



Government Banking Service Fee Disclosure
Effective February 1, 2025

ACCOUNT ACTIVITY FEES

Government Banking Analyzed Checking

Account Maintenance Fee (monthly)	\$30.00	Per Account
Transaction Fees		
Deposit Tickets	\$1.12	Per Deposit
Checks Paid	\$0.26	Per Item
Checks Deposited	\$0.24	Per Item
ACH Debits/Credit	\$0.24	Per Item
Deposit Balance Fee ¹	\$0.155	Per \$1,000
Earnings Credit may offset fees		

Government Banking Interest Checking

Account Maintenance Fee (monthly)	\$30.00	Per Account
Transaction Fees		
Deposit Tickets	\$1.12	Per Deposit
Checks Paid	\$0.26	Per Item
Checks Deposited	\$0.24	Per Item
ACH Debits/Credit	\$0.24	Per Item
Deposit Balance Fee ¹	\$0.155	Per \$1,000
Interest Paid on all balances		

Government Banking Hybrid Checking

Account Maintenance Fee (monthly)	\$30.00	Per Account
Transaction Fees		
Deposit Tickets	\$1.12	Per Deposit
Checks Paid	\$0.26	Per Item
Checks Deposited	\$0.24	Per Item
ACH Debits/Credit	\$0.24	Per Item
Deposit Balance Fee ¹	\$0.155	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)	\$15.00	Per Month
Excessive Items ² (applies for each item that is in excess of 100 during that month)	\$1.00	Per Item
Branch Deposited Loose Coin & Currency (applies to deposits in excess of \$5,000 during any calendar month.)	\$0.24	Per \$100

Government Banking Checking II

Monthly Average Collected Balance Required	\$25,000.00	
Account Maintenance Fee (if balance falls below required minimum balance)	\$30.00	Per Month
Excessive Items ² (applies for each item that is in excess of 250 during that month)	\$1.00	Per Item
Branch Deposited Loose Coin & Currency (applies to deposits in excess of \$5,000 during any calendar month.)	\$0.24	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	\$0.24	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

Government Escrow Master

Minimum Balance Requirement	None	
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STANDARD ACCOUNT FEES

Account Analysis Paper Statement	\$15.00	Per Statement
Account Monitoring Fee (if monitoring services requested)	\$375.00	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	\$3.00	Per Occurrence
Depository Transfer Checks (electronic)	\$6.00	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	\$55.00	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)	\$595.00	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	\$10.00	Each
Statements (Paper Statement)	\$10.00	Each
Stop Payment	\$35.00	Per Order
BRANCH COIN AND CURRENCY PROCESSING		
Branch Deposited Loose Coin & Currency	\$0.24	Per \$100
Branch Furnished Currency – Fed Std Strap	\$0.59	Per strap
Branch Furnished Coin – Rolled	\$0.19	Per roll
WIRE TRANSFER SERVICES		
Domestic/International Incoming (USD)	\$15.00	Per Wire
Domestic Outgoing (USD)	\$40.00	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. 02.01.2025

Member FDIC