Frequently Asked Questions

DEPOSIT ACCOUNTS

Will My Account Number Change?

A limited number of customers will be impacted. A separate communication will be mailed on **August 14, 2019** if you are affected, otherwise you will continue to use your existing account number and the new ABA Routing number **031301422 beginning September 14, 2019**.

Will my routing number change?

Yes. Fulton Bank's routing number is **031301422**.

Will I need to order new deposit tickets and checks?

No. You may continue to use your Lafayette Ambassador Bank checks and deposit tickets through September 14, 2020. If you order checks through a vendor other than Deluxe® (FFC's current check provider), you will need to provide the new routing number: **031301422** and your ten digit account number upon placing your next check order. Please do not use Fulton Bank checks or deposit tickets prior to **September 14, 2019**. If you wish to purchase new checks through Deluxe after **September 16, 2019**, you can do so by calling **1.877.838.5287** or by visiting www.deluxe.com.

Do I need to worry about outstanding checks that have been issued?

No. Your outstanding checks will be honored up to six months from the issue date, as long as you have sufficient funds in your account. Outstanding checks presented after this date may be rejected in accordance with the terms governing your deposit account(s).

Will my Certificate of Deposit (CD) be affected?

No. Your fixed rate CD will not change. Your maturity date and interest rate will remain the same. If you have a variable rate CD, the maturity date will remain the same, however, interest rates are subject to change per your account disclosure. A renewal or maturity notice will be mailed by Fulton Bank, providing time for you to consider reinvestment or another term.

When will I receive my account statements?

Your statements will continue in your current cycle.

What happens if I currently receive wire transfers into my account?

***Action Item**: If you receive recurring wires you will need to notify the sender that effective **September 14, 2019** your Fulton Bank routing number is **031301422**.

***Action Item*:** If you have authorized reverse wires/drawdowns (payroll, scheduled taxes etc.) from your account you will need to notify the vendor that effective **September 14, 2019,** your Fulton Bank routing number is **031301422**.

What happens to my Direct Deposits and Recurring Payments?

Direct deposits and automated transfers into, or out of, your accounts will continue without interruption. We will contact you directly if redirecting your transactions to Fulton Bank requires additional information.

If you set up a new direct deposit, automatic payment or deposit **after September 14, 2019**, please use your Fulton Bank account number and routing number **031301422**.

After September 14, 2019, you will need to use Fulton Bank's Mobile, Online and Telephone Banking to verify transaction information or you may contact us at 1.800.FULTON.4. (1.800.385.8664).

Will my account fees change?

Most accounts will remain unchanged; however, effective **September 14, 2019**, there are a few exceptions:

- Small Business Checking Account will now be called Business Checking Account:
  - The monthly maintenance fee will decrease from $15 to $0; and
  - The required minimum balance will decrease from $1,000 to $0

- Non-Profit Money Market Account will now be called Business Money Market Account:
  - The $10 monthly maintenance fee will increase to $20;
  - The $1,500 minimum balance required to avoid the monthly maintenance fee will be reduced to $1,000; and
  - ACH Debit/Credit fee of $0.19 each will apply

- Business Money Market Account:
  - ACH Debit/Credit fee of $0.19 each will apply

- Non-Profit Quarterly Statement Savings Account will now be called Business Statement Savings Account:
  - There will no longer be a balance requirement or monthly maintenance fee for this account

- Non-Profit Statement Savings will now be called Business Statement Savings:
  - There will no longer be a balance requirement or monthly maintenance fee for this account

- Business Quarterly Statement Savings Account will now be called Business Statement Savings Account:
  - There will no longer be a balance requirement or monthly maintenance fee for this account

Effective September 13, 2019, regardless of any prior understandings, practices, or agreements regarding fee waivers, all Small Business and Non-Profit products will be subject to the applicable product fees in the Small Business/Non-Profit Service Fee Disclosure found on page 17 of this guide. To inquire about product fee waivers on your account, please contact us at 1.800.752.8400.

Will my Interest Rate structure change?

The interest rate structure will vary dependent upon the product that you have. Please see below for a specific account type that will change effective **September 14, 2019**. Please review your monthly statement and contact your local branch to discuss any concerns you may have.

- Non-Profit Money Market and Business Money Market accounts will pay interest on the entire balance instead of a tiered interest rate index

Will my checking, savings, or money market interest rate change?

