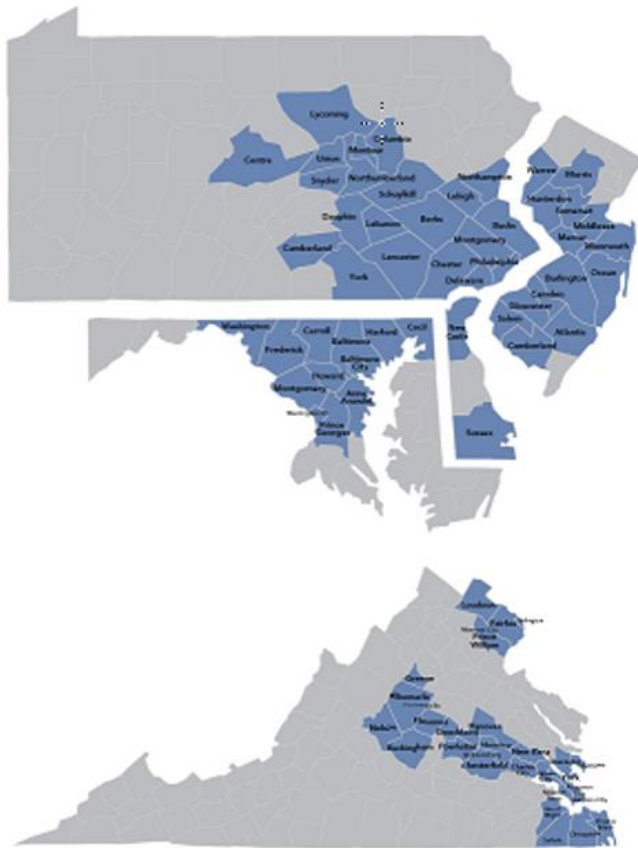




# Commercial Banking

**Fulton Bank**

# About Us



- **Parent Company – Fulton Financial Corporation**
  - **\$20 billion** regional financial services holding company
  - Operating **270 banking offices** across five states
  - Employing nearly 4,000 people, over **200** of which are solely dedicated to Fulton Financial Advisors
  - Traded on NASDAQ under ticker symbol **FULT**

**Our clients receive the personal attention of a local firm with global reach.**

# Relationship Management

Our Relationship Managers work with you to make business easier while providing the best possible financial solutions for your company



At Fulton, you'll find the **DEPTH OF PRODUCTS** typically only available at larger financial institutions, yet receive the **PERSONAL ATTENTION** associated with a community bank.

At Fulton we offer a unique, customized approach to commercial banking. We recognize that no two businesses are alike, so we offer a wide variety of products and services to keep your business running smoothly.

Investing & Retirement / Wealth Management:

Fulton Financial Advisors operate through Fulton Bank, N.A. and other subsidiaries of Fulton Financial Corporation and are headquartered at One Penn Square, Lancaster, PA 17602.

Securities and Insurance Products:

Not FDIC-Insured • Not Insured by any Federal Government Agency • No Financial Institution Guarantee • May lose value  
Not a deposit • Subject to risk.

# Safe & Sound Banking

Fulton Financial Corporation (FFC) and our subsidiary banks have a long history of consistent quality.



## ROOTED DEEPLY

Our company was founded in 1882, and over the decades, as we have evolved to meet the changing financial needs of our customers, we have remained true to the original spirit of community banking upon which our company was founded.



## CONSERVATIVELY MANAGED

Our company is conservatively managed and has withstood the peaks and valleys of the nation's economy for more than a century. We have served—and will continue to serve—our customers and communities in good times and in challenging times.



## CUSTOMER FOCUSED

The foundation of our relationship banking strategy is superior customer service. We have over 3,500 caring team members who embrace our promise to care about every customer, listen intently to their goals, understand their unique financial needs and deliver appropriate and sound financial advice and solutions.



## GROWING ORGANICALLY

We are regularly and thoroughly examined by state and/or federal regulators who focus on institutional performance, soundness, risk management, and capital adequacy. The six community banks under the FFC umbrella meet the regulators' definition of being "well-capitalized" and will remain so under the proposed Basel III capital guidelines. We continue to generate capital through profitable organic growth.



## OPEN & TRANSPARENT

We are also evaluated by three government-approved credit ratings agencies\*: Moody's Investors Service, Fitch Ratings Service, Ltd., and DBRS Limited. You can find the most current credit ratings for our company in the Investor Relations section of our corporate website at [www.fult.com](http://www.fult.com).

