

FROM VALUES TO VALUE



*2024 Corporate Social
Responsibility Report*

Fulton Bank



FROM VALUES TO VALUE

2024 Corporate Social Responsibility Report



Table of Contents

2024 CORPORATE SOCIAL RESPONSIBILITY REPORT

| | |
|---|-----|
| Introduction | 04 |
| Bringing Value to Our Communities | 20 |
| Delivering Value to Our Customers | 36 |
| Valuing Our Employees | 56 |
| Sustaining Our Environment | 68 |
| Responsible Governance | 84 |
| SASB / ESG Metrics | 102 |

All customer and client stories highlighted in this report are used with permission.



INTRODUCTION

WHEN OUR CUSTOMERS AND OUR COMMUNITIES THRIVE, WE THRIVE.

AT FULTON,

our team is deeply committed to helping individuals, businesses and communities achieve their goals. Through personalized financial solutions, community-focused initiatives and a steadfast dedication to service, we aim to be a trusted partner in fostering economic empowerment and prosperity.

With over 200 financial centers spread across Pennsylvania, New Jersey, Maryland, Delaware and Virginia, we ensure our customers have access to convenient, dependable banking solutions close to home. Or, if they prefer, our strong complement of digital solutions offers the flexibility to bank whenever and wherever they want.

Our efforts extend beyond traditional banking with people and programs that promote affordable housing, workforce development and financial education. Whether through direct support, innovative programs or the passion and dedication of our employees, we strive to make a positive and lasting impact on the lives of those we serve.



LETTER FROM THE CEO

At Fulton Bank, our purpose is to *change lives for the better.*

We do that by working together to serve all our stakeholders, including our customers, colleagues, the communities where we operate, the shareholders who invest in our company, and those who work to ensure the security and accessibility of financial services.

This Corporate Social Responsibility (CSR) Report reflects the work we've done on behalf of all these stakeholders during 2024.

For our *customers*, we are expanding digital capabilities to complement the personalized service we offer as trusted advisors. Each day, our team helps deliver a full range of financial solutions, from providing financing to entrepreneurs starting local small businesses to helping people prepare for retirement.

In our *communities*, we offer mortgage lending solutions to help make home ownership more attainable. We also volunteer and

fund efforts that teach financial literacy and job skills, as well as finance the redevelopment of properties to provide vital services.

We help protect the *environment* by working to minimize our consumption of resources, support the sustainability journeys of our customers and collaborate with suppliers on responsible sourcing.

Our commitment to responsible *governance* helps protect our stakeholders through diligent risk management and mitigation, building trust through steadfast adherence to ethical conduct and a dedication to fair and responsible banking.

Our *employees* are engaged and empowered to pursue these initiatives because we work to support them with a strong corporate culture, valuable professional development opportunities, a commitment to their well-being and an inclusive and respectful workplace.

Our team's key achievements in 2024 include:

- **GROWING** the bank to now serve more than 750,000 customers. We generated a record \$1.2 billion in revenue for Fulton Financial Corporation in 2024.
- **COMPLETING** the Republic First Bank (Republic Bank) transaction, significantly expanding our presence and adding new customers and team members in greater Philadelphia and South Jersey.
- **ORCHESTRATING** an organizational transformation titled FultonFirst to better serve our clients by simplifying our operating model, focusing on key strengths and enhancing productivity.

I encourage you to read more about these accomplishments and the many impacts from our work in 2024. Thank you to all our stakeholders as we work together to *change lives for the better!*

CURT MYERS
Chairman and CEO



Fulton Bank

CORPORATE PROFILE

Fulton Financial Corporation is a regional financial holding company headquartered in Lancaster, Pennsylvania, with more than \$30 billion in assets. It provides a variety of financial services through its subsidiary bank, Fulton Bank, N.A. (Fulton), in Pennsylvania, New Jersey, Maryland, Delaware and Virginia. Fulton operates more than 200 financial centers. Fulton also provides investment management and planning services for individuals and corporations through Fulton

Financial Advisors and Fulton Private Bank. In addition, Fulton offers residential mortgage services through Fulton Mortgage Company. Fulton Financial Advisors, Fulton Private Bank and Fulton Mortgage Company are divisions of Fulton.

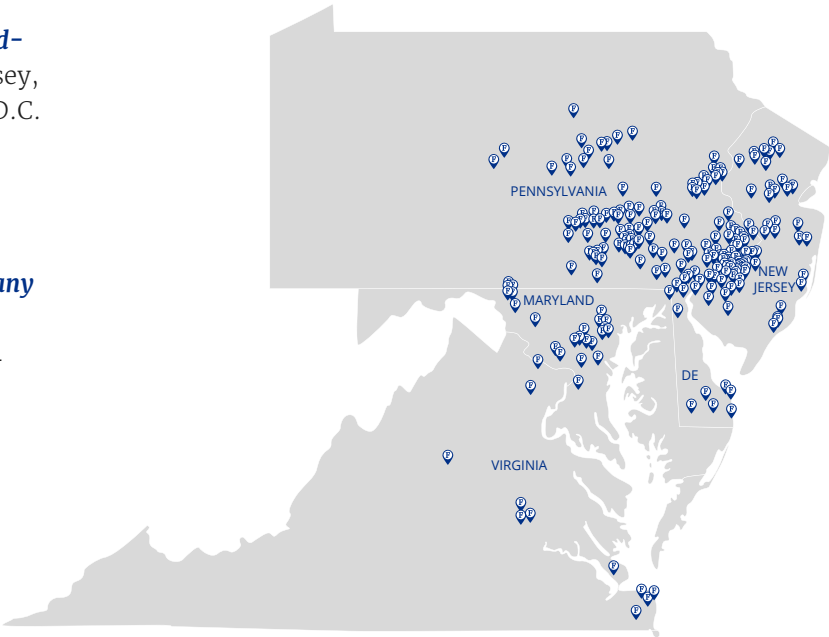
Fulton offers a broad array of financial services while maintaining the strong personal relationships and community support customers have come to expect and appreciate. This community-oriented style of

banking enables each bank employee to build and maintain long-term relationships with customers.

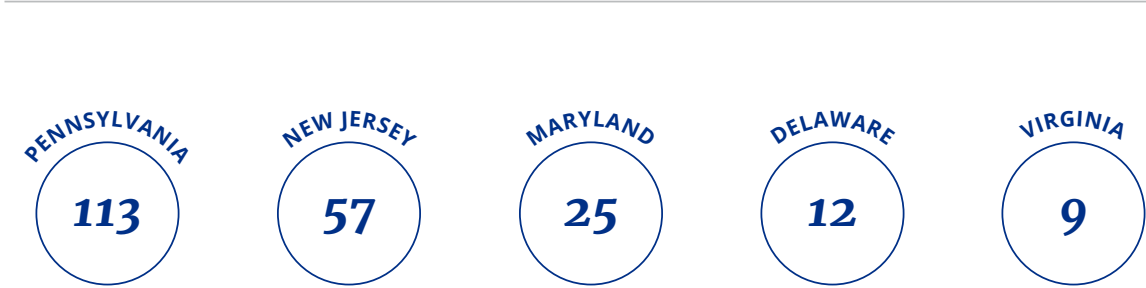
Providing the highest level of customer service, working hard to help satisfy each customer’s financial objectives, and staying committed to being the best is what has ranked Fulton among the premier community banking organizations in the Mid-Atlantic region.

COMMUNITIES WE SERVE

- **Fulton serves customers and communities in the Mid-Atlantic region**, including Pennsylvania, New Jersey, Maryland, Delaware, Virginia and Washington, D.C.
- **230+** Financial Centers and stand alone ATMs
- Fulton is part of Fulton Financial Corporation, an **over \$30 billion financial services holding company**
- Generated a record **\$1.2 billion in revenue** in 2024
- Fulton now serves more than **750,000 customers**



NUMBER OF FINANCIAL CENTERS IN EACH STATE



All data is as of December 31, 2024 unless stated otherwise.



*Includes \$5,622,269 in contributions to Fulton Forward Foundation for 2024.

COMMITMENT TO TRANSPARENCY AND RESPONSIBLE CORPORATE GOVERNANCE

Fulton dedicates itself to addressing priorities that are important to our key stakeholders and reflect our mission.

Our purpose as a bank is clear: changing lives for the better. Our CSR framework reflects this commitment, anchored by five strategic pillars: governance, employees, customers, community and the environment. Each of these pillars reflects our core principles of ethical behavior, and a dedication to creating opportunities for everyone.

We strive for transparency and accountability in our governance practices, cultivate a supportive and inclusive workplace for our employees, and place customers at the heart of our services. Additionally, we actively engage in strengthening our communities and promoting environmental responsibility. Each of these pillars forms an essential component of our strategy to deliver long-term value while meeting the evolving needs of those we serve.

Leadership and collaboration are crucial to our approach. These priorities are integrated into our decision-making processes, ensuring our sustainable strategies are embedded in every aspect of our operations. By focusing on these principles, we aim to empower individuals and families to reach their financial aspirations, support businesses' growth and address underserved communities' needs.

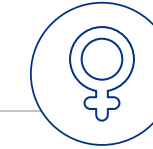


We strive for transparency and accountability in our governance practices, cultivate a supportive and inclusive workplace for our employees, and place customers at the heart of our services.”