Please note that variable rate accounts are subject to change per your account disclosure. For rate information after **September 14, 2019**, visit your local branch, logon to fultonbank.com or call us at **1.800.FULTON.4 (1.800.385.8664).**

Will FDIC insurance still cover my accounts?

Yes. Your accounts will continue to be covered by FDIC insurance to the extent available under applicable law.

I have accounts at Lafayette Ambassador Bank and one or more FFC Affiliate Banks. What will be the effect on my FDIC insurance levels when Lafayette Ambassador Bank becomes Fulton Bank?

For six months after Lafayette Ambassador Bank consolidates into Fulton Bank, your former Lafayette Ambassador Bank deposits will continue to be separately insured. The six-month period will begin on **September 14, 2019** and continue through **March 14, 2020**, at which date your deposits held in the same name will be insured on a combined basis. For additional information regarding the rules and regulations concerning FDIC coverage, please contact us at **1.800.752.8400**. This provision applies to all of your deposits except Certificates of Deposit, which are covered by an exception. Please see additional information about this exception below.

To calculate the insurance coverage of your accounts at each FDIC insured institution, you can visit www.fdic.gov and click on the Electronic Deposit Insurance Estimator (EDIE).

What is the FDIC insurance exception for Certificates of Deposit (CD)?

CDs, including negotiated rate and jumbo CDs, will be separately insured by the FDIC until the first maturity date after **March 14, 2020**. CDs that mature between **September 14, 2019** and **March 14, 2020** and are renewed for the same term and same dollar amount, with or without interest, are also separately insured until the first maturity date after **March 14, 2020**. CDs that mature between **September 14, 2019** and **March 14, 2020**, and are renewed on any other basis or are not renewed, and become demand deposits or savings deposits, will be separately insured until **March 14, 2020**.

What is the FDIC coverage for an IRA (Individual Retirement Account) Money Market or Certificate of Deposit?

Separate coverage is available for IRA accounts (Traditional and Roth) up to $250,000.

CREDIT CARDS

Will I receive a new Credit Card?

No. You may continue to use your existing Lafayette Ambassador Bank credit card. When your current Lafayette Ambassador Bank credit card expires, it will be reissued as a Fulton Bank credit card.

Do I need to make adjustments to automatic payments I have set up with my credit card?

No. Your automatic payments will continue as scheduled.

ATM/VISA® DEBIT CARDS

Will I receive a new Debit Card?

No. You may continue to use your Lafayette Ambassador Bank debit card. Please note the terms of your Visa Business Debit Card Agreement received at the time you opened your account remain in effect; however, the name of the financial institution will be Fulton Bank as of **September 14, 2019**. Your new Fulton Bank debit card will be issued by **December 31, 2019**.

Will I be able to use my Debit Card the weekend of September 14 - 15, 2019?

You will have access to your accounts via your ATM/Debit Card and you can make purchases and access cash via ATMs; however, balance inquiries and transfers between accounts will not be available until after **7:00 a.m., Monday, September 16, 2019.**

Do I need to make adjustments to automatic payments I have set up with my debit card?

No. Your automatic payments will continue as scheduled.

TELEPHONE BANKING

How will I access Telephone Banking?

Continue to use **1.800.752.8400 through Friday, September 13, 2019.** Beginning **Monday, September 16, 2019**, Fulton Bank's Direct Banking Center can be accessed by calling **1.800.FULTON.4 (1.800.385.8664).**

Can I continue to call 1.800.752.8400 to speak with a representative?

Beginning **Monday, September 16, 2019,** please call **1.800.FULTON.4** (**1.800.385.8664**) to reach our Direct Banking Center.

How will I access my accounts through Telephone Banking?

Your existing telephone banking information will transfer to the Fulton Bank telephone banking system. Beginning, **Monday, September 16, 2019** at **7:00 a.m.,** please call **1.800.FULTON.4 (1.800.385.8664)** to access your account information through the Fulton Bank telephone banking system.

ONLINE/MOBILE BANKING

How will I access Online Banking?

Your Online Banking access will automatically transfer to fultonbank.com. Online Banking will have the same look and feel as your current access; however, the change you will notice is our website. Logon to fultonbank.com to view our recently launched site.

