

# Fulton Bank

## Small Business / Non-Profit Fee Disclosure

Effective February 1, 2016

### ACCOUNT ACTIVITY FEES

#### Small Business Checking

Minimum Balance Requirement	\$0.00	
Account Maintenance Fee (applies once when items exceed 200 within a month)	\$15.00	Per Monthly Occurrence
Excessive Items <sup>1</sup> (applies for each item that is in excess of 200 during that month)	\$0.50	Per Each Occurrence

#### Small Business Premium Checking

Minimum Ledger Balance	\$5,000.00	
Or Average Monthly Collected Balance	\$10,000.00	
Account Maintenance Fee (if balance falls below required minimum balance)	\$15.00	Per Monthly Occurrence
Excessive Items <sup>1</sup> (applies for each item that is in excess of 400 during that month)	\$0.50	Per Each Occurrence

#### Non-Profit Business Checking

Minimum Balance Requirement	\$0.00	
Account Maintenance Fee (applies once when items exceed 200 within a month)	\$15.00	Per Monthly Occurrence
Excessive Items <sup>1</sup> (applies for each item that is in excess of 200 during that month)	\$0.50	Per Each Occurrence

#### Non-Profit Premium Checking

Minimum Ledger Balance	\$5,000.00	
Or Average Monthly Collected Balance	\$10,000.00	
Account Maintenance Fee (if balance falls below required minimum balance)	\$15.00	Per Monthly Occurrence
Excessive Items <sup>1</sup> (applies for each item that is in excess of 400 during that month)	\$0.50	Per Each Occurrence

#### Small Business Interest Checking

Minimum Balance Requirement	\$0.00	
Account Maintenance Fee	\$20.00	Per Month
Deposit Balance Fee <sup>2</sup>	Varies	

#### Deposit Tickets Posted

Checks Paid	\$0.75	Each
Deposited Items	\$0.20	Each
	\$0.15	Each

#### ACH Debits

	\$0.17	Each
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#### ACH Credits

	\$0.17	Each
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Minimum Investable Balance to Earn Interest	\$5,000.00	
Tier 1 \$0 - \$4,999		
Tier 2 \$5,000 - \$49,999		
Tier 3 \$50,000 - \$99,999		
Tier 4 \$100,000 - \$249,999		
Tier 5 \$250,000 and above		
Maximum FDIC Insurance Coverage	\$250,000.00	

#### ONLINE BANKING For Sole Proprietors or Sole Owner Businesses

Single-User, Account Access, Account Transfers	No Charge	
Direct Connect with Quicken® or QuickBooks®	\$15.00	Per Month
Web Connect with Quicken® or QuickBooks®	No Charge	
Online Bill Pay (including Mobile Bill Pay and Tablet Bill Pay)	No Charge	

Online Bill Pay Options:

Pay Today Electronic Payment (Expedited Payment)	\$9.95	Per Payment
Overnight Check Payment (Expedited Payment)	\$14.95	Per Payment
Popmoney® (Personal Payment Service)	\$0.50	Per Transaction
Transfer Money (Account to Account Transfer Service)		
Inbound transfers	No Charge	
Outbound transfers	\$2.00	Per Transaction
Mobile and Tablet Banking Options <sup>3</sup>		
Mobile Deposit (Includes 2 Mobile Deposits per monthly statement cycle, \$0.50 each thereafter)	\$0.50	Per Transaction

#### CASHLINK SMALL BUSINESS ONLINE BANKING

Tier I: Includes up to 3 Accounts with Single-User Access

    Inquiry and Transfer

No Charge

    Stop Payment

Refer to Standard Account Fees Section

Tier II: Includes up to 5 Accounts with Multi-User Access

    Inquiry and Transfer

\$4.00 Per Month

    Stop Payment

Refer to Standard Account Fees Section

#### CashLink Options:

    Bill Payment (includes up to 15 payments processed)

\$5.00 Per Month

        Additional Bill Payments (over 15)