AWARDS AND RECOGNITION



**SECRETARY OF DEFENSE
EMPLOYER SUPPORT
FREEDOM AWARD**



EMPOWERING WOMEN AWARD

*The Daily Record
(Maryland)*



**CHAMPION OF
BOARD DIVERSITY**

*The Forum of Executive Women
(Philadelphia)*



CHANGING LIVES FOR THE BETTER



\$194 MM

Total
COMMUNITY DEVELOPMENT
LOANS ORIGINATED
from 1/1/2023-6/30/2024



\$303 MM

Total
COMMUNITY DEVELOPMENT
INVESTMENTS
during 2024



\$135 MM

Total
SMALL BUSINESS
ADMINISTRATION LOANS
ORIGINATED
from 2023-2024



\$3.29 MM

Total
CLOSING COST ASSISTANCE
PROGRAM GRANTS DISBURSED
from 2023-2024



\$165 MM

Total
LOANS TO LOW- AND MODERATE-
INCOME HOMEBUYERS through
partnership with OPERATION HOPE
from 2023-2024



\$220 MM

Total
MORTGAGE LOANS THROUGH
FULTON MORTGAGE COMPANY TO
LOW-TO-MODERATE-INCOME BUYERS
from 2023-2024



11,000+

Employee
VOLUNTEER HOURS
during 2024



Outstanding

Rating for the
COMMUNITY REINVESTMENT ACT (CRA)
as of 2024



\$11.71 MM

Total
CHARITABLE CONTRIBUTIONS &
DONATIONS VIA FULTON
from 2023-2024*

*Includes \$879,819 and \$5,622,269 in contributions to Fulton Forward Foundation for years 2023 and 2024, respectively.

Strategic CSR Priorities

Magnifying our impact to and through our stakeholders.



PARTNERSHIP WITH OUR STAKEHOLDERS

In 2023, Fulton conducted its first Stakeholder Perspectives Assessment to better understand the varying viewpoints on sustainability and which sustainability factors might impact our long-term financial success.

The Stakeholder Perspectives Assessment demonstrated that our internal and external stakeholders were aligned on what they believe to be the most critical sustainability factors. Most of the critical sustainability factors fit into the

categories of serving our customers and governing our work. While we found strong alignment on the most important topics, we also identified some opportunities for continued exploration and discussion.

ENGAGING WITH OUR STAKEHOLDERS

- **ENGAGING WITH OUR CUSTOMERS**
Ensuring highest levels of customer service across our financial centers and digital platforms.
- **ENGAGING WITH OUR COMMUNITY**
Interacting and positively impacting the communities in which we live and work.
- **ENGAGING WITH OUR EMPLOYEES**
Providing our employees with the trainings, tools and positive work environments to foster professional growth and support for all employees.

- **ENGAGING WITH OUR SHAREHOLDERS**
Providing corporate information, disclosure and insights that allow shareholders the confidence of trusting our strategic direction.
- **ENGAGING WITH REGULATORS AND POLICYMAKERS**
Developing a trusting, open line of communications with regulators and policymakers to ensure fair, responsible and ethical business practices are conducted across the entire bank.

UN Sustainable Development Goals



NO POVERTY



QUALITY EDUCATION



GENDER EQUALITY



DECENT WORK & ECONOMIC GROWTH

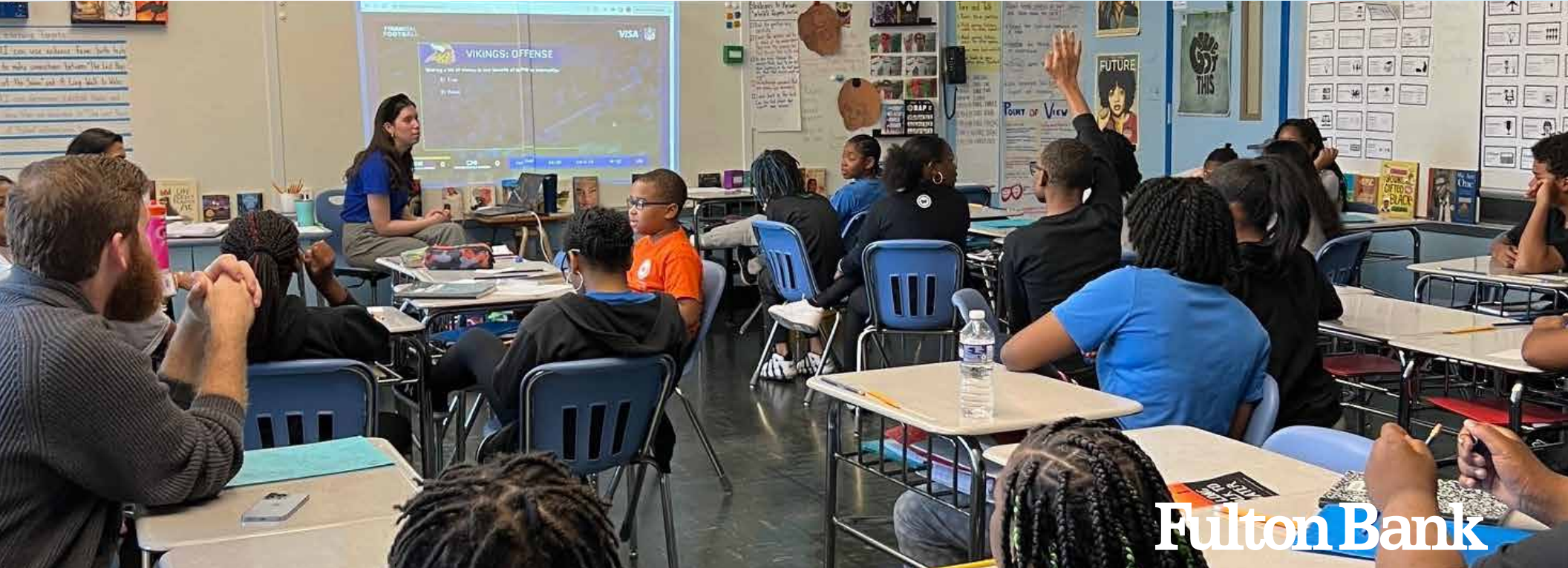


RESPONSIBLE CONSUMPTION & PRODUCTION



PEACE, JUSTICE & STRONG INSTITUTIONS

According to the U.N. Department of Economic and Social Affairs, the core element of the 2030 Agenda for Sustainable Development lies in the 17 Sustainable Development Goals (SDGs). The agenda “provides a shared blueprint for peace and prosperity for people and the planet, now and into the future.” As highlighted in our 2023 CSR Report, Fulton has identified six SDGs that best exemplify the work that we do in changing lives for the better and the continued goals we are working toward that intersect with global aspirations.



BETTER TOGETHER: BUILDING VIBRANT COMMUNITIES

Addition of Republic Bank Locations Significantly Expands Presence in Greater Philadelphia and South Jersey

In April 2024, Fulton acquired substantially all assets and deposits of Republic Bank, with locations in the Philadelphia region and southern New Jersey.

THE MOVE SIGNIFICANTLY ACCELERATED OUR GROWTH IN THIS STRATEGICALLY IMPORTANT MARKET:

- **FULTON** added 13 financial centers in greater Philadelphia and southern New Jersey, for more than 60 financial centers in this region.
- **WITH THIS EXPANSION**, Fulton holds more than \$8 billion in deposits in the Philadelphia region, ranking it among the area's top 10 banks based on deposit market share.
- **OUR EXPANDED PRESENCE** in greater Philadelphia empowers us to bring our community-oriented banking model to more customers, with a full suite of consumer and commercial banking and wealth management services.
- **TEAM MEMBERS** from Republic Bank brought additional expertise and insight from bankers with a long history of serving the Philadelphia area and South Jersey.

The addition of Republic Bank team members, locations and customers was a significant step forward in our expansion plans in the Philadelphia region, one of the nation's largest metropolitan areas. Even as we grow, we remain committed to providing the personal service of a community bank.

In addition, Fulton made a \$5 million donation to the Fulton Forward Foundation to provide additional impact grants to nonprofit community organizations that share Fulton's vision of advancing economic empowerment, particularly in underserved communities.



Even as we grow, we remain committed to providing the personal service of a community bank.”



Fulton Bank

FULTONFIRST: TRANSFORMATIONAL CHANGE TO POWER GROWTH AND THE CUSTOMER EXPERIENCE

Throughout 2024, we engaged in an enterprise-wide organizational transformation that we call *“FultonFirst.”* The name says it all. Our goal is to be first in the minds of our stakeholders: the first choice for customers, job seekers, community organizations and investors.

We recognize that to accomplish this goal, we need to continually enhance how we operate, always seeking to be better tomorrow than we are today.

FultonFirst endeavors to improve operational excellence and accelerate our growth using three fundamental themes:

1

SIMPLICITY in our operating model. We are simplifying our organizational structure and redesigning end-to-end processes to deliver a superior customer experience.

2

FOCUS on our core relationships. We are investing in areas of our business where we can differentiate ourselves in the market and reinforce our strength as a relationship-driven community bank.

3

PRODUCTIVITY across the bank. We are working to align our team’s skillset and professional development, enhance digital experiences and improve the speed and efficiency of our operations.



Lines of business and departments across the company assessed their operations and developed plans to increase effectiveness and efficiency.”

TO HIGHLIGHT JUST A FEW OF THE OUTCOMES:

- **WE REORGANIZED** our Commercial Banking team to focus on customer segments based on the size and complexity of their banking needs, empowering our team to focus on developing deeper relationships while serving as trusted advisors.
- **WE COMBINED** credit fulfillment across the bank, in the commercial, consumer and business banking lines of business, under one umbrella organization. Together, they worked to streamline our structure and processes to accelerate credit decisioning for customers while maintaining our strong emphasis on risk management.
- **WE IDENTIFIED** Market Presidents in geographical regions throughout our footprint who will ensure that our consumer, business banking, commercial and wealth management teams collaborate as a market team. They will also serve as key contacts and leaders representing Fulton in our work with community organizations.
- **WE ASSEMBLED** a Business Banking group to focus specifically on the needs of small business owners. This team includes leaders and relationship managers in markets across our five-state footprint, collaborating closely with our financial center teams that serve small businesses.

And we’re just getting started. FultonFirst represents a mindset centered on continuous improvement to ensure we are serving all our stakeholders and delivering an experience that will truly change lives for the better.



BRINGING VALUE TO OUR COMMUNITIES



We work toward building vibrant communities with programs, products and services that empower people to Change Lives for the Better.”



WE BELIEVE IN PAYING IT FORWARD.