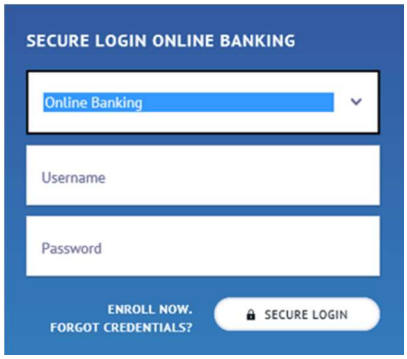
With your first login* to Fulton Bank's Online Banking, you will be asked to perform a 2-step authentication, which includes a one-time passcode sent to your phone number or email address on file with your Online Banking profile. Please review your current settings within Online Banking by accessing the link, My Settings, located in the upper right corner of Online Banking. You may add, modify, and delete your contact information.

Please note: A separate communication will be mailed on **August 14, 2019 to a limited number of customers impacted by a Username (User ID) change.*

Your current logon:



Your logon effective **September 16, 2019**:



You will NOT have access to Online Banking from Friday, September 13, 2019 at 5:00 p.m. through 7:00 a.m. Monday, September 16, 2019. Please schedule any bill payments or account transfers before or after this time period.

The Terms and Conditions for Online and Mobile Banking will remain the same; however, you may be prompted to accept additional Terms and Conditions for products and services offered only by Fulton Bank. Please call **1.800.FULTON.4 (1.800.385.8664)** for customer service inquiries.

Will my account history convert within Online Banking?

Yes. Your account transaction history will convert to Fulton Bank. You will continue to have access to up to 16 months of transaction history within Online Banking.

Will my Bill Pay payees transfer to Fulton Bank's Online Bill Pay?

Yes. Your payees will automatically transfer to your Fulton Bank bill pay service.

Will my pending bill payments convert to Fulton Bank's Online Bill Pay?

Yes. Any pending bill payments will automatically convert. Please note, you will not have access to Online Banking from **Friday, September 13, 2019 at 5:00 p.m. through 7:00 a.m. Monday, September 16, 2019** so please schedule bill payments accordingly.

Will I have access to Popmoney® during the consolidation?

Popmoney will be unavailable beginning **8:00 a.m. Wednesday, September 11, 2019 through Monday, September 16, 2019 at 8:00 a.m.**

Will my recurring transfers or future dated transfers automatically convert?

Yes. This conversion will happen automatically. You do not need to make any changes to your online account transfers. We advise you to review your recurring and scheduled account transfers upon your first login **after September 16, 2019 at 7:00 a.m.**

Will my email and/or text alerts convert to Fulton Bank?

Yes. These alerts will automatically convert for you.

Do I need to make changes to my Mobile Banking App(s) – phone and tablets (Excludes BOSS users)?

***Action Item*: Yes. After Friday, September 13, 2019, you will need to *uninstall/delete* your Lafayette Ambassador Bank Mobile App(s) and *install* the Fulton Bank Mobile App(s). Beginning Monday, September 16, 2019, you will no longer be able to access your account information on the Lafayette Ambassador Bank Mobile App(s).**

***Action Item:* Mobile Operating System Requirements:** Your mobile device(s) must have these minimum operating system versions to use Fulton Bank's Mobile Banking Apps:
Apple® iOS: 11.0 or higher
Android™: 6.0 or higher

***Action Item:* On Monday, September 16, 2019,** your account information will be accessible via Fulton Bank's Mobile App(s). You will need to re-establish Touch ID®, Face ID® (iOS) and Fingerprint ID (Android), if you use that feature to login. You will also be asked to perform a 2-step authentication: obtain a one-time passcode to your phone number via a call or text for your first login.

Action Item: Please review your current profile within Mobile Banking by accessing the Settings option ***prior to September 13, 2019***. You may add, modify, and delete your contact information. Message and data rates may apply.

NOTE: If you don't recall your Username and/or Password, you may utilize our self-service feature from either our Mobile Apps or Online Banking to retrieve your Username or reset your Password.

Will I need to make updates to my Quicken® or QuickBooks® software that interacts with Online Banking?

***Action Item**: Online Banking Direct Connect and Web Connect users: Yes, on **Monday, September 16, 2019,** you will need to deactivate the current financial institution in your software and connect to the financial institution of Fulton Bank. You will still have the choice of Direct Connect or Web Connect.