\*A number of other companies provide credit ratings on publicly-held companies. As an investor or depositor, when evaluating a bank's safety and soundness, it is important that the ratings you review are issued by a Nationally Recognized Statistical Rating Organization such as those listed on our website. These organizations seek and receive access to non-public information about our company, and their staff has candid conversations with our senior management team prior to issuing a rating on our company. Any other type of ratings agency relies solely on publicly-filed information, which is not as complete, to formulate their ratings.

# Fulton Forward<sup>®</sup>

Like you, we believe in paying it forward, and as a financial institution, we know that change adds up.

In order to make communities better for our neighbors, our friends, our customers, and ourselves, **WE NEED TO BE PART OF THE CHANGE.**



The Fulton Forward™ initiative is a company-wide opportunity for us to shape the future of the places we live and work through efforts and partnerships that align with our company's values and expertise.

We're contributing time and dollars toward **building vibrant communities** through programs, products, and services designed to better our communities—one change at a time.

## FOUR FOCUS AREAS

### Housing Assistance

We're committed to ensuring that products, services, and programs are in place to offer homebuyer assistance, affordable housing, and support for other community efforts so that everyone has a place to call home.

### Economic Development

When local businesses thrive, so do local people. We believe that investing in community and economic development is sound business sense. And as a successful member of our business community, we like the sound of that.

### Financial Literacy

As a financial institution, we believe it's our responsibility to help people knowledgeably and confidently manage their money. Through the Fulton Forward™ program, we pledge to increase financial literacy and to help community members understand our business.

### Community Impact

We participate in our community because we're part of our community, too. Whether it's through local sponsorships or volunteering, we strive to stay strong and grow stronger, together.



# Commercial Banking

We offer a full array of credit and non-credit products and services, delivered regionally through experienced Commercial Relationship Managers.

Let's customize a solution for you. As we develop an understanding of your business, we'll help you identify your strengths, needs, challenges... and most of all, **OPPORTUNITIES.**



## FOCUSED ON YOU

We know that no two businesses are alike, so we offer a customized approach to your banking needs. We assign each of our business customers **a dedicated Commercial Relationship Manager (RM)**, which means:

- One name, one number, one responsive point of contact
- A singular focus on your business
- Quick access whenever you need it
- Someone to suggest the best solutions to fit your goals

## THE FULTON DIFFERENCE

### Proactive Account Management

We'll help you understand your financial options and determine what will add the most value to your business.

### Local Decision Making

Because decisions are made locally, we can guarantee you'll have access to key decision-makers who are willing to listen and work with you to meet your financial needs.

### Consistent Lending Philosophy

We know that for your business to thrive, you need a financial partner that offers consistent service. As we have throughout our history, we'll continue to offer products and services that fit your financial goals, regardless of economic conditions.

### Relationship Management Approach

Your RM will provide a customized, coordinated delivery system to make business easier and to meet all of your financial needs. Your RM will service your credit requests directly and will work with Branch Managers and Partners to meet non-credit needs.

### Customized Solutions

Our team includes industry experts who can help you with Agricultural Banking, Dealer Services, Senior Living, and many other specialized needs.

# Commercial Banking

## YOUR COMMERCIAL BANKING TEAM

- Agricultural Services
- Commercial Community Development Lending (CCDL)
- Commercial Real Estate
- Dealer Services
- Healthcare Banking/Senior Living Communities
- Equipment Leasing



## OTHER FULTON TEAMS

- Consumer Banking
- Fulton Mortgage Company (FMC)
- Small Business
- Small Business Administration (SBA)
- Fulton Financial Advisors (FFA)
- Brokerage Services\*
- Cash Reserve Investment Management (CRIM)
- Non-Profit Services
- Fulton Private Banking\*
- Retirement Services
- Treasury Management Services
- Cash Management
- International Banking
- Merchant Card Services

Fulton Financial Advisors operate through Fulton Bank, N.A. and other subsidiaries of Fulton Financial Corporation and are headquartered at One Penn Square, Lancaster, PA 17602. 1.888.938.5832