The **Fulton Forward®** initiative was developed to help make our communities better, one change at a time. Along with our entire Fulton family, we're proud of the Fulton Forward program and our contributions toward building vibrant communities with programs, products and services focused on four key areas:

- **AFFORDABLE HOUSING AND HOME OWNERSHIP**
- **JOB TRAINING AND WORKFORCE DEVELOPMENT**
- **FINANCIAL LITERACY**
- **ECONOMIC EMPOWERMENT**

We work actively with groups and organizations that help communities change lives for the better.

William “Smokey” Glover, executive vice president and director of Fair & Responsible Banking, leads a dedicated team of community outreach officers who work closely in the communities where we live and work.

Fulton Bank

AFFORDABLE HOUSING & HOME OWNERSHIP

PUTTING CUSTOMERS FIRST: FULTON'S COMMITMENT TO HOMEOWNERSHIP

At Fulton Bank, we are dedicated to helping our customers achieve their dreams by providing innovative products and solutions that meet their needs. Understanding the challenges many face in achieving homeownership, we have developed a suite of programs designed to make this goal more accessible—especially for those navigating financial barriers or unique circumstances.

FULTON BANK COMMUNITY COMBO

The Fulton Bank Community Combo is a flexible and affordable program designed to meet the needs of homebuyers. It is especially suited for individuals and families with limited funds for a down payment or those facing unique financial circumstances, offering a straightforward pathway to homeownership. Eligible homebuyers may be able to use this option for an 80% first mortgage combined with up to a 20% second mortgage.

HOMEREADY® MORTGAGE PLUS

The HomeReady® Mortgage Plus provides a practical solution for potential homebuyers who cannot afford a large down payment. This program is tailored to meet a wide range of financial and family needs, offering affordability and flexibility to support those facing challenges in purchasing their first home.

HOMEBUYER ADVANTAGE PLUS® MORTGAGE

With its low down payment requirements and flexible credit guidelines, the Homebuyer Advantage Plus® Mortgage offers a welcoming path to homeownership. Fulton Bank's expert team is ready to guide buyers through every step of the process, ensuring a smooth journey toward owning their home.

CLOSING COST ASSISTANCE PROGRAM SECURED

Fulton Mortgage Company's Closing Cost Assistance Program was enhanced in April 2024 and provides eligible homebuyers up to \$5,000 in assistance for down payment and closing costs.

This no-interest, no-monthly-payment program aims to make homeownership achievable for individuals and families across our footprint. This program is available with any of the mortgage programs noted above.

FIRST FRONT DOOR PROGRAM

The First Front Door program offers a direct subsidy to low- and moderate-income first-time homebuyers up to \$15,000. These funds can be used for down payment and closing costs, helping to make the home-buying process more manageable for qualified applicants.

By participating in this program, Fulton and Fulton Mortgage Company are committed to making homeownership more accessible, empowering individuals and families to build brighter futures and stronger communities.

The Keys to Equity Program

Launched in 2024, the Keys program, developed by the Federal Home Loan Bank of Pittsburgh, provides up to \$20,000 in grant funding to first-time homebuyers who meet eligibility criteria. This initiative helps reduce barriers to homeownership for underserved groups. If approved, the grant is fully forgivable without any repayment terms.

"The KEYS Program was life-changing, for without it I would not have been afforded the opportunity of homeownership in the current economy," said new Maryland homeowner Timothy Owens.



“

Everything flowed together perfectly and I could not have been happier! I'm so grateful for Fulton Bank for presenting this unique opportunity to me so that I can have a lasting legacy to leave behind for my family.”



Impact Stories

SOUTHSIDE COMMUNITY DEVELOPMENT AND HOUSING CORPORATION

Southside Community Development and Housing Corporation (SCDHC) is a nonprofit, tax-exempt organization established in March 1988. Its mission is to use a holistic approach to create viable, thriving and sustainable communities by providing residential and commercial development, homeownership education and counseling, financial counseling and coaching, employment services, and supportive programs to low-income families throughout the Central Virginia region.

In August 2024, Fulton Forward Foundation presented a \$100,000

grant to SCDHC to support the development of quality affordable homes and homeownership counseling services for underserved individuals and families across the Central Virginia region.

“The SCDHC’s pledge to identify and reduce barriers to homeownership is in 100% alignment with our mission at Fulton Bank today,” said William “Smokey” Glover, executive vice president and director of Fair and Responsible Banking for Fulton and president of the Fulton Forward Foundation. *“Together, we look forward to helping families and individuals access the education and resources they need to achieve their dreams of affordable homeownership.”*

HABITAT FOR HUMANITY

Habitat for Humanity’s mission to make housing more affordable and accessible aligns closely with one of the core pillars of our Fulton Forward initiative. That’s why we appreciate the opportunity to partner with multiple Habitat for Humanity chapters throughout our footprint in the Mid-Atlantic. Fulton and Fulton Forward Foundation make charitable contributions, while our teammates volunteer at homebuilding sites. This offers a hands-on opportunity to **Change Lives for the Better**.



Together, we look forward to helping families and individuals access the education and resources they need to achieve their dreams of affordable homeownership.”

SPOTLIGHT

Fulton Continues Commitment to Philadelphia’s Restore, Repair, Renew Initiative

Following Fulton’s acquisition of Republic Bank assets in 2024, we committed to supporting Philadelphia’s Restore, Repair, Renew (RRR) initiative, a program designed to help homeowners access low-interest loans for critical home repairs.

Through the program, Fulton offers 10-year loans ranging from \$2,500

to \$50,000, at a 3% fixed annual percentage rate (APR).

The RRR initiative provides a lifeline for Philadelphians who want to improve their homes but need financial assistance. Eligible repairs include those that enhance health, safety, weatherization, accessibility and quality of life.

Fulton’s commitment to the RRR program is a testament to our broader dedication to community-focused lending. As part of the program, the bank works closely with eligible homeowners to guide them through the loan process, making financing accessible and stress-free.

RRR INITIATIVE LOAN TERMS



JOB TRAINING & WORKFORCE DEVELOPMENT

Long a pillar of Fulton’s commitment to our community partners, supporting job training and workforce development initiatives is core to Fulton’s commitment to changing lives for the better.

FULTON BANK: EMPOWERING ADULT LEARNERS THROUGH GRADUATE PHILADELPHIA

Since its founding in 2005, Graduate Philadelphia has transformed lives, helping over 18,000 adults earn more than 10,000 postsecondary credentials.

The Fulton Forward Foundation’s contribution enabled Graduate Philadelphia to enroll and support 175 adult learners in Structured Advising — a pivotal program designed to guide individuals toward clear and achievable career pathways. This program emerged from a pressing need: a city of Philadelphia seminar saw 433

employees requesting advising services, highlighting many workers’ struggles in career transitions. Lacking direction and actionable steps, these adults found it difficult to articulate their skills to fit industry demands. Fulton’s support bridged this gap, empowering learners to overcome these barriers.

Structured Advising provides holistic support for adult learners, covering career progression, overcoming setbacks, health and wellness, financial literacy, digital skills, and more. Fulton’s support extends beyond Structured Advising, funding initiatives like:

- **SKILLS TO SUCCEED**, classes in areas such as IT, health care administration and entrepreneurship.
- **CAREER INTEGRATED LEARNING ADVISING** program, which addresses challenges like poverty, child care and mental health, providing pathways for adults to earn workforce certificates and advance to higher education.

Fulton and Graduate Philadelphia are transforming individual lives, strengthening communities and building a brighter future for the region.

SPOTLIGHT

Tec Centro Receives Grant to Fund Workforce Network

In October 2024, Fulton Forward Foundation presented a \$250,000 grant to the Tec Centro Workforce Network, a coalition of community advocates, public officials, philanthropic leaders and business professionals serving Central Pennsylvania.

The funding, which will be distributed over the next five years, will support Tec Centro Workforce Network’s (Network) expansion of regional workforce development centers in the area, including new curriculum and equipment for each training center. The Network is focused on creating job training

and workforce development opportunities across Tec Centro organizations in Lancaster, York, Lebanon and Berks counties, in addition to the establishment of a new Tec Centro in Harrisburg.

“Through this initiative, Fulton Bank has the opportunity to help create a pathway to self-sufficiency for underserved members of the community,” said William “Smokey” Glover, executive vice president and director of Fair and Responsible Banking for Fulton and president of Fulton Forward Foundation. *“We’re proud to play a role in the Tec Centro Workforce Network mission to help*

individuals and families rise out of the cycle of poverty with the education, skills and training needed to secure high-demand jobs and careers that contribute to the region’s economy.”

In collaboration with area community colleges and training programs, Tec Centro provides skilled training that will lead to careers in high-demand areas, including allied health occupations, construction trades, culinary arts, commercial and industrial building maintenance, and bank teller/customer service representatives.



Through this initiative, Fulton Bank has the opportunity to help create a pathway to self-sufficiency for underserved members of the community.”

FINANCIAL LITERACY

FULTON FORWARD FOUNDATION PARTNERS WITH JUNIOR ACHIEVEMENT OF GREATER WASHINGTON

Fulton Forward Foundation presented a \$75,000 grant to Junior Achievement of Greater Washington, which provides financial literacy, work readiness and entrepreneurship programs for students. The investment will help advance Junior Achievement's vision to create a Greater Washington where every young person has the skillset and the mindset to build thriving communities.



SPOTLIGHT

Fulton Forward Foundation Partners with the National Coalition of 100 Black Women Inc. Philadelphia Chapter

The Fulton Forward Foundation provided a \$50,000 donation to the National Coalition of 100 Black Women Inc.'s Philadelphia Chapter. This partnership bolsters programs and initiatives that support professional development, educational achievement and economic empowerment.

EMPOWERING THROUGH PROFESSIONAL DEVELOPMENT

Fulton sponsored the 3-Part Series: Steps to Success, a professional and workforce development webinar.

Participants learn how to polish their presence for interviews, enhance resumes and manage their social media profiles effectively.