***Action Item**: QuickBooks Online users: Yes. on **Monday, September 16, 2019,** you will need to deactivate the current financial institution within QuickBooks Online and reactivate to the financial institution of Fulton Bank. IMPORTANT: QuickBooks Online connectivity services may be interrupted up to 3-5 business days after the consolidation is complete. Please consult with QuickBooks Online for questions regarding connectivity.

Note: If you utilize another financial accounting program, such as Intuit® Mint®, your provider may take up to 5 business days to update this bank change in their systems. Please consult with your provider for questions regarding connectivity.

Will Online Banking Money Management™ budgets convert?

Yes. All saved budgets will convert and be available beginning **Monday, September 16, 2019**.

Will I need to re-authenticate external accounts in Online Banking Money Management?

No. All credentials will convert to your Money Management tool.

Who do I contact in the event my Online Banking username or password is lost/stolen or there is an error on my account?

Contact us immediately at **1.800.FULTON.4 (1.800.385.8664)** to speak with our Direct Banking Center or visit your closest branch.

BOSS (Business Online Banking)

How will I access BOSS?

Your BOSS access will automatically transfer to fultonbank.com. BOSS will have the same look and feel as your access today. The change you will notice is our website. Logon on to fultonbank.com to view the updated site.

Your current logon:



Your logon effective **September 16, 2019:**



You will NOT have access to BOSS from Friday, September 13, 2019 at 5:00 p.m. through 7:00 a.m. Monday, September 16, 2019. Please schedule any bill payments or account transfers before or after this time period.

NOTE: The BOSS Bill Payment feature will be unavailable from **Thursday, September 12 at 4:00 p.m. until Monday, September 16 at 7:00 a.m.**

Will I need to make updates to my Quicken® or QuickBooks® software that interacts with BOSS?

***Action Item**: Yes, on **Monday, September 16, 2019,** you will need to deactivate your Lafayette Ambassador Bank accounts and reactivate your Fulton Bank accounts under Fulton Financial Bank BOSS. You will still have the choice of Direct Connect or Web Connect.

***Action Item**: QuickBooks Online users: Yes, on **Monday, September 16, 2019,** you will need to deactivate the current BOSS financial institution within QuickBooks Online and reactivate to the financial institution of Fulton Financial Bank BOSS. IMPORTANT: QuickBooks Online connectivity services may be interrupted up to 3-5 business days after the consolidation is complete. Please consult with QuickBooks Online for questions regarding connectivity.

Do I need to reestablish my User ID and password?

Your login credentials will remain the same and you will not need to reset your password.

Will my account history transfer over to Fulton Bank?

Your current duration of account history will be available beginning **Monday, September 16, 2019**.

Will my ACH templates, domestic/international wire templates transfer to Fulton Bank?

Yes. We will automatically transfer your payment templates and they will be available beginning **Monday, September 16, 2019**.

Will my bill pay payees transfer to Fulton Bank?

Yes. Your bill payment payee information will be available in your bill payment profile beginning **Monday, September 16, 2019**.

Will my pending bill payments convert to Fulton Bank?

Yes. Your pending bill payments will remain in effect after **Monday, September 16, 2019**.

Will my recurring and/or future dated transfers automatically convert?

Yes. Your recurring and/or future dated transfers will remain in effect after **Monday, September 16, 2019.**

Who do I contact if I have questions about BOSS?

Please contact us at **1.888.654.3858** for BOSS questions or **1.866.943.8739** for questions relating to the ACH Module, Positive Pay, or Remote Deposit Capture.

REMOTE DEPOSIT CAPTURE (RDC)

Will anything change with Remote Deposit Capture?

No. Nothing is changing with Remote Deposit Capture. You will continue to use your same user credentials and website. However, you will need to ensure that all deposits created on **Friday, September 13, 2019 are closed before 8:00 p.m.**

How will my Mobile Remote Deposit Capture (mRDC) App be impacted?

***Action Item**: You will need to download the Fulton Bank mRDC app to your mobile device **Monday, September 16, 2019**. Please uninstall the current mRDC, before downloading and install the Fulton Bank mRDC app. You can find the Fulton Bank mRDC app by searching for "Remote DepositLink – FBK" in Google Play™ or Apple Store℠.

