

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:

- Social Security number and mortgage rates and payments
- Credit history and credit score
- Account balances and overdraft history

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 non-affiliates to market to you	No	We don't share

To limit our sharing

Visit us online at <http://www.fultonbanknj.com/privacyoptout> or mail the form below.

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-(855) -900-FBNJ

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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 me.

Name

Address

City, State, Zip

Last 4 digits of any account number you hold with us

Mail To:

Privacy Coordinator, Fulton Bank of New Jersey, 450 Bridgeton Pike, Mantua, NJ 08051

Who we are

Who is providing this notice?	FNB Bank, N.A.; Fulton Bank, N.A.; Lafayette Ambassador Bank; Swineford National Bank; The Columbia Bank; Fulton Bank of New Jersey; CW and Company of Virginia d/b/a Real Estate Investment Protection Agency; Windsor Title Agency, L.P.; Fulton Financial Advisors; Fulton Mortgage Company
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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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice(s) 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> <p><i>Our affiliates include financial companies such as Fulton Financial Corporation, and Fulton Financial Advisors.</i></p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Fulton Financial Corporation does not share with non-affiliates so they can market to you.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Our joint marketing partner includes a Credit Card Company.</i></p>