

# 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 on September 14, 2019?

Yes. Fulton Bank's 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](http://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 any of my deposit product features or fees be changing?**

Yes. Depending on your specific product type, features and/or fees will change effective **September 14, 2019**. Below is a list of specific changes; however, we recommend you review your first statement **after September 14, 2019** and contact us with any questions or concerns.

- State & Municipal Interest Checking Accounts:
  - Interest will be paid on entire balance;
  - If the minimum ledger balance falls below \$1,000 during a statement cycle, a monthly account maintenance fee of \$20 will apply; and
  - ACH Debit/ACH Credit fee of \$.19 will apply for each ACH credit/ACH debit
- Non Personal Money Market Special Edition Accounts:
  - Non Personal Money Market Special Edition will now be called Fulton Fund Special Edition Non Personal;
  - If the minimum ledger balance falls below \$10,000 during a statement cycle, a monthly account maintenance fee of \$25 will apply;
  - ACH Debit/ACH Credit fee of \$.19 will apply for each ACH credit/ACH debit; and
  - Interest will be paid based on the following Tiers:
    - \$10,000 to \$24,999
    - \$24,999.01 to \$49,999
    - \$49,999.01 to \$74,999
    - \$74,999.01 to \$99,999
    - \$99,999.01 to \$249,999
    - \$249,999.01 to \$999,999
    - \$999,999.01 to \$4,999,999
    - \$4,999,999.01 +
- State & Municipal Money Market Accounts:
  - State & Municipal Money Market will now be called State & Municipal Fulton Fund;
  - If the minimum ledger balance falls below \$1,000 during a statement cycle, a monthly account maintenance fee of \$20 will apply; and
  - ACH Debit/ACH Credit fee of \$.19 will apply for each ACH credit/ACH debit
- State & Municipal Money Market Special Edition Account:
  - State & Municipal Money Market Special Edition will now be called State & Municipal Special Edition;

- ACH Debit/ACH Credit fee of \$.19 will apply for each ACH credit/ACH debit; and
- Interest will be paid based on the following Tiers:
  - \$10,000 to \$24,999
  - \$24,999.01 to \$49,999
  - \$49,999.01 to \$74,999
  - \$74,999.01 to \$99,999
  - \$99,999.01 to \$249,999
  - \$249,999.01 to \$999,999
  - \$999,999.01 to \$4,999,999
  - \$4,999,999.01 +
- Business Savings Account:
  - There will no longer be a monthly maintenance fee related to a minimum balance requirement on the account
- State & Municipal Savings Account:
  - State & Municipal Savings will now be called Statement Savings – State & Municipal;
  - There will no longer be a monthly maintenance fee related to a minimum balance requirement on the account.; and
  - Sweep Transfer ODP Fee of \$12 will apply for each overdraft protection transfer
- Maryland Affordable Housing Trust Account
  - Interest will be paid based on the entire balance
- CAM State & Muni Master Account Admin Fee
  - Stop Payment fee of \$33 will apply for each stop payment placed;
  - Wire Transfer In (Domestic) fee of \$15 will apply for each wire that your account receives;
  - Wire Transfer Out (Domestic) fee of \$30 will apply for each wire that you send from your account;
  - Returned Deposit Item fee of \$13 will apply for each item deposited that is returned; and
  - Reset Statement and SnapShot Statement fee of \$5 will apply for each request

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

Accounts will assume Fulton Bank published rates as of **September 14, 2019**. Please note that variable rate accounts are subject to change per your account disclosure. For rate information, visit your local branch, logon to [fultonbank.com](http://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](http://www.fdic.gov) and click on the Electronic Deposit Insurance Estimator (EDIE).

**What is the 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**.

## **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.

**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 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 **1.888.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.

## BOSS (Business Online Banking)

### How will I access BOSS?

Your BOSS access will automatically transfer to [fultonbank.com](http://fultonbank.com). BOSS will have the same look and feel as your access today. The change you will notice is our website at [fultonbank.com](http://fultonbank.com). Logon to [fultonbank.com](http://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 The Columbia 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 on or after **Saturday, September 14, 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 the Apple Store<sup>SM</sup>.

### 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<sup>SM</sup>.

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 commercial 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 commercial loan/lease payment method?

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

- 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 new Fulton Bank loan account; or
- **\*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 commercial 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 commercial 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 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 **Friday, September 13, 2019** will close under The Columbia Bank. Applications that are in process and are scheduled to close on or after **Saturday, September 14, 2019** will close under Fulton Bank.

**Do I need to take action on my commercial 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.

**\*Action Item:** For your commercial 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 commercial 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 **1.888.TCB.BANK (1.888.822.2265)**.

## **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 this change.

**Will I process credit card payments differently?**

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

## **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 by a change in rental fee.