

FULTON FINANCIAL CORPORATION

BUSINESS CONTINUITY PLAN DISCLOSURE

Background of Fulton's BCP

Continuity of service is a top priority at Fulton Financial Corporation (Fulton). Thus, Fulton and its subsidiaries have established a Business Continuity Management Plan (Plan) to address its response to business disruptions that result from both natural and man-made emergencies. The Plan is designed to minimize the disruption to Fulton personnel, customers and automated systems by ensuring a rapid recovery from a variety of situations with varying levels of severity. The Plan is intended to comply with the regulatory guidelines as set forth in the Policy Statement on Corporate Business Resumption and Contingency Planning issued by the Federal Financial Institutions Examination Council (FFIEC).

Since the timing and impact of disasters and disruptions are unpredictable, Fulton's Plan is designed to allow the greatest amount of flexibility possible in responding to events, while simultaneously minimizing the impact of such occurrences on our customers. This Disclosure is intended to provide our customers with relevant facts about Fulton's Plan, including critical contact information for accessing your account if our business operations are interrupted. Fulton also reviews the business continuity plans of our key support vendors to verify that such vendors also have adequate disaster recovery procedures and infrastructure in place.

Business Continuity validation exercises are conducted annually and Fulton's Board of Directors reviews the program annually.

Fulton's BCP

Fulton plans to quickly recover and resume business operations after a significant business disruption, and to respond by safeguarding its employees and property, making a financial and operational assessment, protecting its books and records, and allowing its customers to transact business. In short, Fulton's Plan is designed to permit Fulton to resume operations as quickly as possible. **Please note that it is impossible to predict all possible disruptions, and that recovery times will depend on a number of different factors, including the scope and severity of the significant business disruption.**

Fulton's Plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternate communications with customers, employees, and regulators; alternate physical locations for employees; critical supplier, contractor, bank and counterparty impact; regulatory reporting; and assuring our customers prompt access to their funds if our business is interrupted.

Fulton intends to continue to devote resources to the further development and modification of our Plan, and we may subsequently enter into arrangements with other firms and/or third parties to perform certain functions in the event of a disruption. The Plan is reviewed on at least an annual basis, as well as in response to material changes within Fulton. As a result, the Plan may, from time to time, be revised or amended as necessary to meet changing business needs and regulatory requirements. Pertinent information regarding these changes will be posted promptly on our web site www.fult.com/aboutus/otherinformation.asp.

Please note that there can be no assurances that Fulton's BCP will be fully effective in mitigating all risks, or that Fulton will be able to fully resume its our business activities within its planned

timeframes. This Disclosure does not provide any implied or express warranty or guaranty about the business continuity of Fulton and is not intended to be a SASE16audit report. It merely is a factual summary of the processes and programs in place as of the last revision data of this document.

Business Interruptions and Response Procedures.

Significant business disruptions can vary in their scope, impacting only Fulton, a business district and/or city where Fulton is located, or the entire region within which Fulton operates. Within each of these areas, the severity of the disruption can also vary from minimal to severe, and thus our response to any negative development must be tailored to meet the unique circumstances surrounding the event(s) in question.

Fulton maintains multiple facilities across diverse locations supporting general business operations. The diversity of corporate locations across broad geographic location should allow Fulton to maintain its lines of business in the event that a single area is affected by disruptions. Fulton's Plan is designed to prevent the loss of connectivity to or from a single area of operations from interrupting business. Regardless of the scope of the disruption (firm-only, single building disruption, and area- or city-wide disruption), Fulton believes that its plan adequately identifies and mitigates its risk as it pertains to business continuity.

In order to minimize the impact of a significant business disruption, we have available the following options:

- **For disruptions affecting one of our operations centers, we will shift our business activities to an alternate location.** In the event of an emergency situation at Fulton's Administrative Services Center located in East Petersburg, Pennsylvania, Fulton would activate the Incident Management Program. Recovery would begin by transferring East Petersburg Operations to Fulton's redundant Deposit Operations Facility located in Mantua, New Jersey. The ability to shift work between East Petersburg and Mantua is an essential part of Fulton's recovery process and provides Fulton the ability to recover critical operations functions and to minimize potential adverse customer impact within the first 24 to 48 hours of a declared disaster.
- **For disruptions limited to a particular building(s), customers would be directed to the nearest branch location in order to conduct your desired account transaction.**
- **If after significant business disruption if you cannot contact us as you usually do, you should call our alternative number at 1-800-752-9580 and ask for the Business Continuity Department. In lieu of reaching us by telephone, you may also visit your local Fulton branch; in the event that the disruption is limited to that branch, you will then be directed to the next closest facility in order to conduct your business.**

In the event of an emergency situation, customer notification announcements will be available on Fulton's website, and broadcast on various television and radio stations and the websites of many television and radio stations.

Questions concerning this Disclosure may be directed to Aaron Miller, CBCP, MBCI, Director of Business Continuity, Fulton Financial Corporation at 717-327-2451.