CELEBRATING EXCELLENCE THROUGH SCHOLARSHIPS

Fulton's support also fuels the Madam C.J. Walker Scholarship, an annual event celebrating the legacy of Black women pioneers. In June 2024, five scholarship winners each received \$2,500 to pursue secondary education.

ADVANCING ECONOMIC EMPOWERMENT

The partnership extends to the organization's Economic Empowerment Programs, equipping participants to learn about financial literacy, career advancement or entrepreneurship.

TOTAL DONATION TO THE NATIONAL COALITION OF 100 BLACK WOMEN INC.'S PHILADELPHIA CHAPTER

\$50,000

Fulton Bank

ECONOMIC EMPOWERMENT

FULTON FORWARD FOUNDATION PARTNERS WITH WETATI ACADEMY TO EMPOWER YOUNG ENTREPRENEURS AND JOB SEEKERS

Through our Fulton Forward Foundation a \$25,000 grant was awarded in 2024 to the WETATi Academy, a College Park, Maryland-based organization dedicated to empowering low- to moderate-income youth.

WETATi Academy focuses on financial education, entrepreneurship and workforce readiness, equipping young people with the tools they need to achieve economic independence and secure a brighter future.

The grant supports WETATi Academy's mission to provide practical and experiential learning opportunities that prepare students for employment and entrepreneurship.

DRIVING REGIONAL PROSPERITY: FULTON FORWARD FOUNDATION PARTNERS WITH PHILADELPHIA'S ECONOMY LEAGUE

The Fulton Forward Foundation is strengthening our commitment to inclusive growth in Pennsylvania through continued grants to the Economy League of Greater Philadelphia, assisting the organization's mission to empower local businesses, foster leadership and drive economic innovation.

One significant impact of the grant is the support provided to seven local business enterprises participating in a Technical Assistance Program. This program equips businesses with the skills and capacity to secure larger contracts, expanding their influence and economic contributions in the region. Fulton's support also extends to the PAGE Hurdle Fund, a philanthropic initiative offering

grants of up to \$25,000. The funds are paid directly to third-party vendors, enabling grantees to secure or retain contracts with major anchor institutions.

Additionally, the grants support Scaling Up Philly, a six-month cohort-based program by CEO Think Tank. This program delivers business foundations and operational systems to help participants achieve profitability and sustainability.

By providing technical assistance and financial resources, the Economy League — powered by Fulton's support — is opening doors for local businesses to thrive, increasing their capacity to engage in larger contracts and retain crucial partnerships.

SPOTLIGHT

Fulton Forward Foundation Supports LancasterHistory with \$100,000 Grant for Thaddeus Stevens & Lydia Hamilton Smith Center

In 2024, the Fulton Forward Foundation awarded a \$100,000 grant to LancasterHistory to support the development of the Thaddeus Stevens & Lydia Hamilton Smith Center for History and Democracy. The new center will delve into the lives and contributions of these two extraordinary figures and their networks of abolitionists.

Thaddeus Stevens, an outspoken politician and lawyer, was a relentless champion of civil rights before, during and after the Civil War. His dedication to equality laid critical groundwork for the nation's progression toward justice.

Lydia Hamilton Smith, Stevens' confidante and house manager for over 20 years, was a pioneering businesswoman. Breaking through societal barriers, she amassed wealth and influence and became a symbol of empowerment and possibility for people of color during a transformative era.

Through our support, Fulton is investing in preserving history and advancing the ideals of justice and equality that Stevens and Smith championed.



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PHILANTHROPY & VOLUNTEERISM

Committing to the communities in which we live and work has been a hallmark of Fulton since our founding. Today, philanthropy and volunteerism are key to our work and our vision as an organization. In addition to making its own charitable contributions, Fulton funds the Fulton Forward Foundation, an independent private nonprofit foundation.

Along with our entire Fulton family, we're proud of the Fulton Forward program and our contributions toward building vibrant communities. We change lives for the better by how we give and why we give.

FULTON VOLUNTEERS TEACH FINANCIAL LITERACY AT 2024 OCEAN BOWL GAMES IN BALTIMORE

Fulton Bank employees made a meaningful impact by volunteering at the 2024 Ocean Bowl Games Baltimore, an innovative two-day STEAM (science, technology, engineering, art and math) festival and E-gaming experience. The Maryland-based nonprofit Steam Your Dreams organized the event at Baltimore's Institute of Marine and Environmental Technology.

At Fulton Bank's interactive station, 13 volunteers worked hands-on with 250 children age 7 to 14, teaching them how to create paper piggy banks. They also used Visa's® Financial Football, which uses sports to teach financial concepts such as budgeting, saving and smart spending.



IN CONJUNCTION WITH THE ACQUISITION OF REPUBLIC BANK ASSETS, Fulton made a \$5 million contribution to the Fulton Forward Foundation to further its mission through targeted impact grants.

SPOTLIGHT

Fulton Promotes Financial Education at SELA Public Charter School in Washington, D.C.

Fulton employees in Washington, D.C., are helping students at the SELA Public Charter School, where they have been fostering financial education for over three years. Through this partnership, Fulton has educated more than 500 students from Pre-K through 5th grade, equipping them with critical

money management skills.

Using the American Bankers Association (ABA) Foundation curriculum, Fulton focuses on critical themes such as “*Teach Children to Save*” in April and “*Get Smart About Credit*” in October. The classes help students learn

about saving, spending and credit management.

Fulton's dedication to financial education has earned national recognition, including being named one of the ***ABA Foundation's Partners of the Year***.



COMMUNITY DEVELOPMENT & LENDING

Fulton offers education, financing and development services to businesses, organizations and individuals in low-income communities, including microenterprises, small businesses and housing and community service organizations. Finding affordable housing has become especially problematic and increasing inflation has created challenges for many people in our communities. Fulton is working to support solutions by providing financing to organizations that develop affordable housing.

HISTORIC ALLENTOWN METAL WORKS GETS NEW LIFE WITH HELP FROM FULTON FINANCING

The century-old Allentown Metal Works in Pennsylvania, once a symbol of South Allentown’s industrial prowess, is being revitalized by Marcon Properties LLC, with financing help from Fulton.

Marcon Properties turned to Fulton for our expertise in new market tax credit financing, a federal initiative incentivizing corporate investors to fund business or

economic development projects in low-income communities. Our extensive experience in economic development, combined with our approachable yet sophisticated service, made it the perfect partner for this ambitious project.

The 175,000-square-foot facility will house Eastern Exterior Wall Systems (Eastern Exterior), a prefabricated facade manufacturer previously operating in Palmer Township. With between 100 and 175 employees already on board, the move to Allentown offers Eastern Exterior an opportunity to expand its operations.

The revitalization by Marcon, which also owns Eastern Exterior, breathes new life into the property, which closed in 2011. Beyond preserving Allentown’s industrial heritage, the project can potentially create 50 to 150 jobs.

The partnership between Fulton and Marcon Properties highlights how strategic financing and collaboration can turn historic sites into thriving economic activity centers.

THE MICHAELS ORGANIZATION TURNS TO FULTON TO HELP BRING AFFORDABLE SENIOR HOUSING TO CHERRY HILL, NEW JERSEY

The Michaels Organization turned to Fulton to help finance its now-under-construction Park Village at Garden State Park, an affordable senior housing community in Cherry Hill, New Jersey.

With our experience with federal Low-Income Housing Tax Credits, Fulton played a crucial role in securing financing for the apartment complex, which addresses the growing need for affordable senior housing in the region.

Park Village at Garden State Park, expected to be completed in 2025, will feature a 76-unit midrise structure with one- and two-bedroom apartments exclusively for seniors 62 and older. Designed to serve a range of incomes, units will be available to households earning 20% to 60% of area median income. As part of this housing community, a portion of units will be set aside to serve residents with special needs.

SPOTLIGHT

Fulton Supports Shuman Development Group in Redeveloping Downtown Reading, Pennsylvania

When it was looking to redevelop a large section of downtown Reading, Pennsylvania, the Shuman Development group reached out to Fulton.

The project focuses on renovating and expanding the former Community General Hospital, the last remaining hospital in downtown Reading, Pennsylvania, into a community healthcare facility that trains local nurses, provides a local pharmacy and serves other healthcare needs for the community. Built in 1968, this once-premier medical facility is now half vacant.

Fulton is working with Shuman Development Group to secure \$18.7 million in new market tax credit financing, a federal

initiative incentivizing corporate investors to fund business or economic development projects in low-income communities.

Planned renovations include updating all mechanical systems and creating specialized facilities such as a community pharmacy, pediatric clinic, women’s clinic, dental facilities, mental health inpatient and outpatient services, and a resident nursing training center. The project also includes expanding the neighborhood farmers market and introducing a nutrition training center.

The hospital’s renovation will anchor the revitalization of Reading’s North 6th Street neighborhood, where 38.3% of residents live in poverty and the

average family income is just \$22,625 — less than a third of the area’s median income.

The project’s impact on the area is expected to:

- **CREATE** 95 jobs and 40 living-wage construction jobs supported during renovations.
- **EXPAND** health care services in the city, including behavioral and mental health care, community outreach programs and dental services.
- **PROVIDE** construction training opportunities for parolees, helping them reintegrate into society.
- **INCREASE** annual tax revenue to the City of Reading by nearly \$600,000.



DELIVERING VALUE TO OUR CUSTOMERS



We put customers first by creating products, services and solutions that meet their needs and help Change Lives for the Better.”



COMMITTED TO MEETING THE NEEDS OF EVERY CUSTOMER

Our customers are the driving force behind every decision we make. Helping our customers achieve their financial and personal goals drives our teams daily.

At Fulton, our commitment to exceptional customer experiences drives innovation and service. By integrating cutting-edge technology with community-focused values, we continuously enhance how we support individuals, families and businesses in managing their financial needs. Our customer programs ensure personalized and responsive service for every banking requirement.

