

SPECIALTY BANKING

Medical Practices

For Doctors, Dentists, Veterinarians, and Pharmacists

Your primary focus is on the health and well-being of your patients. You also need a trusted partner focused on the health of your practice. Our dedicated team understands your unique specialty and can customize solutions from optimizing cash flow to financing new equipment.

You need a trusted partner that understands your individual needs and the right solutions to help you reach your goals. Your practice is personal. So is our approach to banking.



INDUSTRY EXPERTISE

Our team has deep experience and can provide customized solutions for the unique needs of your practice.



EMPLOYEE RETENTION

Attract and retain quality employees with perks beyond traditional benefits, including exclusive banking products and services, 401(k) plans, mortgage discounts, student loan repayment options, financial wellness education and more.



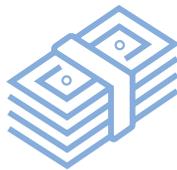
ACCELERATE GROWTH

Whether it's a technology upgrade, new equipment, or expanding or growing your locations, we can meet your needs with a variety of financing solutions.



MANAGE YOUR WEALTH

While you focus on your practice, we will focus on your plans with our customized wealth management planning.



IMPROVE CASH FLOW

We will find ways to improve cash flow, speed up payment time from patients and third party processors, manage delays with insurance reimbursements, and save time with integrated payment options.



MANAGE YOUR RISK

Innovative fraud prevention and risk management tools can help protect your business against fraud, ensure secure transactions, and provide comprehensive information reporting.

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FINANCIAL EXPERTISE TAILORED TO YOUR BUSINESS.

Our Practice Solutions Program offers the expertise you need:

- **Acquire other practices**

Up to 100% of purchase price (excluding settlement costs)

- **Partner Buy-Ins**

Up to 100% financing

- **Tenant Improvement Loan for existing practices**

Expand or update your office space

- **Owner Occupied Real Estate (Medical/Professional)**

Up to 100% financing

- **Equipment Leasing**

Up to 100% financing

- **Practice Start Ups**

Lines of credit and other financing solutions

- **Tailored Mortgage Programs for Professionals**

This solution is designed to help make homeownership easy and affordable.¹ If you have a medical doctorate degree, you may be eligible for a wide range of benefits.

- 100% financing² available for loan amounts up to \$1 Million
- 95% financing² available for loan amounts up to \$1.5 Million

CONNECT WITH US TODAY

Contact a relationship manager to learn more about our practice finance services.

Or email us at FultonHelps@fultonbank.com.

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Fulton Bank, N.A. Member FDIC. Loans are subject to credit approval. Deposit and credit products are offered by Fulton Bank. ¹Medical Doctorate degree required. Restrictions may apply. ²Financing is based on the lower of either the appraised value (fair market value) or contract sales price.

Fulton Financial Advisors operates through Fulton Bank, N.A. and other subsidiaries of Fulton Financial Corporation and is headquartered at One Penn Square, Lancaster, PA 17602. Securities and Insurance products are not a deposit or other obligation of, or guaranteed by the bank or any affiliate of the bank; are not insured by the FDIC or any other state or federal government agency, the bank or an affiliate of the bank; and are subject to investment risk, including the possible loss of value.

