

Fulton Bank

Government Banking Service Fee Disclosure

Effective February 1, 2023

ACCOUNT ACTIVITY FEES

Government Banking Analyzed Checking

Account Maintenance Fee (monthly)	\$28.00	Per Account
Transaction Fees		
Deposit Tickets	\$1.10	Per Deposit
Checks Paid	\$0.25	Per Item
Checks Deposited	\$0.21	Per Item
ACH Debits/Credit	\$0.22	Per Item
Deposit Balance Fee ¹	\$0.146	Per \$1,000
Earnings Credit may offset fees		

Government Banking Interest Checking

Account Maintenance Fee (monthly)	\$28.00	Per Account
Transaction Fees		
Deposit Tickets	\$1.10	Per Deposit
Checks Paid	\$0.25	Per Item
Checks Deposited	\$0.21	Per Item
ACH Debits/Credit	\$0.22	Per Item
Deposit Balance Fee ¹	\$0.146	Per \$1,000
Interest Paid on all balances		

Government Banking Hybrid Checking

Account Maintenance Fee (monthly)	\$28.00	Per Account
Transaction Fees		
Deposit Tickets	\$1.10	Per Deposit
Checks Paid	\$0.25	Per Item
Checks Deposited	\$0.21	Per Item
ACH Debits/Credit	\$0.22	Per Item
Deposit Balance Fee ¹	\$0.146	Per \$1,000
Earnings Credit may offset fees, Interest paid on excess balances		

Government Banking Checking I

Monthly Average Collected Balance Required	\$1,000.00	
Account Maintenance Fee (if balance falls below required minimum balance)	\$10.00	Per Month
Excessive Items ² (applies for each item that is in excess of 100 during that month)	\$0.75	Per Item
Branch Deposited Loose Coin & Currency (applies to deposits in excess of \$5,000 during any calendar month.)	\$0.22	Per \$100

Government Banking Checking II

Monthly Average Collected Balance Required	\$25,000.00	
Account Maintenance Fee (if balance falls below required minimum balance)	\$25.00	Per Month
Excessive Items ² (applies for each item that is in excess of 250 during that month)	\$0.75	Per Item
Branch Deposited Loose Coin & Currency (applies to deposits in excess of \$5,000 during any calendar month.)	\$0.22	Per \$100

Government Banking Money Market Account

Minimum Balance Requirement	\$1,000.00	
Account Maintenance Fee (if account falls below required minimum balance)	\$20.00	Per Month
Transaction Fees		
ACH Debits/Credit	\$0.22	Per Item

Government Interest Money Market Accounts (GIMMA)

Minimum Balance Requirement	\$100,000.00	
Account Maintenance Fee (if account falls below required minimum balance)	\$25.00	Per Month

STANDARD ACCOUNT FEES

Account Analysis Paper Statement	\$10.00	Per Statement
Account Monitoring Fee (if monitoring services requested)	\$350.00	Per Month
Account Reconciliation/Research	\$50.00	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
Cashier's Check	\$11.00	Per Check
Check Image Fee	\$2.00	Per Month
Checkbook / Deposit Ticket Orders	At Catalog Prices	
Deposit Correction	\$1.00	Per Occurrence
Depository Transfer Checks (electronic)	\$5.00	Each
Deposited or Cashed Item Returned Fee	\$15.00	Each
Excess Activity Fee ³	\$12.00	Per Occurrence
Extended Overdraft Fee ⁴ (per business day after 3 rd consecutive business day of overdraft)	\$6.00	Per Day
Invoiced Accounts	\$50.00	Per Month
Legal Process Fee (Child Support, Garnishments, Levy, Liens, and Writs)	\$150.00	Each
Money Order	\$5.00	Each
Money Service Business (only applicable to money service businesses)	\$550.00	Per Month
Night Deposit Bag	\$30.00	Per Bag
NSF Fee ⁵ (non-sufficient funds) (per returned item)	\$39.00	Per Item
Out of cycle Statement (includes Reset and Snapshot statements)	\$5.00	Per Order
Overdraft Fee ⁵ (per item paid)	\$39.00	Per Item
Special Account Instructions	\$25.00	Per Month
Statements – Additional	\$5.00	Each
Statements (Paper Statement)	\$3.00	Each
Stop Payment	\$35.00	Per Order
BRANCH COIN AND CURRENCY PROCESSING		
Branch Deposited Loose Coin & Currency	\$0.22	Per \$100
Branch Furnished Currency – Fed Std Strap	\$0.55	Per strap
Branch Furnished Coin – Rolled	\$0.16	Per roll
Branch Deposited Fed Std Bag	\$15.00	Per bag
WIRE TRANSFER SERVICES		
Domestic/International Incoming (USD)	\$15.00	Per Wire
Domestic Outgoing (USD)	\$30.00	Per Wire
Domestic Outgoing via Online Initiation	\$15.00	Per Wire
International Incoming	\$20.00	Per Wire

