

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. The new Fulton Bank routing number is **031301422**.

Will I need to order new deposit tickets and checks?

No. You may continue to use The Columbia 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**.

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

- If you have an Interest Checking account the monthly maintenance fee will be reduced from \$12 to \$10 if the balance in this account falls below \$1,000 on any day during the statement period. The monthly maintenance fee is waived if there is an ACH direct deposit into the account each monthly statement cycle. An ACH direct deposit does not include transfers and deposits made through various channels, including ATM, branch network, mail, mobile banking, online banking or telephone banking
- Statement Savings customers enrolled in an Overdraft Protection plan will be assessed a single \$12 Sweep Transfer Fee each day a transfer is made
- Student Statement Savings customers enrolled in an Overdraft Protection plan will be assessed a single \$12 Sweep Transfer Fee each day a transfer is made
- Relationship Banking customers will receive one order of Deluxe specialty checks free, or a 50% discount for one order of personal Deluxe checks (up to \$35 maximum value). Subsequent orders will be assessed a fee depending on check style ordered

Effective September 13, 2019, regardless of any prior understandings, practices, or agreements regarding fee waivers, all Consumer products will be subject to the applicable product fees in the Consumer Service Fee Disclosure found on page 15 of this guide. To inquire about applicable fee waivers on your account, please contact us at 1.888.TCB.BANK (1.888.822.2265).

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 The Columbia Bank and one or more FFC Affiliate Banks. What will be the effect on my FDIC insurance levels when The Columbia Bank becomes Fulton Bank?

For six months after The Columbia Bank consolidates into Fulton Bank, your former The Columbia 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 **1.888.TCB.BANK**

(1.888.822.2265). 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 on the next page.

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 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 The Columbia Bank credit card. When your current credit card expires, it will be reissued as a Fulton Bank credit card.

Will my rewards automatically transfer to Fulton Bank?

Reward points will automatically transfer to your Fulton Bank Rewards Account. The combined Relationship Rewards website will be unavailable from **Tuesday, September 10, 2019 – Friday, October 4, 2019** during which time you will not be able to convert your credit card points over to Debit Card reward points. We recommend that you schedule any upcoming points transfers prior to **Tuesday, September 10, 2019**, or after **Friday, October 4, 2019**.

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 The Columbia Bank debit card. Please note the terms of your Consumer Electronic Fund Transfer Services Disclosure and 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.

Will my debit rewards automatically transfer to Fulton Bank?

Reward points will automatically transfer to your Fulton Bank Rewards Account. The combined Relationship Rewards website will be unavailable from **Tuesday, September 10, 2019 – Tuesday, October 1, 2019** during which time you will not be able to convert your credit card points over to Debit Card reward points. We recommend that you schedule any upcoming points transfers prior to **Tuesday, September 10, 2019, or after Tuesday, October 1, 2019.**

Will there be any change to my Health Savings Account Debit Card?

No. You may continue to use your The Columbia Bank debit card. Please note the terms of your Consumer Electronic Fund Transfer Services Disclosure and 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.**

TELEPHONE BANKING

How will I access Telephone Banking?

Continue to use **1.888.TCB.BANK (1.888.822.2265)** 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 1.888.TCB.BANK (1.888.822.2265) 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.*

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.

Your current logon:

A screenshot of the current online banking login page. It has a light yellow background. At the top, it says "Login to Online Banking" in green. Below that are fields for "User ID:" and "Password:". To the right of the password field is a blue "Log in" button. At the bottom, there is a link "Not yet registered for Online Banking? [Enroll Now](#)" and another link "Retrieve your [User ID](#) or reset your [Password](#)". Below that, it says "Need Assistance?" followed by the phone number "1.888.822.2265" and the hours "Mon-Fri: 7am-8pm, Sat: 8am-3pm".

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

A screenshot of the new online banking login page. It has a blue background. At the top, it says "SECURE LOGIN ONLINE BANKING" in white. Below that is a dropdown menu with "Online Banking" selected. Underneath are fields for "Username" and "Password". At the bottom, there are links "ENROLL NOW." and "FORGOT CREDENTIALS?". To the right of these links is a white button with a lock icon and the text "SECURE LOGIN".

Will my account history convert within Online Banking?

Yes. Your account transactions will convert to Fulton Bank. You will continue to have access for 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 **5:00 p.m. Friday, September 13, 2019 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?

***Action Item:** Yes. After Friday, September 13, 2019, you will need to *uninstall/delete* your The Columbia 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 Columbia 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 reactivate 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.

Can I pay my mortgage loan in Online Banking?

Yes. Effective **September 16, 2019** you can use this new feature, simply go to the Transfer Funds menu within Online Banking.

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.

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 automatic draft of your loan payment(s) through The Columbia Bank (either from a The Columbia Bank account or that of another institution), those scheduled payments will automatically credit to your 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 The Columbia 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 available on your line of credit. Outstanding checks presented after this date may be rejected in accordance with the terms governing your account(s).

What happens to a loan/lease 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 The Columbia Bank. Applications that are in process and are scheduled to close on or after **September 14, 2019** will close under Fulton Bank, N.A.

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

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

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

Yes. Depending on the type of loan or line of credit you have please update the mortgagee and/or loss payee clause on your insurance policy.

***Action Item:** If your loan is secured by a first lien mortgage, the new clause should read as follows:

Fulton Bank, N.A.
Its Successors and/or Assigns
PO Box 200058
Kennesaw, GA 30156

***Action Item:** If your consumer loan or line of credit is secured by real estate, the new clause should read as follows:

Fulton Bank, N.A.
Its Successors and/or Assigns
PO Box 200061
Kennesaw, GA 30156

If your consumer loan is secured by an automobile or other titled vehicle, no action is needed.

If you have any questions, please contact us at **1.888.TCB.BANK (822.2265)**.

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 the annual rental fee.

CONSUMER FEES

The fees on Consumer accounts 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 Consumer 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 **1.888.TCB.BANK (1.888.822.2265)**. Please see the Consumer Service Fee Disclosure in the disclosure section of this guide.