

FREQUENTLY ASKED QUESTIONS

DEPOSIT ACCOUNTS

Will My Account Number Change?

A limited number of customers will be impacted. A separate communication will be mailed on **April 18, 2019** if you are affected, otherwise you will continue to use your existing account number and the new ABA Routing number **031301422** beginning **May 18, 2019**.

Will my routing number change on May 18, 2019?

Yes, Fulton Bank's routing number is **031301422**.

Will I need to order new deposit tickets and checks?

No. You may continue to use your Fulton Bank of New Jersey checks and deposit tickets through May 18, 2020. If you order checks through a vendor other than Deluxe® (FFC's current check provider), you will need to provide the new routing number: **031301422** and your ten digit account number upon placing your next check order. Please do not use Fulton Bank checks or deposit tickets prior to **May 18, 2019**. If you wish to purchase new checks through Deluxe, you can do so by calling **1.877.838.5287** or logon to www.deluxe.com.

Do I need to worry about outstanding checks that have been issued?

No, your outstanding checks will be honored up to six months from the issue date, as long as you have sufficient funds in your account. Outstanding checks presented after this date may be rejected in accordance with the terms governing your deposit account(s).

Will my Certificate of Deposit (CD) be affected?

No, your fixed rate CD will not change. Your maturity date and interest rate will remain the same. If you have a variable rate CD, the maturity date will remain the same, however, interest rates are subject to change per your account disclosure. A renewal or maturity notice will be mailed by Fulton Bank, providing time for you to consider reinvestment or another term.

When will I receive my account statements?

Your statements will continue in your current cycle.

What happens if I currently receive wire transfers into my account?

***Action Item:** If you receive recurring wires you will need to notify the sender that effective **May 18, 2019** your Fulton Bank routing number is **031301422**.

***Action Item:** If you have authorized reverse wires/drawdowns (payroll, scheduled taxes etc.) from your account you will need to notify the vendor that effective **May 18, 2019** your Fulton Bank routing number is **031301422**.

What happens to my Direct Deposits and Recurring Payments?

Fulton Bank will continue to make every effort to process these transactions without interruption.

If you have direct deposits or recurring payments of any kind, Fulton Bank will notify your company through their financial institution and inform them of the new account information. We will contact you directly after **May 18, 2019** should we require your assistance with transitioning your direct deposits or recurring payments to/from Fulton Bank.

After May 18, 2019, you will need to use Fulton Bank's Mobile, Online and Telephone Banking to verify transaction information or you may contact us at 1.800.FULTON.4. (1.800.385.8664).

Will any of my deposit product features or fees be changing?

Yes. Depending on your specific product type, features and/or fees will change effective **May 18, 2019**. Below is a list of specific changes; however, we recommend you review your first statement **after May 18, 2019** and contact us with any questions or concerns.

- Municipal Checking Regular:
 - Municipal Checking Regular will now be called State & Municipal Checking; and
 - Image Fee (Imaged Statements only) of \$2.00 will apply.

- Municipal Interest Checking:
 - Municipal Interest Checking will now be called State & Municipal Interest Checking;
 - If the minimum ledger balance falls below \$1,000 during a statement cycle, a monthly account maintenance fee of \$20 will apply;
 - Stop Payment fee of \$33.00 will apply for each stop payment placed;
 - ACH Debit/ACH Credit fee of \$.19 will apply for each ACH credit/ACH debit;
 - Wire Transfer In (Domestic) fee of \$15.00 will apply for each wire that your account receives;
 - Wire Transfer Out (Domestic) fee of \$30.00 will apply for each wire that you send from your account;
 - Foreign ATM Withdrawal, Transfer, or Inquiry fee of \$2.50 will apply for each ATM transaction;
 - Returned Deposit Item fee of \$13.00 will apply for each item deposited that is returned;
 - Image fee (Imaged Statements only) of \$2.00 will apply; and
 - Overdraft fee of \$39.00 will apply for each overdraft on your account.

- Premium Money Market Business Account
 - Premium Money Market Business will now be called Fulton Fund Non Personal;
 - If the minimum ledger balance falls below \$1,000 during a statement cycle, a monthly account maintenance fee of \$20 will apply; and
 - ACH Debit/ACH Credit fee of \$.19 will apply for each ACH credit/ACH debit.