CUSTOMER CARE CENTER: A PERSONALIZED TOUCH WITH DIGITAL EFFICIENCY

Our Customer Care Center exemplifies the integration of human connection and digital efficiency.

With a fully remote workforce of 100 employees, including 65 skilled front-line agents, Fulton provides comprehensive support through phone, secure email and live online chat. This multichannel approach ensures customers receive timely assistance for inquiries about deposit accounts, mortgages, loans, debit card disputes, electronic payments like Zelle® and online banking.

By leveraging cloud technology, we streamline service delivery through features like Interactive Voice Response, which enables 80% of our customers to self-serve with ease.

Advanced call and chat routing connects customers to agents with specialized skills, while recordings and analytics help us refine

service through monthly coaching sessions. We can assist customers when they need us most with extended operating hours.

These are the objectives of how we have designed our contact center to serve our customers:

- **IMPROVEMENT** in first contact resolution for customers
- **IMPROVEMENT** in productivity by decreasing average handle time
- **REDUCTION** in wait time for customers prior to connecting to an agent
- **REDUCTION** in call abandonment reducing the need for customers to call back

Committed to Meeting the Needs of Every Customer

DIGITAL DEBIT CARD ISSUANCE: IMMEDIATE ACCESS FOR TODAY'S BANKING NEEDS

Launched in 2024, our Digital Debit Card Issuance offers customers instant access to their debit cards in their mobile wallet while they wait for physical card delivery.

Whether opening a new account or replacing a lost or stolen card, customers can immediately receive a temporary digital card via text or through the Fulton Online/Mobile Banking Debit Card Center.

Debit Card Center offers convenient self-service options, enabling customers to activate their card, set their PIN, create travel alerts, and more—making banking easier. The Digital Debit Card is compatible with Apple Pay, Google Pay and many other eCommerce platforms, ensuring uninterrupted financial transactions.

With hundreds of debit cards issued daily, this service minimizes disruption for thousands of customers annually. By prioritizing convenience and accessibility, we empower our customers to use their accounts without delay, reflecting Fulton's commitment to seamless banking.

EXTERNAL TRANSFER: SEAMLESS ACCOUNT-TO-ACCOUNT TRANSFERS

With the launch of External Transfer in 2024, we now offer consumers an enhanced Account-to-Account transfer service. Accessible via our online banking platform, External Transfer enables next-day transfers between Fulton accounts and accounts at other financial institutions. Customers can choose delivery speeds based on their needs. Designed for our digitally connected world, External Transfer supports busy lifestyles by

mitigating delays associated with traditional fund transfers while ensuring greater convenience and accessibility for our customers.

IMPACTING LIVES THROUGH INNOVATION AND ACCESSIBILITY

Fulton's programs, from cutting-edge payment solutions to interactive financial literacy tools, demonstrate our unwavering commitment to customer needs. By combining advanced technology with personalized support, we help customers achieve financial confidence and security at every stage of life. At Fulton, every program, initiative and service underscores our belief that banking is personal—and that every customer matters.

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At Fulton Bank, every program, initiative and service underscores our belief that banking is personal—and that every customer matters.”



FULTON’S RECOGNITION AND COMMITMENT TO SMALL BUSINESSES

As part of our FultonFirst transformation in 2024, we renewed and expanded our focus on serving small businesses by creating a new Business Banking team. This group of relationship managers in communities throughout our five-state footprint will serve as trusted advisors, offering financial services and expertise to help local small businesses grow and achieve their financial goals. The Business Banking team collaborates closely with our financial centers, which serve small businesses in their communities. Throughout our 142-year history, we have built a strong legacy of serving small businesses. In 2024, we worked to build on that momentum by assembling a team with a passion for supporting entrepreneurs and small business owners.

Fulton’s commitment to export-focused businesses earned it the prestigious U.S. Small Business Administration’s Export Lender of the Year Award in 2024.

With over 97% of U.S. exporters being small businesses, Fulton’s leadership in international lending underscores its mission to support economic growth and job creation through global trade.

LEVERAGING SBA LENDING

For 2024, we have continued to build on the successful launch of our Small Business Administration (SBA) 7(a) small loan programs and initiatives focused on expanding capital access to more small businesses within the Bank’s footprint and in underserved markets, such as:

- **EXPANSION** of \$500,000 and Under – 7(a) small loan program.
- **CONTINUED FOCUS** on streamlining 7(a) small loan process and reducing loan origination cycle times.
- **TRAINING AND EDUCATION** – On an as-needed or requested basis.

SPOTLIGHT

Fulton helps Curt Snyder realize his vision for Bradley Pulverizer

Securing financing for a new business venture is often daunting, especially for small business owners looking to expand into international markets.

When Curt Snyder, owner of Kercher Enterprises, set his sights on acquiring Allentown, Pennsylvania-based Bradley Pulverizer in early 2020, he encountered just such an obstacle. Bradley Pulverizer, a global manufacturing operation serving the mineral industries with industrial airswept roller mills, air classifiers, separators and systems, was an ambitious acquisition. Despite Snyder’s strong financial track record, his lender at that time was unable to provide terms that aligned with his vision.

Determined to finalize the acquisition, Snyder began searching for a banking partner with expertise in export capital lending. Bradley Pulverizer’s global footprint required a lender with the knowledge and resources to navigate international financing.

Enter Fulton.

A TAILORED SOLUTION FOR A COMPLEX BUSINESS MODEL

Fulton quickly demonstrated its commitment to understanding Snyder’s domestic and international business objectives. Within a few months, our team offered an acquisition financing package that met Snyder’s needs: a \$3.2 million term loan and a \$2.5 million line of credit. This financing enabled Snyder to successfully acquire Bradley Pulverizer, securing its future and laying the groundwork for growth.

The company’s financing needs evolved as Bradley Pulverizer expanded under Snyder’s leadership. By 2023, increased export activity created a demand for additional capital.

Fulton stepped up once again, designing an innovative credit structure through the U.S. SBA’s Export Working Capital Program (EWCP). The \$5 million EWCP facility provided the company with

crucial export funding, allowing Snyder to establish letters of credit, support international trade and free up existing credit lines for domestic growth.

A TRUSTED ADVISER FOR LONG-TERM SUCCESS

Fulton’s partnership with Snyder exemplifies its dedication to fostering growth for small businesses. Beyond financing, Snyder found a trusted adviser in Fulton who shared his vision for the future. The strong relationship led Snyder to transition Kercher Enterprises’ banking to Fulton as well.

Snyder’s success with Bradley Pulverizer underscores Fulton’s ability to provide customized solutions that drive business growth—locally and internationally.

Fulton's Recognition and Commitment to Small Businesses

FULTON HELPS PLAZA BAKERY THRIVE IN VIRGINIA BEACH

In 2020, Cristal Danielle Spellman purchased Plaza Bakery LLC, a beloved local business with a 60-year history in Virginia Beach, Virginia. Spellman's vision was to preserve the bakery's legacy while steering it toward a vibrant future.

With the help of a \$234,000 SBA 7(a) term loan from Fulton, Plaza Bakery relocated to a nearby neighborhood within Virginia Beach and refinanced existing debt.

The relocation to the bustling Birchwood Commons, just 10 miles from the bakery's original site, allowed Plaza Bakery to retain its loyal customer base while attracting new patrons. The move also allowed Spellman to expand the bakery's offerings and reimagine its role in the community.

Growing Revenue and Expanding Offerings

Before the relocation, Plaza Bakery generated half of its revenue from

its signature almond wedding cake petit fours, with the other half coming from various desserts for special occasions.

The new location transformed the business model. Customers began to enjoy products on-site, inspiring Spellman to introduce a lunch menu that helped her bottom line.

She also introduced private children's parties, creating a unique, community-focused offering.

A Community-Centered Future

The SBA loan enabled Plaza Bakery to grow into a more valuable community hub. By relocating to an area with greater foot traffic and a stable customer base, the bakery increased revenue and deepened its connection to its patrons.

Through its SBA lending programs, Fulton continues to empower small businesses like Plaza Bakery to thrive, grow and enrich their communities.

RESINTECH: FINANCING MANUFACTURING EXPANSION IN CAMDEN, NEW JERSEY

Brothers Jeff and Larry Gottlieb both had the same first job: bagging and shipping resin for the family business. Their father Mike, a chemical engineer, started ResinTech Inc. in the 1980s in the basement of their home in southern New Jersey. The company has deep expertise in filtration and water treatment, and their products have a wide array of applications, from removing contaminants from residential drinking water to producing semiconductor chips to cleaning up contaminated ground waters.

Over time, the Gottliebs developed a plan that would transform the business and the community where it operates. The brothers identified a location in nearby Camden, New Jersey, where they would build a new ion exchange resin factory. The 27-acre site had been neglected and was burdened with soil and groundwater contamination.

The surrounding Camden neighborhoods had struggled economically for decades. The Gottliebs saw past the challenges and envisioned a campus that could provide hundreds of jobs to local residents, while creating new capacity for ResinTech to expand manufacturing as a global leader in the field of ion exchange for water and fluid purification.

This ambitious plan required input from an army of experts including engineers, attorneys, contractors and environmental

consultants. When the Gottliebs were ready to arrange financing for the project, Fulton stepped up to help them develop a plan that could serve them over the long term. Fulton took the lead position and arranged a consortium of four banks to execute the loan facilities over several years of planning, permitting, construction and equipment installation. The loans funded construction of more than 360,000 square feet of manufacturing, warehouse and office space, and also funded the purchase and installation of

machinery and equipment for blending, heating, and chemical processing of world-class ion exchange resins.

The new campus opened in 2020, and today it employs over 425 people in a state-of-the-art manufacturing facility. The buildings draw power from hundreds of rooftop solar panels, which provide more than 2.8 megawatts of electricity, and the products made inside are used to prolong and enhance lives in over 100 countries around the globe.



