier Check Fee*	\$11.00
Check Order Fee*	At Catalog Prices
Check Image Fee, per month	\$2.00
Deposited or Cashed Item Returned Fee*	\$15.00
Excess Activity Fee ² , per occurrence	\$12.00
Extended Overdraft Fee ³ (per business day after 5th consecutive business day of overdraft)	\$6.00
IRA Early Closing / Transfer, per account	\$25.00
Legal Process Fee (Child Support, Garnishments, Levy, Liens and Writs)	\$150.00 each
Money Order Fee	\$5.00
NSF Fee ³ (non-sufficient funds) (per returned item)	\$39.00
Online Banking	No Charge
Direct Connect with Quicken [®]	\$3.00 per month
Direct Connect with QuickBooks [®]	\$10.00 per month
Online Bill Pay (including Mobile Bill Pay and Tablet Bill Pay)	No Charge
Online Bill Pay Options:	
Pay Today Electronic Payment (Expedited Payment)	\$9.95 per payment
Overnight Check Payment (Expedited Payment)	\$14.95 per payment
Transfer Money (Account to Account Transfer Service)	
Inbound transfers	No Charge
Outbound transfers	\$2.00 per transaction
Zelle [®] Stop Payment Fee ⁴	\$35.00
Mobile Banking and Tablet Banking ⁵	
Mobile Deposit	No Charge
Out of cycle statement (includes Reset and Snapshot statements)*	\$5.00
Overdraft Fee ³ (per paid item)	\$39.00
Overdraft Protection ³	
Sweep Transfer from Deposit Account Fee (maximum per day)*	\$12.00
Sweep Transfer from Line of Credit (LOC) Fee (maximum per day)*	\$12.00
Safe Deposit Box Drilling Fee	\$200.00
Safe Deposit Box Lost Key Fee	\$20.00
Safe Deposit Box Late Fee	\$10.00
Safe Deposit Box Annual Rental Fee* ⁶	Varies by box size
Stop Payment Fee*	\$35.00
VISA Debit / ATM Card Replacement Fee*	\$10.00
VISA Gift Card	\$3.95
Wire International/Domestic Incoming (USD)*	\$15.00
Wire Domestic Outgoing Fee (USD)*	\$30.00

ALL FEES ARE SUBJECT TO CHANGE AT ANY TIME.

***Fee may be discounted, rebated or waived if you are the owner on certain deposit accounts. Refer to A Brief Guide to Your Account for details.** ¹Other banks may charge a fee for using their ATMs. ²Note: Fulton Bank limits transfers and withdrawals from money market and savings accounts to another account or to third parties by preauthorized, automatic, or telephone transfer, or by check, draft, debit card, or similar order made by the depositor and payable to third parties or by preauthorized or automatic transfer from an account with the Bank for payments on residential mortgage loans serviced by the Bank to twelve (12) per calendar month or statement cycle (or similar period) of at least four weeks. ³Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means as applicable. 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. A non-sufficient funds fee is charged each time an item is presented, which may result in multiple non-sufficient funds fees for one item when the same item is presented more than one time for payment. The number of times an item is presented is at the discretion of the payment recipient if it is returned as non-sufficient funds. If you have an Overdraft Protection Plan and we make a transfer that covers only a portion of your overdrawn amount, we will charge you a \$12.00 Sweep Transfer Fee. If there are items remaining that are not covered by your Overdraft Protection Plan, we will subsequently charge you the maximum of four Overdraft and/or NSF Fees on the same business day. Maximum dollar amount of OD/NSF, Extended Overdraft Fee and/or Sweep Transfer Fee that will be charged per day is \$174.00 (Four NSF/OD Fees, one Extended Overdraft Fee, one Sweep Transfer Fee). ⁴Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. ⁵Fulton Bank does not charge a fee for you to use this service. Your provider may charge access fees or data usage fees to obtain web access. Message and data rates may apply. Check with your service carrier for more details on specific fees. ⁶Contents are not insured by the Bank nor the FDIC. Rev. **02/07/2022**

Member FDIC

**FULTON FINANCIAL CORPORATION
INTERNATIONAL SERVICES FEE SCHEDULE**

Effective November 1, 2021

WIRE TRANSFERS

Outgoing Consumer Wires	\$ 70.00
Outgoing Business Wires (USD & FX)	\$ 50.00
Online International Wires (BOSS)	\$ 35.00
Investigation Fees (plus foreign bank fees)	\$ 35.00
Tracer Request	
Wire Amendment	
Funds Recall	

INCOMING PAYMENT ORDER

International

Foreign Currency Wire	\$ 20.00
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FOREIGN CHECKS*

Over the counter	\$ 5.00 for first check
Each additional check in same deposit for same currency per check50
For the following currencies only: Canada, Japan, Switzerland, England, and Euro checks for deposit customer over \$2,500 USD value** will be credited in 5 business days from receipt of check. All other currencies will be sent for collection.	
Return checks from Foreign Bank (plus foreign bank fee)	\$ 35.00
Incorrectly deposited foreign checks.....	\$ 10.00
All USD checks drawn on foreign banks	\$ 5.00
Check Collections***	
Outgoing – Customer (Minimum check for collection is \$100.00).....	\$ 40.00 + Postage****
(Collection Fee: \$40, Postage: actual charge)	
Tracer Fee (1 st tracer no charge); each add'l	\$ 45.00
Incoming Collection.....	\$ 25.00
Miscellaneous	See below*****

*Checks are subject to any additional fees incurred by Fulton International Group; traveler's checks are treated the same as checks.

