

A Message to Our Customers:

Your trust is our most valuable asset. That's why Fulton Financial Corporation and its affiliates have always protected our customers' privacy and will continue to do so in the future.

As technology and the delivery of financial services become more integrated, it's more important than ever that you know your personal information is safe with us.

Every year, we remind you of our responsible use and guidelines for protecting customer information.

Please be assured that Fulton Financial Corporation and its affiliates do not share your personal information with any outside party for marketing purposes unless the company is under contract with us to help serve you better.

Please take a few minutes to review this brochure. It will help you to understand the different categories of personal information that exist, the ways in which information can be shared, what information we are permitted to share by law and what information you may direct us not to share, if you choose to do so.

If you have previously directed us not to disclose additional information to our affiliates, you need not complete and return the form again.

Thank you for trusting us to help create your financial success.

CONSUMER PRIVACY NOTICE

About Us

Fulton Financial Corporation (FFC) is a financial holding company headquartered in Lancaster, Pennsylvania. We are engaged, through our banking and other subsidiaries, in the business of providing financial services to customers located primarily in Pennsylvania, New Jersey, Maryland, Delaware and Virginia. FFC's banking subsidiaries include: Fulton Bank, Lancaster, Pennsylvania; Fulton Financial Advisors, N.A., Lancaster, Pennsylvania; FNB Bank, N.A., Danville, Pennsylvania; Lafayette Ambassador Bank, Easton, Pennsylvania; Swineford National Bank, Middleburg, Pennsylvania; Skylands Community Bank, Hackettstown, New Jersey; The Bank, Woodbury, New Jersey; Hagerstown Trust Company, Hagerstown, Maryland; The Peoples Bank of Elkton, Elkton, Maryland; Delaware National Bank, Georgetown, Delaware; Resource Bank, Virginia Beach, Virginia; The Columbia Bank, Columbia, Maryland. FFC's non-banking subsidiaries include: Fulton Life Insurance Company; Fulton Insurance Services Group, Inc.; Dearden, Maguire, Weaver and Barrett, Inc.; Homebanc, LLP; CW and Company of Virginia, d/b/a Real Estate Investment Protection Agency; Resource Service Corporation; Financial Planners Mortgage, LLP; Virginia Financial Services, LLC; Bankers Insurance, LLC; BI Investments; Alliance One Mortgage, LLP; Mortgage Resources, LLP; Coastal Home Mortgage, LLC.

Terminology Used in This Notice

The terms "we," "our" and "us" refer to any one or more of FFC and its affiliates with which you maintain a customer relationship. The term "our affiliates" refers to any one or more of FFC and its banking and non-banking affiliates (companies related to FFC by common ownership or control). The terms "you" and "your" refer to individuals who have a continuing relationship with us that is primarily for personal, family or household purposes. The term "nonpublic personal information" refers to nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history and overdraft history. The term "nonaffiliated third parties" refers to companies, other than our affiliates, that we do not own or control.

Why We Collect Information About You

We collect and use information about you only where we reasonably believe the information will be necessary or useful in providing you with the products and services you request from us, as well as to help us identify new opportunities to provide products, services and information to help you achieve financial success. The information we collect and use about you helps us to maintain the security of your accounts with us, improve the customer service we provide you, and operate more efficiently.

How We Protect the Information We Collect

We take great care to safeguard the information we collect and use about you. We permit access to the nonpublic personal information we collect about you to only those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

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Categories of Information We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from a consumer reporting agency.

Categories of Affiliates to Whom We Disclose Information

We may disclose nonpublic personal information about you to the following types of our affiliates:

- Financial service providers, such as mortgage bankers, securities broker-dealers and insurance agents.

Categories of Information We Disclose to Affiliates

We may disclose the following kinds of nonpublic personal information about you to our affiliates:

- Information we receive from you on applications or other forms, such as your name, address and social security number, and information we may receive from you in connection with credit, investment and insurance products, such as your assets and income;
- Information about your transactions with us, our affiliates or others, such as the types of accounts you have with us, your account balance, payment history, parties to the transaction and credit card usage; and
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

We disclose this information to our affiliates for a number of reasons, such as to assist us in administering your accounts or to identify products or services our affiliates may offer that may be of interest to you. Our affiliates observe the same practices we do to protect the privacy of information about you.

Your Rights Concerning Certain Information We Disclose to Our Affiliates

We are permitted by law to share information about our experiences and transactions with you (such as your account balance and your payment history with us) with our affiliates. We may also share additional information about you (such as information we receive from you on applications or from credit reporting agencies) with our affiliates. If you prefer that we not disclose this additional information to our affiliates, you may direct us not to disclose this information by filling out and detaching the bottom portion of this Notice and mailing it to the address indicated on the form. *If you have previously directed us not to disclose this additional information to our affiliates, you need not complete and return the form again.*

If you have a joint account, and any joint accountholder directs us not to disclose information, that direction will apply to all joint accountholders.

Categories of Certain Nonaffiliated Third Parties to Whom We Disclose Information and the Categories of Information We Disclose

We may disclose nonpublic personal information about you to certain nonaffiliated third parties that perform services or functions on our behalf, such as financial data processing companies that process and maintain your account records for us, or to financial institutions with whom we have written agreements to jointly offer, endorse or sponsor a financial product or service, such as securities brokerage or insurance services.

We may disclose the following nonpublic personal information about you to those nonaffiliated third parties mentioned above:

- Information we receive from you on applications or other forms, such as your name, address and social security number, and information we may receive from you in connection with credit, investment and insurance products, such as your assets and income;
- Information about your transactions with us, our affiliates or others, such as the types of accounts you have with us, your account balance, payment history, parties to the transaction and credit card usage; and
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

When we disclose nonpublic personal information about you under these circumstances, we require that the nonaffiliated third party agree not to disclose the information, or to use the information for any other purpose.

Other than as described in this section, we do not disclose any nonpublic personal information about you to any nonaffiliated third parties, except as permitted by law. We do not disclose or sell nonpublic personal information about you to nonaffiliated third parties for the purpose of marketing non-financial products or services.

Information Concerning Former and Inactive Customers

If you happen to close your account(s) with us at some point in time, or if you become an inactive customer, we will adhere to the privacy policies and practices as described in this Notice.

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If you have previously directed us not to disclose additional information to our affiliates, you need not complete and return the form again.

I/We hereby direct that you not disclose to your affiliates nonpublic personal information about me/us that is not derived solely from your experience or transactions with me/us. You may share other information about me/us with your affiliates as permitted by law.

Name(s): _____

Street Address: _____

City, State & Zip Code: _____

Social Security Number(s): ____-____-____

Signature(s): _____

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Mail to:

Privacy Coordinator
Resource Bank
P.O. Box 504
East Petersburg, PA 17520