ALL FEES ARE SUBJECT TO CHANGE AT ANY TIME. Cash Management Fees are disclosed at the time of enrollment into Cash Management services.

¹ This fee is charged monthly and is based on the average ledger balance in your account during the month. The fee is subject to change by bank at any time without notice. ² Items include checks paid, deposit items, deposit tickets, and ACH debits and credits. ³ Note: Fulton Bank limits 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 twelve (12) per calendar month or statement cycle (or similar period) of at least four weeks. ⁴ Fee assessed on overdrawn balances including overdrafts created by the assessment of a service fee. ⁵ 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 three percent (3%). Rev. 02.01.2023

Member FDIC

**FULTON FINANCIAL CORPORATION
INTERNATIONAL SERVICES FEE SCHEDULE**

Effective November 1, 2021

WIRE TRANSFERS

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

Foreign Currency Wire	\$ 20.00
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FOREIGN CHECKS*

Over the counter	\$ 5.00 for first check
Each additional check in same deposit for same currency per check50
For the following currencies only: Canada, Japan, Switzerland, England, and Euro checks for deposit customer over \$2,500 USD value** will be credited in 5 business days from receipt of check. All other currencies will be sent for collection.	
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****
(Collection Fee: \$40, Postage: actual charge)	
Tracer Fee (1 st 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 nd Day Express Mail – US	\$ 10.00
Express Mail Overnight – US.....	\$ 15.00
Express Mail – International	\$ Actual Cost

STANDBY LETTERS OF CREDIT

Issuance Fee	\$ 200.00
Amendment Fee	\$ 100.00
Commission	
Annually.....1.5% - 3.0% (minimum) per annum – Annual minimum of.	\$ 400.00
Quarterly.1.5% - 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	\$ 100.00
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

POSTAGE

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

WIRE FEES – OUTGOING

Domestic \$ 30.00
International \$ 50.00



INTERNATIONAL SERVICES FEE SCHEDULE

Effective March 1, 2023

WIRE TRANSFERS

Outgoing Consumer Wires	\$70.00
Outgoing Business Wires (USD & FX)	\$50.00
Online International Wires (BOSS)	\$35.00
GlobalLink Onboarding	\$50.00
Investigation Fees (plus foreign bank fees)	\$35.00
Tracer Request	
Wire Amendment	
Funds Recall	

FOREIGN CURRENCY ACCOUNTS

Monthly Account Maintenance.....	\$50.00
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INCOMING PAYMENT ORDER

Foreign Currency Wire	\$20.00
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FOREIGN CHECKS*

Over the counter.....	\$10.00
Return checks from Foreign Bank (plus foreign bank fee)	\$35.00
Incorrectly deposited foreign checks.....	\$10.00
All USD checks drawn on foreign banks.....	\$10.00
Check Collections**	
Outgoing – Customer (Minimum check for collection is \$100.00)...	\$40.00+Postage***
(Collection Fee: \$40, Postage: actual charge)	
Tracer Fee (1 st 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.

**Checks drawn in US Dollars on a foreign bank (other than Canada) 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.

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 1,000 USD will not be available for immediate credit
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 ***In addition to the above, Foreign Currency Exchange – Paper Bills are subject to any additional expenses (or fees) incurred by Fulton International Group

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S.W.I.F.T. Messages (Each)	\$20.00
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Draw fee	\$200.00
Discrepancy Fee (per set of documents)	\$100.00
S.W.I.F.T. fee	\$75.00
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Automatic Renewable Fee	\$100.00
Special Handling Fee (Discretionary)	\$150.00
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Steamship Guarantee / Air Release.....1/4% Flat with Min \$200.00

POSTAGE

Courier Fee – Domestic\$25 Min. or rounded up to the next \$5.00
Courier Fee – International.....\$50 Min. or rounded up to the next \$5.00

WIRE FEES – OUTGOING

Domestic \$30.00
International \$50.00