

**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>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ credit history and investment experience</li> <li>■ account balances and transaction history</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
<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>	<ul style="list-style-type: none"> <li>■ Visit us online: <a href="http://fult.com/privacyoptout">fult.com/privacyoptout</a></li> <li>■ Call Customer Service at <b>1.800.432.9887</b></li> <li>■ Mail the form below</li> </ul> <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>	We're here to help. Call Customer Service, toll-free at 1.800.432.9887 or go to <a href="http://fult.com/privacyoptout">fult.com/privacyoptout</a>
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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.

**PLEASE PRINT CLEARLY**

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	
<b>Who is providing this notice?</b>	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	
<b>How does Fulton Financial Corporation protect my personal information?</b>	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.
<b>How does Fulton Financial Corporation collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or make deposits or withdrawals from your account</li> <li>■ apply for a loan or show your driver's license</li> <li>■ provide employment information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include our bank subsidiaries listed below.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Fulton Financial Corporation does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include credit card companies, securities brokers/dealers, and insurance agencies.</i></li> </ul>
Other Important Information	
<p><b>SPECIAL NOTICE FOR CALIFORNIA AND VERMONT RESIDENTS:</b> If your account has a California mailing address, we will not share your information with our joint marketing partners to market any products or services to you without your consent. If your account has a Vermont mailing address, we will share with our marketing partners only that information that is permitted by law. Residents of California and Vermont do not have to take any further action to limit the sharing of information; such restrictions are already in place.</p>	

This privacy notice is being provided by the following institutions:

Fulton Bank N.A. (which includes Fulton Financial Advisors, a division of Fulton Bank N.A. and Clermont Wealth Strategies, a division of Fulton Bank N.A.); The Columbia Bank; Lafayette Ambassador Bank; and non-bank subsidiaries, such as Fulton Mortgage Company (a division of all Fulton Financial Corporation affiliate banks).