- Premier Business Money Market
 - Premier Business Money Market will now be called Fulton Fund Special Edition Non Personal;
 - If the minimum ledger balance falls below \$10,000 during a statement cycle, a monthly account maintenance fee of \$25 will apply; and
 - ACH Debit/ACH Credit fee of \$.19 will apply for each ACH credit/ACH debit.
- Public Funds Money Market
 - Public Funds Money Market will now be called State & Municipal Fulton Fund;
 - If the minimum ledger balance falls below \$1,000 during a statement cycle, a monthly account maintenance fee of \$20 will apply;
 - Stop Payment fee of \$33.00 will apply for each stop payment placed;
 - ACH Debit/ACH Credit fee of \$.19 will apply for each ACH credit/ACH debit;
 - Wire Transfer In (Domestic) fee of \$15.00 will apply for each wire that your account receives;
 - Wire Transfer Out (Domestic) fee of \$30.00 will apply for each wire that you send from your account;
 - Foreign ATM Withdrawal, Transfer, or Inquiry fee of \$2.50 will apply for each ATM transaction;
 - Returned Deposit Item fee of \$13.00 will apply for each item deposited that is returned;
 - Image Fee (Imaged Statements only) of \$2.00 will apply; and
 - Overdraft fee of \$39.00 will apply for each overdraft on your account.
- Municipal Statement Savings
 - Municipal Statement Savings will now be called Statement Savings – State & Municipal;
 - If the minimum ledger balance falls below \$100 during a statement cycle, a monthly account maintenance fee of \$5 will apply;
 - Stop Payment fee of \$33.00 will apply for each stop payment placed;
 - Wire Transfer In (Domestic) fee of \$15.00 will apply for each wire that your account receives;
 - Wire Transfer Out (Domestic) fee of \$30.00 will apply for each wire that you send from your account;
 - Foreign ATM Withdrawal, Transfer, or Inquiry fee of \$2.50 will apply for each ATM transaction;
 - Returned Deposit Item fee of \$13.00 will apply for each item deposited that is returned; and
 - Overdraft fee of \$39.00 will apply for each overdraft on your account.

Will my checking, savings or money market interest rate change?

Accounts will assume Fulton Bank published rates as of **May 18, 2019**. Please note that variable rate accounts are subject to change per your account disclosure. For rate information, visit your local branch, logon to fultonbank.com or call us at **1.800.FULTON.4 (1.800.385.8664)**.

Will FDIC insurance still cover my accounts?

Yes, your accounts will continue to be covered by FDIC insurance to the extent available under applicable law.

I have accounts at Fulton Bank of New Jersey and one or more FFC Affiliate Banks. What will be the effect when Fulton Bank of New Jersey becomes Fulton Bank?

For six months after Fulton Bank of New Jersey consolidates into Fulton Bank, your former Fulton Bank of New Jersey deposits will continue to be separately insured. The six-month period will begin on **May 18, 2019** and continue through **November 18, 2019**, at which date your deposits held in the same name will be insured on a combined basis. For additional information regarding the rules and regulations concerning FDIC coverage, please contact us at **1.855.900.FBNJ (1.855.900.3265)**. This provision applies to all of your deposits except Certificates of Deposit, which are covered by an exception. Please see additional information about this exception below.

To calculate the insurance coverage of your accounts at each FDIC insured institution, you can visit www.fdic.gov and click on the Electronic Deposit Insurance Estimator (EDIE).

What is the exception for Certificates of Deposit (CD)?

CDs, including negotiated rate and jumbo CDs, will be separately insured until the first maturity date after **November 18, 2019**. CDs that mature between **May 18, 2019** and **November 18, 2019** and are renewed for the same term and same dollar amount, with or without interest, are also separately insured until the first maturity date after **November 18, 2019**. CDs that mature between **May 18, 2019** and **November 18, 2019**, and are renewed on any other basis or are not renewed, and become demand deposits or savings deposits, will be separately insured until **November 18, 2019**.

CREDIT CARDS

Will I receive a new Credit Card?

No. You may continue to use your existing Fulton Bank of New Jersey credit card. When your current Fulton Bank of New Jersey credit card expires, it will be reissued as a Fulton Bank credit card.

Do I need to make adjustments to automatic payments I have set up with my credit card?

No, your automatic payments will continue as scheduled.

ATM/VISA® DEBIT CARDS

Will I receive a new Debit Card?