SPOTLIGHT

Fulton: Leading the Way with the SBA’s Working Capital Pilot Program

Fulton continues its tradition of supporting small businesses by being among the first banks in the country to participate in the SBA Working Capital Pilot (WCP) Program.

As an existing Preferred Lender Program–Export Working Capital Program (PLP–EWCP) participant,

the SBA automatically granted Fulton PLP–WCP delegated authority.

This elite designation allows approval of SBA loan applications directly, making Fulton one of only 15 banks nationwide with this capability.

A FLEXIBLE SOLUTION FOR GROWTH-ORIENTED SMALL BUSINESSES

The SBA’s WCP Program provides growth-focused small businesses with cost-effective, flexible access to working capital. We are proud to deliver this innovative program to meet the evolving needs of entrepreneurs across our footprint, which includes an estimated 1.5 million small businesses.

KEY BENEFITS OF THE WCP PROGRAM

- **COST-EFFECTIVE FEES:** The program’s fee structure is more affordable than traditional working capital programs, reducing the financial burden on small business owners.
- **ENHANCED FLEXIBILITY:** WCP supports both domestic and export-related loans, as well as asset-based and transaction-based financing. Additionally, it enables the issuance of performance standby letters of credit to back significant purchase orders or contracts.
- **ADDRESSING CAPITAL GAPS:** WCP provides funding options that traditional commercial banks and asset-based lenders may not offer, helping small businesses access essential working capital.



The WCP Program represents a tremendous opportunity for Fulton to help small businesses succeed, fostering economic growth and job creation in the communities we serve.”

The program offers two distinct options: transaction-based WCP and asset-based WCP, ensuring tailored solutions for businesses with unique financial needs.

BUILDING ON A STRONG SBA FOUNDATION

Our long-standing expertise with SBA programs is crucial to our commercial lending success. Our participation in the WCP Program complements our Export Working Capital Program (EWCP), which accounts for 10% to 15% of our annual SBA loan volume.

Fulton’s SBA offerings are bolstered by our international group, which

provides financing and payment services tailored to internationally focused clients. The WCP and EWCP programs are vital components of our strategy to empower businesses with the resources they need to thrive domestically and abroad.

TARGETED OUTREACH AND TRAINING

To expand the program’s reach, Fulton developed comprehensive training for team members, including Financial Center Managers, Small Business Development Officers and Small Business Mentors.

Workshops and training sessions held across key markets further enhanced awareness and adoption of the program.

LOOKING AHEAD

As a leader in SBA lending, Fulton remains committed to advancing its SBA 7(a) Small Loan Program.

By fostering collaboration across sales, underwriting and portfolio management, we continue to refine processes and expand outreach. Our efforts are not just about numbers—they’re about creating opportunities for small businesses to succeed.

COMMERCIAL SOLUTIONS AND ENHANCEMENTS

Fulton offers a range of financial products and services, as well as trusted advisors to support commercial, middle market and larger corporations.

LAUNCHING A DEPOSIT ESCROW MANAGEMENT SOLUTION

Fulton Escrow Management enables businesses to efficiently manage all escrow and sub-accounting tasks in one simple but sophisticated platform. In the summer of 2024, Fulton launched Fulton Escrow Management to replace the previous escrow platform. The new solution is modern and fully digital, accessible within BOSS (online banking for business) and

leverages virtual accounts to accelerate account opening while providing commercial customers with improved transparency and more control over master/sub accounts.

So what is the impact of this new process?

- **CUSTOMERS CAN NOW OPEN SUB-ACCOUNTS REMOTELY** in approximately 5 minutes, compared to the previous 30

minute or more process that required them to travel to a financial center.

- **CUSTOMERS WILL HAVE IMPROVED TRANSPARENCY** within Fulton Escrow Management, with visibility to and control of all escrow accounts.
- **CUSTOMERS WILL HAVE ACCESS** to the new platform at no additional cost.

CREDIT UNDERWRITING PROCESS ENHANCEMENTS

As part of our FultonFirst transformation, we combined all fulfillment-related credit roles under one umbrella, which enables Fulton to provide better and faster service to our customers, standardize our processes, improve our risk management, enhance employee experience and allow more time for relationship managers to focus on customers.

One of the major changes with this structure is that we are now organized within the credit division by customer segment to better meet our customers’ needs. We are reimagining the client experience to support better and faster service and ensure every interaction adds value and strengthens client relationships. Our goal is to be responsive to client needs and offer quick and thorough credit decisions.

DIGITAL BANKING, TECHNOLOGY AND INNOVATION

INNOVATION PARTNERSHIPS

Fulton is leveraging our industry expertise by partnering with firms that support and provide mentorship to innovative financial technology firms (FinTech) and startup companies within our footprint. Our participation in programs such as Canapi Ventures and FinTech Innovation Labs is impactful to support industry growth and job creation.

Team members successfully participated in the renowned 2024 New York FinTech Innovation Lab, a 12-week program connecting top entrepreneurs and technologies with leading financial institutions and insurance companies. Fulton’s Strategy and Innovation Enablement

Office proudly mentored two of these participants: BOSS Insights and Muse. Our participation reflects our commitment to supporting the local tech sector, seeking out new and relevant technologies, and engaging our internal community with innovative entrepreneurs.

We remain dedicated to driving financial innovation and fostering impactful collaborations.

PARTNERING WITH UNIVERSITIES TO PROVIDE OPPORTUNITIES FOR STUDENTS & FACULTY

Fulton is proud to partner with local universities to build deep community relationships and provide opportunities for students and faculty.

Fulton partners with West Chester University to host an annual data-thon that pairs students with key bank employees and presents them with real world business and data challenges. The students compete to solve these challenges and present their findings to leadership. Fulton also partners with Temple University’s (Temple) Institute for Business and Information Technology (IBIT) to provide students and faculty the opportunity to advance academic research into digital technologies using real business and community challenges. This partnership includes a scholarship fund and joint research opportunities between Fulton employees and Temple faculty and students.



We remain dedicated to driving financial innovation and fostering impactful collaborations.”

RESPONSIBLE INVESTMENT MANAGEMENT

FULTON: EMPOWERING INDIVIDUALS AND COMPANIES FOR RETIREMENT SUCCESS

Retirement planning can be a complex journey, but Fulton’s personalized approach helps individuals and businesses navigate it with confidence.

Committed to helping families, companies and nonprofit organizations achieve their financial goals, Fulton Financial Advisors have been serving customers for over 100 years. Our experienced and credentialed team strives to use their knowledge and tools to change client’s lives for the better. We offer cutting-edge resources with personal services to provide customized solutions for each client’s personal goals.

From assisting a college professor in creating a legacy to helping an employee start her retirement savings to partnering with a company to increase employee participation in their 401(k) plan, Fulton is committed to helping clients achieve financial security.

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Ongoing communication is a hallmark of our relationship building with our clients.”

ESG INVESTMENTS

We foster the ability to offer our clients investment guidance that incorporates environmental, social and governance (ESG) considerations.

By leveraging industry-leading data and analytics from our third-party partners including Morningstar and Bloomberg, we can help clients understand and manage the exposure in their portfolios to

a wide array of social concerns, including environmental impact and involvement in controversial practices globally. This analysis can help us select active and passive solutions that best meet each client’s preferred balance of ESG and other investment considerations. We also have the ability to produce and execute customizable stock screens based on client-selected values that can be applied via separately managed

accounts using this data. In addition, we maintain a platform of actively managed mutual funds across equities and fixed income portfolios which incorporate ESG into their investment program. Leveraging all of these tools allows us to build customized portfolios for clients that incorporate their values and provide balance with other investment considerations.

SPOTLIGHT

Helping a College Professor Define Retirement Goals

After 40 years of teaching, a Philadelphia-area college professor approached Fulton to explore her retirement options. Leveraging Fulton’s selected financial planning software, our team conducted a thorough discovery process to understand her goals, risk tolerance and income needs in retirement.

Through this process, the professor gained clarity on her financial picture, including strategies to address income gaps, future needs and Social Security benefits.

A key priority for her was ensuring a financial legacy for her children after her passing. Fulton crafted a diversified financial plan that addressed her income needs while creating a strategy for legacy transfer of assets.

As a result, the professor entrusted the Fulton team to manage her multimillion-dollar portfolio. This partnership secured her retirement and laid the groundwork for meaningful financial discussions with her family about her legacy.



Fulton Bank

Responsible Investment Management

ENCOURAGING AN EMPLOYEE TO BEGIN SAVING FOR RETIREMENT

Madison, an employee participating in a company retirement plan handled through Fulton, met with an engagement specialist in early 2024. Previously not enrolled in the plan, Madison was encouraged to start contributing 6% of her salary, qualifying her for the company’s full matching 3% contribution.

Starting her retirement savings early set Madison on a path to financial security.

Currently, she is at 121% of her projected retirement income goal. If she continues at this pace, she is expected to receive approximately \$6,062 per month from the plan upon retirement.

Fulton’s proactive approach helped Madison maximize her benefits and empowered her to take charge of her financial future.

TRANSFORMING RETIREMENT PARTICIPATION FOR A PACKAGING SOLUTIONS COMPANY

Fulton partnered with a packaging solutions company to improve participation in their Fulton-sponsored 401(k) plan. By implementing an auto-enrollment feature, employees were automatically enrolled in the plan, making it easier for them to start saving for retirement.

This initiative had remarkable results:

- **EMPLOYEE PARTICIPATION** increased from 42% to 85%, with 319 additional individuals beginning to save for retirement.

- **ALL NEW PARTICIPANTS** started receiving matching contributions from their employer.

- **THE PERCENTAGE OF EMPLOYEES** maximizing their matching contributions rose from 21% to 72%.

By removing barriers to entry and fostering a culture of financial preparedness, Fulton helped the company and its employees secure better retirement outcomes.

DRIVING FINANCIAL SECURITY FOR OUR CUSTOMERS

Fulton’s dedication to retirement planning spans individuals and organizations alike. No matter the situation, our team can help ensure every client has the tools to achieve lasting financial security.

