

**FACTS****WHAT DOES FULTON FINANCIAL CORPORATION DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and mortgage rates and payments</li> <li>■ credit history and credit scores</li> <li>■ account balances and overdraft history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Fulton Financial Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fulton Financial Corporation share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<p><b>Mail the form</b> below, go to <a href="http://www.fult.com/privacyoptout">www.fult.com/privacyoptout</a>, or <b>call</b> Customer Service at the numbers below.</p> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	<p>We're here to help. Call Customer Service, toll-free:</p> <p>Fulton Bank, N.A.: 1-800-385-8664  Fulton Bank of New Jersey: 1-855-900-3265  FNB Bank, N.A.: 1-800-222-2547  Swineford National Bank: 1-866-762-1903  Lafayette Ambassador Bank: 1-800-752-8400  The Columbia Bank: 1-888-822-2265</p>
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**Mail-in Form**

Do not share information about my creditworthiness with your affiliates for their everyday business purposes and do not allow your affiliates to use my personal information to market to me.

Name		<b>Mail to:</b> Fulton Financial Corporation P.O. Box 504 East Petersburg, PA 17520
Mailing Address		
City, State, Zip		
Last 4 digits of any account number you hold with us		

## Who we are

## Who is providing this notice?

Financial and other companies within the Fulton Financial family of companies, listed below under Fulton Financial Corporation affiliated entities, which provide banking, lending, investment, insurance, and real estate products and services.

## What we do

## How does Fulton Financial Corporation protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

## How does Fulton Financial Corporation collect my personal information?

We collect your personal information, for example, when you

- open an account or make deposits or withdrawals from your account
- apply for a loan or show your driver's license
- provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

## Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

## Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with Fulton in their name; financial companies such as FNB Bank, N.A. and Fulton Bank, N.A.; and nonfinancial companies, such as CW and Company of Virginia d/b/a Real Estate Investment Protection Agency and Windsor Title Agencies.*

## Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Fulton Financial Corporation does not share with nonaffiliates so they can market to you.*

## Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include a credit card company.*

## Fulton Financial Corporation affiliated entities

FNB Bank, N.A.; Fulton Bank, N.A.; Lafayette Ambassador Bank; Swineford National Bank; The Columbia Bank; Fulton Bank of New Jersey; CW and Company of Virginia d/b/a Real Estate Investment Protection Agency; Windsor Title Agency, L.P.; Fulton Mortgage Company; Fulton Insurance Services Group, Inc.