**Additional restrictions may apply for holding a check for 5 business days other than the dollar value; each check is at the discretion of the International Group.

***Checks drawn in US Dollars on a foreign bank must be sent for collection. Funds will be credited to customer only if funds received from the foreign bank, less all bank fees.

****Check collection fee must be paid regardless if funds are received from foreign bank.

*****In addition to the above, checks may be subject to addition charges and any additional fees incurred by Fulton International Group.

DRAFTS

Foreign Currency Drafts.....	\$ 75.00
Stop Payment (plus foreign bank fee).....	\$ 50.00

FOREIGN CURRENCY EXCHANGE – (Paper Bills)

Customer*	No Charge
Less than Minimum order (min. order is \$50 USD value).....	\$ 5.00
Non-Customer**	\$ 15.00
Change/Cancel Order Fee (if processed)	\$ 15.00
Miscellaneous	See below***

*Any amount over 1000 USD will not be available for immediate credit

**Any amount over 500 USD will not be available for immediate credit

***In addition to the above, Foreign Currency Exchange – Paper Bills are subject to any additional expenses (or fees) incurred by Fulton International Group

S.W.I.F.T.

S.W.I.F.T. Messages (Each)	\$ 20.00
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INTERNATIONAL FAXES

Fax (per fax)	\$ 10.00
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POSTAGE

2 nd Day Express Mail – US	\$ 10.00
Express Mail Overnight – US.....	\$ 15.00
Express Mail – International	\$ Actual Cost

STANDBY LETTERS OF CREDIT

Issuance Fee	\$ 200.00
Amendment Fee	\$ 100.00
Commission	
Annually.....1.5% - 3.0% (minimum) per annum – Annual minimum of.	\$ 400.00
Quarterly.1.5% - 3.0% (minimum) per annum – Quarterly minimum of.	\$ 100.00
Draw fee	\$ 200.00
Discrepancy Fee (per set of documents)	\$ 100.00
S.W.I.F.T. fee	\$ 75.00
Assignment of Proceeds / Transfer Fee.....	1/4% flat or min \$ 250.00
Automatic Renewable Fee	\$ 100.00
Special Handling Fee (Discretionary)	\$ 150.00
Advising Fee	\$ 100.00
Per Invoice Fee (Non DDA Transactions)	\$ 25.00
Non-Renewal Notice sent to Beneficiary	\$ 100.00
ACH of Non-FFC Deposit Accounts	\$ 5.00

Confirmation Fee.....By Arrangement – Min \$ 350.00

Interest on loans created by drawings to be negotiated prior to issuance of Letter of Credit

*All Fees due up front for all Standby Letters of Credit

*All Letters of Credit are charged for a full quarter, even if they are only outstanding/valid for a portion thereof.

*All Letters of Credit fees will be charged to your account.

IMPORT LETTERS OF CREDIT

Issuance Fee	\$ 100.00
Amendment Fee	\$ 85.00
Payment Fee.....As Arranged with a min. of 1/4% flat or min	\$ 125.00
Discrepancy Fee (per set of documents)	\$ 100.00
Cancellation / Unutilized Credit Fee	\$ 150.00
Steamship Guarantee / Air Release.....1/4% flat or min	\$ 200.00
Transfer Fee.....As Arranged with a min. of 1/4% flat or min	\$ 250.00
Special Handling Fee (Discretionary)	\$ 150.00
S.W.I.F.T	\$ 75.00
Acceptance Fee..... 1 1/2% per annum or Min.	\$ 150.00
Discount Fee	As Arranged or Min. \$ 150.00

*All applicable fees will be charged upon issuance of Import L/C.

EXPORT LETTERS OF CREDIT

Advising Fee	\$ 100.00
Confirmation Fee..... As Arranged or Min	\$ 150.00
Amendment Fee	\$ 85.00
Payment Fee.....1/4 of 1% or Min	\$ 150.00
Assignment of Proceeds	\$ 200.00
Transfer Fee..... As Arranged with a min. of 1/4% flat or min.	\$ 250.00
Acceptance / Confirmation Deferred Payment Rate.....1.5% per Annum with a min.	\$ 150.00
Discount Fee..... As Arranged or Min	\$ 150.00
Discrepancy / Documents on Approval	\$ 100.00
Special Handling Fee (Discretionary)	\$ 150.00
Pre-Examination	\$ 100.00

*All applicable fees will be charged when advised/confirmed. In addition to the above, all Letters of Credit are subject to any correspondent bank charges or other out of pocket expenses.

IMPORT / EXPORT COLLECTIONS

Regular (Fulton prepares and sends)	\$ 150.00
Amendment Fee	\$ 50.00
Tracer Fee (1st tracer free; each additional)	\$ 15.00
Export Collection Payment Wire	\$ 25.00
Import Collection Payment Wire	\$ 45.00
Steamship Guarantee / Air Release.....1/4% Flat with Min	\$ 200.00

POSTAGE

Courier Fee – Domestic \$ 20.00
Courier Fee – International.....\$50 Min. or rounded up to the next \$ 5.00

WIRE FEES – OUTGOING

Domestic \$ 30.00
International \$ 50.00