\$0.50 Each

    Quicken® or QuickBooks® or CSV downloads

\$4.00 Per Month

*(Web Connect supported versions of Quicken® and QuickBooks® include the current year in addition to the two prior releases)*

    Domestic Wire Transfer Functionality

\$10.00 Per Month

    Go ID Hardware Security Tokens for Wire Release

\$20.00 Plus Shipping for each additional token over 2

    Additional Accounts over Tier Limit

\$1.00 Each Acct/Per Month

    Fee per Domestic Outgoing Wire

50% discount off standard price

#### STANDARD ACCOUNT FEES

Account Reconciliation / Research

\$30.00 Per Hour

ATM Withdrawal/Inquiry/Transfer (Foreign ATM Transaction)

\$2.50 Per Transaction

ATM/Debit Card International Service Fee

3% Of the U.S. Dollar amount of transaction

Cashiers Check

\$11.00 Per Check

Check Image Fee

\$2.00 Per Month

Checkbook / Deposit Ticket Orders

At Catalog Prices

Depository Transfer Checks (electronic)

\$3.00 Each

Deposited or Cashed Item Returned Fee

\$13.00 Each

Excess Activity Fee<sup>4</sup>

\$12.00 Per Occurrence

Extended Overdraft Fee<sup>5</sup> (per business day after 3<sup>rd</sup> consecutive business day of overdraft)

\$6.00 Per Day

Legal Process Fee (Child Support, Garnishments, Levy, Liens, and Writs)

\$150.00 Each

Line of Credit Documentation Fee

\$225.00

Night Deposit Bag

\$30.00 Per Bag

NSF Fee<sup>6</sup>(non-sufficient funds) (per returned item)

\$39.00 Per Item

Overdraft Fee<sup>6</sup> (per item paid)

\$39.00 Per Item

Overdraft Protection

    Sweep Transfer from Deposit Account fee

\$12.00 Per Day

    Sweep Transfer from Line of Credit (LOC) fee

\$12.00 Per Day

Remote DepositLink – Internet Solution

    Maintenance Fee

\$85.00 Per Month

Per Check/ACH Fee (in addition to normal per item fees)	\$0.10	Per Item
Additional Locations	\$65.00	Each Per Month
Scanner Purchase/Lease	Call for Details	
Safe Deposit Box Drilling Fee \$20	\$200.00	
Safe Deposit Box Lost Key Fee	\$20.00	
Safe Deposit Box Late Fee	\$10.00	
Safe Deposit Box Annual Rental Fee <sup>7</sup>	Varies by box size	
Special Account Instructions	\$13.00	Per Month
Statements – Additional	\$5.00	Each
Out of cycle statement (includes Reset and Snapshot statements)	\$5.00	Per Order
Stop Payment	\$33.00	Per Order
VISA Business Card	No Charge	
VISA Business Bonus Rewards PLUS	\$50.00	Per Year
VISA Business Debit Card (up to 2 cards per account)	No Charge	
Zipper Bags	\$3.00	Each
<b>COIN AND CURRENCY PROCESSING</b>		
Coin/Currency Deposited & Verified	\$20.00	Per Hour
Wrapped Coin & Currency Provided	\$0.10	Per Roll/Pack
<b>WIRE TRANSFER SERVICES</b>		
Domestic/International Incoming (USD)	\$15.00	Per Wire
Domestic Outgoing (USD)	\$30.00	Per Wire
Domestic Outgoing via CashLink	\$15.00	Per Wire

ALL FEES ARE SUBJECT TO CHANGE AT ANY TIME.