How will my Remote Deposit Basic (RDC Basic) App be impacted?

***Action Item**: **You will need to download the Fulton Bank - Remote Deposit Basic app to your mobile device on or after Saturday, September 14, 2019**. Please uninstall the current RDC Basic app, before downloading and installing the Fulton Bank – Remote Deposit Basic app. You can find the RDC Basic app by searching for "Fulton Bank – Remote Deposit Basic" in Google Play™ or the Apple Store℠.

You will also receive a new User ID and Password via e-mail for the Fulton Bank – Remote Deposit Basic app on **Friday, September 13, 2019.**

LOANS/LEASING

Will my loan/lease number change?

The majority of customers will see no change; however, a limited number of customers will be impacted. A separate communication will be mailed on **August 14, 2019** if you are affected.

Can I expect changes to my loan/lease payment method?

All loan or lease payments should be made payable to Fulton Bank beginning **September 14, 2019**.

- If you use a coupon book, you should continue using your existing coupons to make your payment;
- If you initiated an automatic draft of your loan payment(s) through Lafayette Ambassador Bank (either from a Lafayette Ambassador Bank account or that of another institution), those scheduled payments will automatically credit to your new Fulton Bank loan account;
- ***Action Item:** If you initiate a new automatic draft of your loan payment(s) through *another institution*, you'll need to provide them with the payee information for Fulton Bank, listed below
  Payee: Fulton Bank, N.A.
  Routing Number: 031301422
- If you receive a monthly statement it will be issued under the Fulton Bank name beginning **September 14, 2019**

Will I receive new checks for my line of credit?

No. You may continue to use your Lafayette Ambassador Bank checks through **September 14, 2020**. If you wish to obtain new line of credit checks or if you have not previously ordered them and would like to receive line of credit checks after **September 16, 2019,** please call us at **1.800.FULTON.4 (800.385.8664).**

Do I need to worry about outstanding line of credit checks that have been issued?

No. Your outstanding checks will be honored up to six months from the issue date, as long as you have sufficient funds in your account. Outstanding checks presented after this date may be rejected in accordance with the terms governing your deposit account(s).

What happens to a loan that is in process on September 14, 2019?

Loan applications that are in process and are scheduled to close prior to or on **September 13, 2019** will close under Lafayette Ambassador Bank. Applications that are in process and are scheduled to close on or after **September 14, 2019** will close under Fulton Bank.

Do I need to take action on my loan/lease collateral documents?

No. The recording entity for your vehicle title, mortgage, or any other recorded collateral document will be advised of the consolidation of Lafayette Ambassador Bank and Fulton Bank.

Should I contact my insurance company regarding my mortgage or title being held as collateral?

Yes.

***Action Item*: For your small business loan, please update the mortgagee and/or loss payee clause on your insurance policy. The new clause should read as follows:
Fulton Bank, N.A.
Its Successors and/or Assigns
PO Box 200061
Kennesaw, GA 30156

***Action Item*: For your lease, please update the loss payee and additional insured clause on your insurance policy. The new clause should read as follows:
Fulton Bank, N.A.
Its Successors and/or Assigns
PO Box 398081
Minneapolis, MN 55439-8081

If you have any questions, please contact us at **1.800.752.8400**.

MERCHANT SERVICES

Will my acceptance of credit cards be affected?

No. The credit card processing system you use with Fulton Bank is completely separate from all other systems and is unaffected by any other changes.

Will I process credit card payments differently?

No. Please continue to process credit card payments as you do today.

SAFE DEPOSIT BOXES

No action is required regarding your current safe deposit box. A separate communication will be mailed on **August 14, 2019** to a limited number of customers impacted with a change in rental fee.

SMALL BUSINESS/NON-PROFIT FEES

The Small Business/Non-Profit Service Fee Disclosure found in this guide will be effective **September 14, 2019** in conjunction with consolidation to Fulton Bank. Regardless of any prior understandings, practices, or agreements regarding fee waivers, all Small Business/Non-Profit accounts will be subject to the fees listed in the disclosure section of this guide effective **September 14, 2019** in conjunction with the consolidation into Fulton Bank. To inquire if there is a fee waiver on your account, please contact us at **1-855-358-5210**. Please see the Small Business/Non-Profit Service Fee Disclosure in the disclosure section of this guide.