

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

Why?	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.
What?	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"> ■ Social Security number and income ■ credit history and investment experience ■ account balances and transaction history When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	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?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Visit us online: fultonbank.com/optout ■ Call Customer Service at 1.800.432.9887 ■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 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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Questions?	We're here to help. Call Customer Service, toll-free at 1.800.432.9887 or go to fultonbank.com/optout
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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		Mail to: Fulton Financial Corporation ATTN: Deposit Support/CIF 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?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or make deposits or withdrawals from your account ■ apply for a loan or show your driver's license ■ provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <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>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include the subsidiaries listed below.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Fulton Financial Corporation does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include credit card companies, securities brokers/dealers, insurance agencies, and financial services companies.</i>
Other Important Information	
<p>SPECIAL NOTICE FOR CALIFORNIA AND VERMONT RESIDENTS: 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 operates as the following: Fulton Financial Advisors, Fulton Leasing Company, Fulton Private Bank, and Fulton Mortgage Company) and non-bank subsidiaries, such as Fulton Insurance Services Group, Inc.

Fulton Financial Corporation's Privacy Notice for California Residents

Updated: March 11, 2021

This **Privacy Notice for California Residents** supplements the information contained in Fulton Financial Corporation's Privacy Notice, <https://www.fultonbank.com/PrivacyNotice>, and applies solely to residents of the State of California ("consumers" or "you"). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (CCPA). Any terms defined in the CCPA have the same meaning when used in this Notice.

Information We Collect

We collect information that identifies, relates to, describes, references, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer, household, or device ("**personal information**"). Personal information does not include:

- Publicly available information from government records.
- Deidentified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
 - Health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data; and
 - Personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

In particular, we may collect and may have collected the following categories of personal information from our consumers within the last twelve (12) months:

Category	Examples*
Identifiers	Name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.
Personal information <i>As listed in the California Customer Records statute (Cal. Civ. Code § 1798.80(e))</i>	Contact and financial information such as a name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, bank account number, credit card number, debit card number, or any

	<p>other financial information.</p> <p>Education, employment, or employment history.</p> <p>Medical information or health insurance information.</p> <p><i>Some personal information included in this category may overlap with other categories.</i></p>
Protected classification characteristics under California or federal law	Age, race, color, ancestry, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, genetic information (including familial genetic information).
Commercial information	Records of personal property; products or services purchased, obtained, or considered; or other purchasing or consuming histories or tendencies.
Internet or other similar network activity	Browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.
Geolocation data	Physical location or movements.
Sensory data	Audio, electronic, visual, or similar information.
Professional or Employment-related information	Current or past job history or performance evaluations.
Inferences drawn from other personal information	Certain inferences concerning an individual's preferences and characteristics

*We may not collect all items listed as examples in a particular category.

We obtain the categories of personal information listed above from the following categories of sources:

- Directly from you. For example, from documents you provide or through products and services you purchase.
- Indirectly from you. For example, from observing your usage of and actions and submissions on our Website.
- From third parties that interact with us in connection with the services we perform. For example, from credit bureaus or other companies.

Use of Personal Information

We may use or disclose the personal information we collect for one or more of the following purposes:

- To fulfill the request for which you provided us information. For example, if you share your name and contact information to request a price quote or ask a question about our products or services, we will use that personal information to respond to your inquiry. If you provide your personal information to purchase a financial product or service, we will use that information to process your payment and facilitate delivery of our product or service to you. We may also save your information to facilitate new requests or process refunds.
- To provide, support, personalize, and develop our Website, products, and services.
- To create, maintain, customize, and secure your account with us.
- To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To personalize your Website experience and to deliver content and product and service offerings relevant to your interests, including targeted offers and ads through our Website, third party sites, and emails or text messages. Emails and text messages are sent only with your consent, where such consent is required by law.
- To help maintain the safety, security, and integrity of our Website, products and services, databases and other technology assets, and business.
- For testing, research, analysis, and product development, including to develop and improve our Website, products, and services.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by us about our Website users/consumers is among the assets transferred.
- To audit a current interaction with you and concurrent transactions, including, but not limited to, counting ad impressions to unique visitors, verifying positioning and quality of ad impressions, and auditing compliance.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

Sharing Personal Information

We may disclose your personal information to a third party for a business purpose. When we disclose personal information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except performing the contract.