<sup>1</sup>Items include checks paid, deposit items, deposit tickets, and ACH debits and credits. <sup>2</sup>This fee is charged monthly and is based on the average ledger balance in your account during the month. The fee is variable, and is subject to change by the bank at any time without notice. <sup>3</sup>Fulton Bank does not charge a fee for you to use this service. Your provider may charge access fees or data usage fees to obtain web access. Message and data rates may apply. Check with your service carrier for more details on specific fees. <sup>4</sup>Note: Federal regulations limit transfers and withdrawals for money market and savings accounts to another account or to third parties by preauthorized, automatic, or telephone transfer, or by check, draft, debit card, or similar order made by the depositor and payable to third parties to six (6) per calendar month or statement cycle (or similar period) of at least four weeks. <sup>5</sup>Fee assessed on overdrawn balances including overdrafts created by the assessment of a service fee. <sup>6</sup>Fee applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means as applicable. In addition to this charge, the bank reserves the right to assess interest on uncollected balances based on Bank's Prime Interest Rate, plus two percent (2%). <sup>7</sup>Contents are not insured by the Bank nor the FDIC. Rev. 11.02.2015

Member FDIC



FULTON INTERNATIONAL GROUP

SERVING THE FULTON FINANCIAL FAMILY

FULTON FINANCIAL CORPORATION
INTERNATIONAL SERVICES FEE SCHEDULE

Effective July 3, 2017

WIRE TRANSFERS

Table listing wire transfer fees: Outgoing Consumer Wires (\$ 70.00), Outgoing Business Wires (USD & FX) (\$ 50.00), Online International Wires (BOSS) (\$ 35.00), Investigation Fees (plus foreign bank fees) (\$ 35.00), Tracer Request, Wire Amendment, Funds Recall.

INCOMING PAYMENT ORDER

International

Table listing International Foreign Currency Wire fee (\$ 20.00).

FOREIGN CHECKS\*

Table listing foreign check fees: Over the counter (\$ 5.00 for first check), Each additional check in same deposit for same currency per check (.50), Return checks from Foreign Bank (plus foreign bank fee) (\$ 35.00), Incorrectly deposited foreign checks (\$ 10.00), All USD checks drawn on foreign banks (\$ 5.00), Check Collections\*\*\*, Outgoing - Customer (Minimum check for collection is \$100.00) (\$ 40.00 + Postage\*\*\*\*), Tracer Fee (1st tracer no charge); each add'l (\$ 45.00), Incoming Collection (\$ 25.00), Miscellaneous (See below\*\*\*\*\*).

\*Checks are subject to any additional fees incurred by Fulton International Group; traveler's checks are treated the same as checks.

\*\*Additional restrictions may apply for holding a check for 5 business days other than the dollar value; each check is at the discretion of the International Group.

\*\*\*Checks drawn in US Dollars on a foreign bank must be sent for collection. Funds will be credited to

customer only if funds received from the foreign bank, less all bank fees.

\*\*\*Check collection fee must be paid regardless if funds are received from foreign bank.

\*\*\*\*In addition to the above, checks may be subject to addition charges and any additional fees incurred by Fulton International Group.

**DRAFTS**

Foreign Currency Drafts.....	\$ 75.00
Stop Payment (plus foreign bank fee) .....	\$ 50.00

**FOREIGN CURRENCY EXCHANGE – (Paper Bills)**

Customer* .....	No Charge
Less than Minimum order (min. order is \$50 USD value) .....	\$ 5.00
Non-Customer** .....	\$ 15.00
Change/Cancel Order Fee (if processed) .....	\$ 15.00
Miscellaneous .....	See below***

\*Any amount over 1000 USD will not be available for immediate credit

\*\*Any amount over 500 USD will not be available for immediate credit

\*\*\*In addition to the above, Foreign Currency Exchange – Paper Bills are subject to any additional expenses (or fees) incurred by Fulton International Group

**S.W.I.F.T.**

S.W.I.F.T. Messages (Each).....	\$ 20.00
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**INTERNATIONAL FAXES**

Fax (per fax) \$	10.00
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**POSTAGE**

2 <sup>nd</sup> Day Express Mail – US.....	\$ 10.00
Express Mail Overnight – US.....	\$ 15.00
Express Mail – International.....	\$ Actual Cost