EMPOWERING INDIVIDUALS AND COMPANIES FOR RETIREMENT SUCCESS

TREATING OUR CLIENTS FAIRLY

FULTON: PROTECTING CUSTOMER PRIVACY

Since our founding in 1882, we’ve worked to serve as trusted advisers to our customers. Today, that commitment extends to safeguarding their data, listening to their feedback and continually improving our products and services.

CUSTOMER PRIVACY AND DATA SECURITY: A COMMITMENT TO TRUST

Fulton maintains policies that establish our clear commitment to protecting the privacy and security of our customers’ personal data. These policies call for administrative, technical and physical safeguards to protect the confidentiality of personal data that Fulton or our service providers and third parties possess or control. We support this imperative with procedures, monitoring, technology and other controls, including multi-layered information security protections that are regularly assessed and adapted to address leading industry practices and emerging threats. We require regular training of our employees on the topics of data privacy and security.

COMMUNICATIONS

Our customers can communicate and provide feedback to us through multiple channels, including our website, social media, phone and email, as well as personal meetings, conferences and other forums.

RESPONSIBLE PRODUCT OFFERING

We regularly review and assess the quality of our products and services, while also tracking the impact and ongoing risk of these solutions. In the product development cycle, internal stakeholders – operations, sales, risk and compliance, technology, corporate social responsibility, and customer support teams – play an integral role.

Products and services are specifically evaluated for compliance with applicable laws, rules and

regulations. Fulton applies product governance and approval processes for all new, enhanced and existing products and services.

We monitor customer feedback with a goal to continue improving the customer experience. Fulton tracks net promoter and loyalty scores regularly through the use of customer and product surveys. Those scores are shared quarterly with Fulton leaders and our Board of Directors (Board), and overall feedback is analyzed to identify potential enhancements to product solutions. There is a customer complaint monitoring process that includes centralized input and tracking, which is overseen by the Chief Executive’s Office of Customer Advocacy.

Treating Our Clients Fairly

**SELLING PRACTICES AND
PRODUCT LABELING**

Our marketing initiatives are developed with the goal of treating customers fairly, communicating clearly and following applicable regulations. Our advertising efforts are overseen by compliance professionals who help direct our efforts toward adhering to fair and responsible product marketing practices.

We also have a customer-centric learning and development program that teaches sales professionals to be trusted advisors and provide solutions specific to customers’ needs.

**CUSTOMER PRIVACY
AND DATA SECURITY**

Fulton customers are entitled to know the steps that Fulton takes to

ensure that customer privacy is maintained.

The Fulton privacy policy provides clear information about what information is retained, along with why and how, and what multiple approaches are available to opt out of certain types of information sharing. This privacy policy is presented to customers upon account opening and is clear about which information is shared and what type of information sharing customers can control.

***So what’s the importance
of this policy?***

With so many bad actors trying to compromise data, it is important that we communicate with our customers the information we

gather and share, and the steps that we take to ensure that we are mindful with the private information that we gather.

Fulton’s reputation and trust is a crucial part of our business model. Being forthright in our approach to information gathering is a crucial part of this trust.

CUSTOMER FRAUD PROTECTION

Protecting our customers from fraudulent activities is the job of every Fulton team member. This includes a focus on mitigating the risk of customers falling victim to telephone, mail or internet fraud.

COMPLAINT MANAGEMENT

At Fulton, our customer experience objective is to listen to our customers, take action on what they’ve said, and improve their experiences over time. One way in which we listen is to actively address all complaints received from our customers.

Fulton’s approach to customer advocacy involves a centralized complaint management program (CMP) that ensures Fulton complies with consumer protection laws and regulations. It allows us to self-identify and self-correct any potential areas of weakness in

processes and regulatory risk matters.

As part of our CMP, our customer advocacy department ensures all complaints are addressed.



EMPOWER COMMUNITY BANKING

In 2024, Fulton participated in and supported several programs that support and promote **EMPOWER Community Banking**. These efforts included both live stream events and several in-person events to promote EMPOWER Community Banking.

Through all the sessions we have participated in, we've been able to inform audiences about Fulton's commitment to the communities where we operate. In addition, we conducted Certified EMPOWER Business Advocate training for over 100 of our bankers in 2024, and they are equipped to better serve the community through product solutions and to leverage community organizations.

- **MARCH 2024:** participated in the Hispanic Chamber of Philadelphia small business banking information session
- **MAY 2024:** participated in the Atlantic City NAACP radio program where information was shared about banking
- **APRIL 2024:** partnered with the Veterans Business Outreach Center on the campus of Old Dominion University in Norfolk, Virginia, to deliver education on banking solutions
- **JULY 2024:** presented banking program to the Penns Grove, New Jersey, Rotary Club

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Our bankers are equipped to better serve the community through product solutions and to leverage community organizations.”

INNOVATIVE SOLUTIONS TO SUPPORT SMALL BUSINESSES

Fulton developed an early-stage financing grant program for entrepreneurs. The Fulton Forward Foundation provided a grant of \$500,000 to two community organizations, The Enterprise Center in Philadelphia and Baltimore Community Lending. The funding will be used to provide grants in \$10,000 increments to deserving entrepreneurs. Recipients of the grant must commit to participate in a technical assistance program provided by the organizations for two years following the receipt of the grant.

The goal is to provide funds for start-ups and companies in business for less than two years. These companies typically have very limited financing options and very high failure rates. Two significant contributors to failure are (1) the burden of repaying high-interest debt while attempting to build and grow the business and (2) not having a detailed and realistic business plan to build and grow the business.



Recipients of early-stage financing grants met with officials of Baltimore Community Lending and Fulton Bank.

Fulton Bank



VALUING OUR EMPLOYEES

COMMITTED TO VALUING OUR EMPLOYEES

At Fulton, we believe that improving lives starts with our employees. Our holistic approach to employee well-being addresses physical, emotional and financial health while promoting work-life balance.

Our commitment to creating a supportive workplace has earned Fulton accolades, including the prestigious 2024 Secretary of Defense Employer Support Freedom Award for our exceptional support of National Guard and Reserve members.



THE FULTON EXPERIENCE: INSPIRING ENGAGEMENT AND IMPACT

We designed *the Fulton Experience* to ensure employees feel heard, valued and inspired. Fulton supports employees in achieving their personal and professional goals by championing work-life integration and providing a digitally enabled work environment.

Engaging employees in community service further amplifies this impact, demonstrating that their work contributes to something greater than themselves.

The results include increased employee engagement, stronger and more satisfied customer relationships, and deeper connections to local communities. Employees who see the tangible effects of their efforts—both in the workplace and the customers and community they serve—become more invested in our mission and values.

A CULTURE BUILT ON ENGAGEMENT AND RECOGNITION

Our employees are the heart and soul of our organization, and our success begins with their enthusiasm and commitment. We bring our values to life daily through our Culture Action Team and the work of over 450 volunteer Culture Champions. These champions energize teams with fresh ideas, foster engagement, and help build a strong sense of unity across the company.

Recognizing and valuing our employees' contributions is a cornerstone of our culture. Fulton uses virtual recognition badges to provide positive feedback and reinforcement across the organization. These badges allow co-workers to celebrate each other's achievements, creating a culture where recognition and appreciation are embedded in daily interactions.

Monthly culture conversations during team meetings provide ongoing personal and professional growth opportunities. Employees also benefit from structured training programs, including a two-day leadership course and online classes, ensuring they have the tools and support they need to succeed. This continuous learning and development focus reflects our commitment to enhancing the employee experience.

EXTENDING OUR CULTURE TO THE COMMUNITY: A CULTURE FOR GOOD

To help promote the Fulton Experience beyond our company walls, our employee Culture Champions participated in volunteer events throughout our footprint during a program called “Culture for Good.” This initiative was developed by the Culture Action Team to help promote our culture corporately, individually and collectively.

CORPORATELY, the Fulton Experience culture is woven into everything we do.

INDIVIDUALLY, the Fulton Experience empowers team members to be at their best.

COLLECTIVELY, the Fulton Experience impacts our communities by shaping positive interactions and creating an inclusive environment.

Culture Champions successfully planned 17 in-person volunteer events and offered 2 virtual options.

More than 160 Culture Champions, utilizing 239 hours of volunteer time, participated in food drives, youth activities and other events at the following organizations:

| ORGANIZATION | LOCATION |
|---|--------------------|
| Coatesville Youth Initiative | Coatesville, PA |
| Rising Stars Homework Club | Ambler, PA |
| Ronald McDonald House Charities of Central PA | Hershey, PA |
| Mercer Street Friends (Food Bank) | Ewing, NJ |
| Christmas Mother Warehouse | Henrico, VA |
| Milford Food Bank | Milford, DE |
| Helping Harvest Food Bank | Reading, PA |
| Mayflower Marathon for Food Bank | Virginia Beach, VA |
| Boys and Girls Club of Lancaster | Lancaster, PA |
| Jubilee Ministries | Lebanon, PA |

| ORGANIZATION | LOCATION |
|--|-------------------|
| Cedarbrook Fountain Hill Nursing Home | Fountain Hill, PA |
| Multiple Food Banks & Early Learning Centers | Throughout MD |
| Domestic Abuse and Sexual Assault Crisis Center of Warren County | Washington, NJ |
| Ronald McDonald House of Danville | Danville, PA |
| Share Food Program | Philadelphia, PA |
| Total Experience Foundation | Pitman, NJ |
| YWCA | York, PA |
| American Red Cross | Virtual Option |
| St. Jude Children’s Research Hospital | Virtual Option |

The “Culture for Good” events enabled us to serve our communities and support Fulton’s mission to Change Lives for the Better all around!

LABOR PRACTICES, EMPLOYEE HEALTH & SAFETY

COMPREHENSIVE BENEFITS FOR EVERY STAGE OF LIFE

Fulton offers a competitive health and welfare package that includes medical, dental, vision, disability, life insurance and wellness programs.

