

# Fulton Bank

## A Brief Guide to Your Xpress Account

Our Xpress 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, 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.
	Special Requirements		This is a checkless checking account. No check writing privileges on this account. If a check is presented for payment, the account will be converted, on the same business day, to a Simply Checking account. If there are sufficient funds in the account, the check will be paid.* Do not order checks for this account. Payments and transfers can be made by ACH, debit card, online or mobile banking bill pay, wire transfer or Zelle® along with withdrawals at an ATM or financial center.** Minimum age to open this account as an individual owner is 16. Account owners age 13-15 require an adult owner age 18 or older on the account. Minimum age for an agent to open a Guardian or Trust account is 18.
	Monthly Maintenance Fee	\$4.95	Waived if primary account owner is age 13-24***
	Interest Bearing	No	
	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). If primary account owner is age 13-24, 1st 4 transactions (up to \$10) rebated on the last day of each statement cycle.***

\*Physical checks are not issued, and checks of any type, including, but not limited to, remotely created checks, remotely created payment orders or similar instruments or drafts, cannot be presented for payment from this account. (Remotely created checks and remotely created payment orders generally look like checks you would write but they do not have your signature, and remotely created payment orders may exist only as electronic images.). This limitation applies to checks of any type that may be created and presented for payment on your account by a third party, such as a merchant or other payee with whom you do business. \*\*If an adult signer is also on the account, a debit card can be issued for an account where the primary owner is under age 18. Debit cards cannot be issued on Guardian accounts. Must be age 18 or older to use online or mobile banking bill pay and Zelle. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. \*\*\*The monthly maintenance fee waiver and the foreign ATM fee rebate require a valid birthdate on file for the primary account owner. Account owners without a birthdate (ex. estates, trusts) are not eligible for the waiver or rebate.

<b>Overdraft Fees and Options</b>	Overdraft Protection Plans from a linked deposit account or line of credit and Overdraft Elect™ are not available with this account. In general, transactions will be declined and returned unpaid if there is not enough money in the account. Although the account will not be assessed Overdraft fees, the merchant or third party could charge a fee.		
	There may be times when the account could have a negative balance, but we will not charge a fee. For example, a debit card transaction is authorized for one amount but the final amount is higher, a scheduled bill payment is deducted when there are insufficient funds in the account for the payment, or the account is charged a fee, such as a monthly maintenance fee, and the current balance is less than the fee. You must make a deposit to eliminate the negative account balance immediately upon demand.		
	Overdraft (OD) Fee	N/A	For each overdraft item paid

<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 financial centers in serial number order, then ACH transactions, then checks not cashed/deposited at our financial centers 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>	Cashier's Check Fee	\$11	
	Money Order Fee	\$5	
	Stop Payment Fee	\$35	For each stop payment placed on an ACH item.
	Visa Debit/ATM Card Replacement Fee	<b>\$5</b>	<b>For standard delivery</b>
	Wire Transfer Incoming (domestic/international)	\$15	For each wire transfer (USD)
	Wire Transfer Outgoing (domestic)	\$30	For each wire transfer (USD)

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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**Effective 08/15/2024**

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