**STANDBY LETTERS OF CREDIT**

Issuance Fee .....	\$ 150.00
Amendment Fee .....	\$ 100.00
Commission	
Annually....1.0% - 3.0% (minimum) per annum – Annual minimum of....	\$ 350.00
Quarterly.1.0% - 3.0% (minimum) per annum – Quarterly minimum of.	\$ 100.00
Draw fee .....	\$ 200.00
Discrepancy Fee (per set of documents) .....	\$ 100.00
S.W.I.F.T. fee .....	\$ 75.00
Assignment of Proceeds / Transfer Fee.....	1/4% flat or min \$ 250.00
Automatic Renewable Fee .....	\$ 75.00
Special Handling Fee (Discretionary) .....	\$ 150.00
Advising Fee .....	\$ 100.00

Per Invoice Fee (Non DDA Transactions) .....	\$ 25.00
Non-Renewal Notice sent to Beneficiary .....	\$ 100.00
ACH of Non-FFC Deposit Accounts .....	\$ 5.00
Confirmation Fee.....	By Arrangement – Min. \$ 350.00

Interest on loans created by drawings to be negotiated prior to issuance of Letter of Credit

\*All Fees due up front for all Standby Letters of Credit

\*All Letters of Credit are charged for a full quarter, even if they are only outstanding/valid for a portion thereof.

\*All Letters of Credit fees will be charged to your account.

### IMPORT LETTERS OF CREDIT

Issuance Fee .....	\$ 100.00
Amendment Fee .....	\$ 85.00
Payment Fee.....	As Arranged with a min. of 1/4% flat or min....\$ 125.00
Discrepancy Fee (per set of documents) .....	\$ 100.00
Cancellation / Unutilized Credit Fee .....	\$ 150.00
Steamship Guarantee / Air Release.....	1/4% flat or min. \$ 200.00
Transfer Fee.....	As Arranged with a min. of 1/4% flat or min. \$ 250.00
Special Handling Fee (Discretionary) .....	\$ 150.00
S.W.I.F.T .....	\$ 75.00
Acceptance Fee.....	1 1/2% per annum or Min \$ 150.00
Discount Fee .....	As Arranged or Min..... \$ 150.00

\*All applicable fees will be charged upon issuance of Import L/C.

### EXPORT LETTERS OF CREDIT

Advising Fee .....	\$ 100.00
Confirmation Fee.....	As Arranged or Min ..... \$ 150.00
Amendment Fee .....	\$ 85.00
Payment Fee.....	1/4 of 1% or Min. \$ 150.00
Assignment of Proceeds .....	\$ 200.00
Transfer Fee.....	As Arranged with a min. of 1/4% flat or Min. \$ 250.00
Acceptance / Confirmation Deferred Payment Rate.....	1.5% per Annum with a min. \$ 150.00
Discount Fee.....	As Arranged or Min..... \$ 150.00
Discrepancy / Documents on Approval .....	\$ 100.00
Special Handling Fee (Discretionary) .....	\$ 150.00
Pre-Examination .....	\$ 100.00

\*All applicable fees will be charged when advised/confirmed. In addition to the above, all Letters of Credit are subject to any correspondent bank charges or other out of pocket expenses.

### IMPORT / EXPORT COLLECTIONS

Regular (Fulton prepares and sends) .....	\$ 150.00
Amendment Fee .....	\$ 50.00

Tracer Fee (1st tracer free; each additional) .....	\$ 15.00
Export Collection Payment Wire .....	\$ 25.00
Import Collection Payment Wire .....	\$ 45.00
Steamship Guarantee / Air Release.....	1/4% Flat with Min. \$ 200.00

**LETTERS OF CREDIT - POSTAGE**

Courier Fee – Domestic .....	\$ 20.00
Courier Fee – International .....	\$50 Min. or rounded up to the next \$ 5.00

**LETTERS OF CREDIT WIRE FEES – OUTGOING**

Domestic .....	\$ 30.00
International .....	\$ 50.00