No. You may continue to use your Fulton Bank of New Jersey debit card. Please note the terms of your Visa Business Debit Card Agreement received at the time you opened your account remain in effect; however, the name of the financial institution will be Fulton Bank as of **May 18, 2019**. Your new Fulton Bank debit card will be issued by **September 30, 2019**.

Will I be able to use my Debit Card the weekend of May 18 – 19, 2019?

You will have access to your accounts via your ATM/Debit Card and you can make purchases and access cash via ATMs; however, balance inquiries and transfers between accounts will not be available until after **7:00 a.m., Monday, May 20, 2019.**

Do I need to make adjustments to automatic payments I have set up with my debit card?

No, your automatic payments will continue as scheduled.

TELEPHONE BANKING

How will I access Telephone Banking?

Continue to use 1.855.900.FBNJ (1.855.900.3265) through Friday, May 17, 2019. Beginning Monday, May 20, 2019, Fulton Bank's Direct Banking Center can be accessed by calling **1.800.FULTON.4 (1.800.385.8664).**

Can I continue to call 1.855.900.FBNJ (1.855.900.3265) to speak with a representative?

Beginning **Monday, May 20, 2019** please call **1.800.FULTON.4 (1.800.385.8664)** to reach our Direct Banking Center.

How will I access my accounts through Telephone Banking?

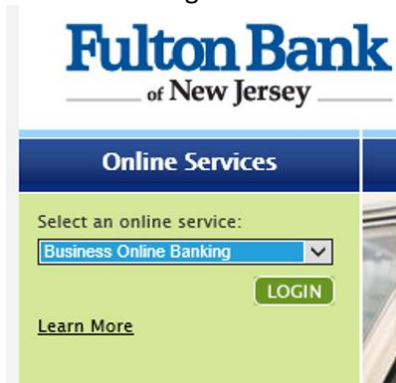
Your existing telephone banking information will transfer to the Fulton Bank telephone banking system. Beginning, **Monday, May 20, 2019** at **7:00 a.m.** please call **1.800.FULTON.4 (1.800.385.8664)** to access your account information through the Fulton Bank telephone banking system.

BOSS (Business Online Banking)

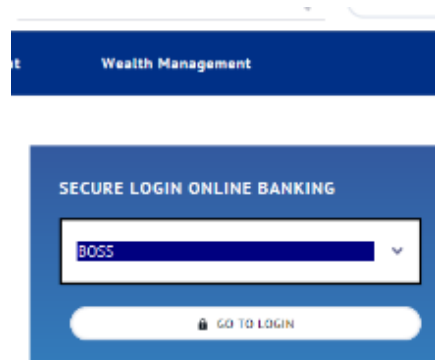
How will I access BOSS?

Your BOSS access will automatically transfer to fultonbank.com. BOSS will have the same look and feel as your access today. The change you will notice is our website at fultonbank.com. You may wish to view our tutorial which will walk you through the fultonbank.com site.

Your current logon:



Your logon effective **May 20, 2019:**



You will **NOT** have access to BOSS from Friday, May 17, 2019 at 5:00 p.m. through 7:00 a.m. Monday, May 20, 2019. Please schedule any bill payments or account transfers before or after this time period.

Will I need to make updates to my Quicken® or QuickBooks® software that interacts with BOSS?

***Action Item:** Yes, on **Monday, May 20, 2019** you will need to deactivate your Fulton Bank of New Jersey accounts and reactivate your Fulton Bank accounts under Fulton Financial Bank BOSS. You will still have the choice of Direct Connect or Web Connect.

***Action Item:** QuickBooks Online users: Yes, on **Monday, May 20, 2019** you will need to deactivate the current BOSS financial institution within QuickBooks Online and reactivate to the financial institution of Fulton Financial Bank BOSS. **IMPORTANT:** QuickBooks Online connectivity services may be interrupted up to 3-5 business days after the consolidation is complete. Please consult with QuickBooks Online for questions regarding connectivity.

Do I need to reestablish my User ID and password?

Your login credentials will remain the same and you will not need to reset your password.

Will my account history transfer over to Fulton Bank?

Your current duration of account history will be available beginning **Monday, May 20, 2019**.

Will my ACH templates, domestic/international wire templates transfer to Fulton Bank?

Yes, we will automatically transfer your payment templates and they will be available beginning **Monday, May 20, 2019**.

Will my bill pay payees transfer to Fulton Bank?

Yes, your bill payment payee information will be available in your bill payment profile beginning **Monday, May 20, 2019**.