\* Fulton Financial Advisors operate through Fulton Bank, N.A. and other subsidiaries of Fulton Financial Corporation, including Fulton Insurance Services Group, Inc. The Advisors at Fulton Financial Advisors offer a broad array of financial products and trust and retirement services some of which are provided through ValMark Securities, Inc., and/or Raymond James Financial Services, Inc., independent and unaffiliated registered broker/dealers, Members FINRA/SIPC; and/or Executive Insurance Agency, Inc., and/or Specific Solutions, Inc., unaffiliated licensed insurance agencies; Investment advisory services offered through Raymond James Financial Services Advisors, Inc. and/or ValMark Advisers, Inc., unaffiliated investment advisory firms registered with the SEC. Raymond James Financial Services, Inc. is not affiliated with Specific Solutions, Inc., Executive Insurance Agency, Inc., ValMark Securities, Inc., ValMark Advisers, Inc., Fulton Financial Advisors, Fulton Bank, N.A., Fulton Financial Corporation or any of its subsidiaries. Neither ValMark Securities, Inc., ValMark Advisers, Inc. nor Executive Insurance Agency, Inc. is affiliated with, Specific Solutions, Inc., Fulton Financial Advisors, Fulton Bank, N.A., Fulton Financial Corporation or any of its subsidiaries.

### Securities and Insurance Products:

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Not a deposit • Subject to risk.

# Why Choose Us?

By partnering with us, you get the best of both worlds—the **SOPHISTICATION** of a larger financial institution delivered by a team of **FRIENDLY COMMUNITY BANKERS**.



**We have been serving customers like you since 1882.**

**We offer a range of solutions typically found only at larger financial institutions.**

- Employee loan and deposit benefits through Team Advantage Banking (TAB)
- Lending capacity to handle your current relationship and the ability to grow with the company in the future

**We provide the stability and values of a local, community bank.**

- Access to local decision makers to ensure prompt responses
- Financial services delivered by in-house experts rather than third-party vendors
- A banking partner who will proactively offer advice to minimize costs and streamline banking functions
- A bank that will support the future growth of the organization



# Important Disclosures



Fulton Financial Corporation affiliate banks include Fulton Bank, N.A., and are Members FDIC.

Loans, leases and credit cards are subject to credit approval. Deposit and credit products are offered by Fulton Financial Corporation affiliate banks.

Checking accounts: Terms and conditions are subject to change. These accounts are subject to other account-related fees, including nonsufficient funds or standard overdraft fees.

Bill Pay service: You must first register for Bill Pay through our eligible channels.

Mobile banking service: Message and data rates may apply.

Mobile Deposit service: You must first enroll in our Online Banking and download the Mobile and Tablet Banking apps. This feature is not available with Text/SMS Banking. Deposits are subject to verification and are not available for immediate withdrawal. Daily and monthly deposit limits may apply.

Safe Deposit Boxes: Safe Deposit Box contents are not insured by the Bank nor the FDIC.

Relationship Rewards Visa debit card program: Signature transactions are required to earn debit points. Rewards values are subject to change. Points earned on net purchases (purchases minus credits and returns). Debit points expire three years from the time they were first earned. See Program Terms and Conditions at [www.MyRelationshipRewards.com](http://www.MyRelationshipRewards.com) for more information.

iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google LLC. Kindle Fire is a trademark of Amazon.com, Inc. or its affiliates.

Fulton Bank, N.A., Fulton Financial Corporation or any of its subsidiaries, Fulton Financial Advisors are not affiliated with any companies, agencies or organizations mentioned.

# Important Disclosures



## **CREDIT CARDS**

Business credit cards: The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

The Elan Rewards Program is subject to change. Points earned on net purchases (purchases minus credits and returns.) Points expire five years from the end of the quarter in which they are earned.

Consumer credit cards: The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc. and American Express. American Express is a federally registered service mark of American Express.

## **MORTGAGES**

Medical Professional Mortgage Program: Medical Doctorate degree required. Restrictions may apply.

Reverse mortgages: Homeowners age 62 or older are eligible for a reverse mortgage. Subject to FHA approval.

Adjustable-rate mortgages: Adjustable rates are variable and subject to change.

## **OUR PROPOSAL**

Fulton Bank, N.A., an affiliate of Fulton Financial Corporation, fully expects all individual parties who have access to this proposal to respect the confidentiality of all information provided within. As part of this written proposal, both Fulton Financial Corporation and respective parties may be exposed to proprietary information. Because of this exposure, we mutually agree to keep confidential all information contained within this written proposal, including text, graphs, and financial data. Information contained in this proposal should not be copied or published without expressed written permission from Fulton Financial Corporation.