We may share your personal information with the following categories of third parties:

- Our affiliates.
- Service providers.
- Government or regulatory authorities.

Disclosures of Personal Information for a Business Purpose

In the preceding twelve (12) months, we may have disclosed the following categories of personal information (as described above) for a business purpose:

- Identifiers.
- California Customer Records personal information categories.
- Protected classification characteristics under California or federal law.
- Commercial information.
- Internet or other similar network activity.
- Geolocation data.
- Sensory data.
- Professional or Employment-related information.
- Inferences drawn from other personal information.

We disclosed your personal information for a business purpose to the following categories of third parties:

- Service providers.

Sales of Personal Information

In the preceding twelve (12) months, we have **not** sold any personal information.

Your Rights and Choices

The CCPA provides consumers (California residents) with specific rights regarding their personal information. This section describes your CCPA rights and explains how to exercise those rights.

Access to Specific Information and Copy of Personal Information

You have the right to request that we disclose certain information to you about our collection and use of your personal information over the past 12 months and to request a copy of the specific pieces of personal information that we have collected about you in the prior 12 months

(collectively, referred to as your ‘access’ right). Once we receive and confirm your verifiable consumer request, we will disclose to you:

- The categories of personal information we collected about you.
- The categories of sources for the personal information we collected about you.
- Our business or commercial purpose for collecting or selling that personal information.
- The categories of third parties with whom we share that personal information.
- The categories of personal information we disclosed or shared with a third party for a business purpose.
- The specific pieces of personal information we collected about you (also called a data portability request).
- The categories of third parties to whom the residents’ personal information has been sold and the specific categories of personal information sold to each category of third party (if applicable).

Deletion Request Rights

You have the right to request that we delete any of your personal information that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your verifiable consumer request, we will delete (and direct our service providers to delete) your personal information from our records, unless an exception applies.

We may deny your deletion request if an exception applies, such as regulatory or legal obligations or as required for servicing the account.

Do-Not-Sell Rights

California residents also have the right to opt-out of the sale of their personal information by us. As noted above, we do not sell personal information about California residents.

Exercising Access, Data Portability, and Deletion Rights

To exercise the access, data portability, and deletion rights described above, please submit a verifiable consumer request to us by either:

- Calling us at 717.291.2799 or 1.800.432.9887
- Emailing us at privacy@fult.com
- Visiting <https://www.fultonbank.com/Contact-Us>

Only you, or someone legally authorized to act on your behalf (an “authorized agent”), may make a verifiable consumer request related to your personal information. You may also make a verifiable consumer request on behalf of your minor child.

Request Verification

You may only make a verifiable consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or an authorized representative.

- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Making a verifiable consumer request does not require you to create an account with us.

We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

Response Timing and Format

We endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time, we will inform you of the reason and extension period in writing.

We will deliver our written response by mail or electronically, at your option.

Any disclosures we provide will only cover the 12-month period preceding the verifiable consumer request's receipt. The response we provide will also explain the reasons we cannot comply with a request, if applicable.

Non-Discrimination

We will not discriminate against you for exercising any of your CCPA rights.

Changes to Our Privacy Notice

We reserve the right to amend this privacy notice at our discretion and at any time. When we make changes to this privacy notice, we will post the updated notice on the Website and update the notice's effective date. **Your continued use of our Website following the posting of changes constitutes your acceptance of such changes.**

Contact Information

If you have any questions or comments about this notice, our Privacy Policy, the ways in which we collect and use your personal information, your choices and rights regarding such use, or wish to exercise your rights under California law, please do not hesitate to contact us at:

Phone: 717.291.2799 or 1.800.432.9887

Website: <https://www.fultonbank.com/Contact-Us>

Email: privacy@fult.com