Will my pending bill payments convert to Fulton Bank?

Yes, your pending bill payments will remain in effect after **Monday, May 20, 2019**.

Will my recurring and/or future dated transfers automatically convert?

Yes, your recurring and/or future dated transfers will remain in effect after **Monday, May 20, 2019**.

Who do I contact if I have questions about BOSS?

Please contact us at **1.888.654.3858** for BOSS questions or **1.866.943.8739** for questions relating to the ACH Module, Positive Pay, or Remote Deposit Capture.

[REMOTE DEPOSIT CAPTURE \(RDC\)](#)

Will anything change with Remote Deposit Capture?

No, nothing is changing with Remote Deposit Capture. You will continue to use your same user credentials and website. However, you will need to ensure that all deposits created on **Friday, May 17, 2019** are closed before 8:00 p.m.

How will my Mobile Remote Deposit Capture (mRDC) App be impacted?

***Action Item:** You will need to download the Fulton Bank mRDC app to your mobile device on or after **Saturday, May 18, 2019**. Please uninstall the current mRDC, before downloading and install the Fulton Bank mRDC app. You can find the Fulton Bank mRDC app by searching for “Remote DepositLink – FBK” in Google Play™ or the Apple StoreSM.

[LOANS/LEASES](#)

Will my commercial loan/lease number change?

The majority of customers will see no change, however a limited number of customers will be impacted. A separate communication will be mailed on **April 18, 2019** if you are affected.

Can I expect changes to my commercial loan/lease payment method?

All loan or lease payments should be made payable to Fulton Bank beginning **May 18, 2019**.

- If you initiated automatic draft of your loan payment(s) through Fulton Bank of New Jersey (either from a Fulton Bank of New Jersey account or that of another institution), those scheduled payments will automatically credit to your new Fulton Bank loan account; or
- ***Action Item:** If you initiated automatic draft of your loan payment(s) through *another institution*, you'll need to provide them with the payee information for Fulton Bank, listed below.

Payee: Fulton Bank, N.A.

Routing Number: 031301422

- If you receive a monthly statement, it will be issued under the Fulton Bank name beginning **May 18, 2019**.

Will I receive new checks for my commercial line of credit?

No. You may continue to use your Fulton Bank of New Jersey checks through **May 18, 2020**. If you wish to obtain new line of credit checks or if you have not previously ordered them and would like to receive line of credit checks after **May 20, 2019**, please call us at **1.800.FULTON.4 (800.385.8664)**.

Do I need to worry about outstanding commercial line of credit checks that have been issued?

No, your outstanding checks will be honored up to six months from the issue date, as long as you have

sufficient funds in your account. Outstanding checks presented after this date may be rejected in accordance with the terms governing your account(s).

What happens to a loan/lease that is in process on May 18, 2019?

Loan applications that are in process and are scheduled to close prior to or on **Friday, May 17, 2019** will close under Fulton Bank of New Jersey. Applications that are in process and are scheduled to close on or after **Saturday, May 18, 2019** will close under Fulton Bank.

Do I need to take action on my commercial loan collateral documents?

No, the recording entity for your vehicle title, mortgage, or any other recorded collateral document will be advised of the consolidation of Fulton Bank of New Jersey and Fulton Bank.

Should I contact my insurance company regarding my mortgage or title being held as collateral?

Yes.

***Action Item:** For your commercial loan, please update the mortgagee and/or loss payee clause on your insurance policy. The new clause should read as follows:

Fulton Bank, N.A.
Its Successors and/or Assigns
PO Box 200061
Kennesaw, GA 30156

***Action Item:** For your commercial lease, please update the loss payee and additional insured clause on your insurance policy. The new clause should read as follows:

Fulton Bank, N.A.
Its Successors and/or Assigns
PO Box 398081
Minneapolis, MN 55439-8081

If you have any questions, please contact us at **1.855.900.FBNJ (1.855.900.3265)**.

MERCHANT SERVICES

Will my acceptance of credit cards be affected?

No. The credit card processing system you use with Fulton Bank is completely separate from all other systems and is unaffected by this change.

Will I process credit card payments differently?

No, please continue to process credit card payments as you currently do.

SAFE DEPOSIT BOXES

Will I need to change my Safe Deposit Box?

No action is required regarding your current safe deposit box. A separate communication will be mailed on **April 18, 2019** to a limited number of customers impacted by a change in rental fee.