Employees can select plans like a Preferred Provider Organization or High Deductible Health Plan with a Health Savings Account to meet their unique needs. Coverage extends to specialized services such as fertility treatments, massage therapy, acupuncture and chiropractic care.

To support physical health, Fulton’s Human Resources Department provides resources and programs designed to help employees develop healthier lifestyles.

Our Wellness Rewards Program encourages team members to participate in health-related activities while earning rewards. The program shares tips on nutrition, physical activity, sleeping habits and more, empowering employees

to make positive choices for their well-being.

PRIORITIZING EMOTIONAL WELLNESS AND MENTAL HEALTH

We recognize that emotional well-being is just as important as physical health. Through the Employee Assistance Program, employees have access to 10 free counseling sessions annually, along with resources for finding therapists. Online courses on emotional well-being, relationships and child/elder care are also available to help employees navigate personal challenges.

Programs like 24/7 health counselors, tobacco cessation programs and parenting programs offer additional resources to support employees’ mental and emotional health and ensure they feel equipped to balance life’s demands.

WORK-LIFE BALANCE AND FINANCIAL WELLNESS

Fulton supports work-life balance through paid time off, parental leave, adoption assistance,

flexible work arrangements and access to learning platforms like LinkedIn Learning. These benefits allow employees to thrive both professionally and personally.

Financial security is another priority. Employees benefit from a 401(k) plan with a dollar-for-dollar match on the first 5% of contributions, an Employee Stock Purchase Plan, and preferential consumer loan and mortgage rates. Auto enrollment makes enrolling in the 401(k) plan easy. Employees that don’t make an active election are automatically enrolled into the Fulton 401(k) plan at 3% and are auto-escalated 1% each year until reaching 10%. Since January 2022, participation rates have increased to 95%, and 75% of our 401(k) participants are maximizing their match. Fulton also provides financial literacy programs and free banking services, helping employees build a solid financial foundation.

FULTON BENEFITS AT A GLANCE



Snapshot of Key Benefits

Human Rights Statement

In 2023, we introduced our Human Rights Statement, which is summarized below. For the full statement, please see our 2023 Corporate Social Responsibility Report.

Fulton’s purpose is to change lives for the better.

Fulton is committed to upholding the dignity, value and fundamental rights and freedoms of all people as set forth in the United Nations Universal Declaration of Human Rights.

For our employees, this commitment means we provide equal employment opportunity and safe, healthy working conditions free from discrimination or harassment.

For our customers and communities, this commitment means we provide fair and responsible banking and access to financial products and services to promote economic advancement for everyone we serve.

These principles are designed to lead us to do what is right, earning the trust of our stakeholders as we operate with the highest ethical and professional standards.

In order to change lives for the better, we recognize the inherent value of all people and treat them with dignity and respect. At Fulton, this commitment forms the core of all that we do, as we build on this truth to achieve our purpose.

EMPLOYEE EXPERIENCE COUNCIL:
SHAPING THE FULTON EXPERIENCE

Established in 2020, the Employee Experience Council (Council) plays a critical role in enhancing the workplace experience for all our employees. By analyzing feedback from engagement, exit and new hire surveys, the Council identifies areas for improvement and develops targeted solutions.

In 2024, the Council focused on improving communication and change management by:

- **LAUNCHING** a Leaders’ Change Toolkit which equips managers with practical tools to create “change-ready” teams.
- **ENHANCING** internal communication during major initiatives to help employees understand the “why” and “how” of changes.
- **STREAMLINING** the intranet experience with user-friendly features, such as a one-click button to view internal job postings, ensuring employees can easily access key resources.

This proactive approach is designed to support employee engagement and retention.

LISTENING TO EMPLOYEES AND
PROMOTING ENGAGEMENT

Fulton actively gathers employee feedback through opinion surveys, which helps to improve satisfaction with benefits and programs. Hearing the voice of the employee allows us to remove pain points, refine offerings and strengthen the supportive culture.

Recognized Support
for Veterans

In 2024, Fulton was honored with the Secretary of Defense Employer Support Freedom Award, the highest recognition given by the U.S. Department of Defense to employers for their support of National Guard and Reserve members. Fulton offers a Military Internship Program to help veterans transition into civilian careers and generous military leave policies. These initiatives reflect our commitment to serving those who have served our country.

SAFETY AND PREPAREDNESS:
A SECURE WORKPLACE

Employee Safety

Fulton has policies and procedures in place to safeguard our employees, customers and anyone who visits our facilities. Fulton employees receive information and training in areas related to security, severe weather incidents, evacuation procedures, physical threats and other potential risks.

Safety & Security

All Fulton business locations maintain systems and procedures to monitor building access. We provide training so our teammates can maintain appropriate building access. Our financial centers have systems and procedures in place to safeguard everyone in the facilities.

Physical Threats

Fulton has specific procedures and conducts regular training for employees so they know what to do in the event of a physical threat, including robberies or workplace violence.

Severe Weather

Fulton provides guidance to employees about how we will communicate any potential closures, change in hours or other impacts due to severe weather. Our Business Continuity Office maintains and shares information on topics such as hurricane and tropical storm preparedness, and helps to ensure the safety and well-being of our employees by sharing best practices to help employees be prepared and stay informed.

Pandemic Preparedness

Fulton has a comprehensive pandemic response plan in place to help ensure the continuity of our operations and the safety of our employees, customers and stakeholders. Our plan includes preparedness measures, protocols for remote work and strategies to mitigate disruptions to essential services.

EMPLOYEE TRAINING, LEARNING AND DEVELOPMENT

Fulton’s benefits provide more than financial security—they reflect a commitment to improving employees’ lives. From promoting physical health through wellness rewards to supporting mental well-being with accessible resources, Fulton’s holistic approach ensures employees can bring their best selves to work and home.

Fulton builds a stronger, more engaged team by fostering an uplifted and empowered workplace culture. This dedication to our employees is not just good business—it’s the foundation of what makes Fulton a great place to work.

EMPOWERING EMPLOYEE
SUCCESS THROUGH TRAINING,
ONBOARDING AND CAREER
DEVELOPMENT

Fulton’s approach to training, onboarding and career development reflects our belief that investing in employees is key to organizational success. By creating opportunities for continuous learning, supporting talent and fostering leadership growth, Fulton empowers its workforce to thrive.

Whether helping a new hire navigate their first week, equipping a manager with

advanced coaching skills or preparing the next generation of leaders, Fulton ensures every employee has the tools they need to succeed.

COMPREHENSIVE ONBOARDING:
SETTING EMPLOYEES UP
FOR SUCCESS

Fulton’s onboarding process ensures that new hires—whether internal or external—feel supported and prepared from day one. Key features include:

- **PARTNERSHIPS** with Talent Acquisition, Learning, Employee Services and Enterprise Leaders to

align onboarding experiences with organizational goals.

- **VIRTUAL TOUCHPOINTS** that foster inclusion and networking among new hires.
- **ONBOARDING BUDDIES**, coaching routines and on-the-job training tailored to each team’s needs.

This structured approach shortens the time to competency and integrates new employees into their roles and teams quickly and effectively.

SPOTLIGHT

Fulton Interns and Trainees Make a Difference in Their Communities

In 2024, Interns and Management Trainees came together to make a meaningful impact through volunteerism, aligning their efforts with the Fulton Forward initiative to support local communities.

The group partnered with Excentia Human Services in Lancaster, Pennsylvania, a nonprofit organization providing support to individuals with developmental needs and autism from birth to adulthood.

During a volunteer day, the team prepared school supplies for the Excentia Preschool to ensure a smooth start to the school

year. They also baked cookies with students at the Excentia Community Life Services building in its new educational kitchen facility and led a lively BINGO game as part of an academic lesson.

The interns and trainees also extended their impact by partnering with Wildheart Ministries at The Hill Farm in Harrisburg, Pennsylvania.

Wildheart Ministries is a nonprofit organization dedicated to transforming communities through affordable housing, community clean-ups, food security and education on healthy living. The

team rolled up its sleeves to harvest crops, prepare them for distribution and maintain the farm grounds for future production.

Located in Allison Hill, the farm is the only facility of its kind in the area. With grocery stores often out of reach and rising food costs, The Hill Farm provides affordable organic produce to local residents, helping to address food insecurity. Wildheart Ministries’ mission to rebuild, restore and revive the Allison Hill community aligns perfectly with Fulton’s commitment to fostering vibrant, sustainable neighborhoods.

MAKING A DIFFERENCE EVERY DAY

LEARNING AND DEVELOPMENT: A PATH TO CAREER GROWTH

Fulton’s comprehensive training and career development initiatives have yielded impressive results, including high engagement with self-paced learning tools, enhanced internal mobility and increased retention during times of significant change, reflecting employee satisfaction with onboarding and training programs.

Fulton offers robust training programs to empower employees at every stage of their careers:

- **NAVIGATING YOUR CAREER:** This year, we incorporated the ABA curriculum into our employee training offerings. It provides financial literacy courses, compliance training and certifications for career advancement.
- **POWERUP! PROGRAM:** This is a digital leadership curriculum focusing on data fluency and fundamentals, enabling employees to upskill on demand. With over 47,000 learning videos consumed and a 63% activation rate on LinkedIn Learning, employees actively enhance skills in areas like sales, Python coding and banking basics.
- **DATA ANALYTICS PEER COMMUNITY:** With 80 analysts identified, this community offers targeted learning opportunities, mentoring from senior leaders and access to tools like DataCamp. The initiative has already promoted three data analysts to data scientist roles, demonstrating its success in fostering growth.
- **LEADERSHIP COUNCIL:** This group connects key leaders across the organization to enhance strategic thinking and drive company initiatives. The council collaborates on programs like FultonFirst and ensures a pipeline of talent for critical roles through succession planning. Targeted development opportunities prepare leaders for future responsibilities, creating a strong talent bench to support Fulton’s long-term success.
- **PILLARS OF LEADERSHIP PROGRAM:** Designed for employees aspiring to grow leadership skills, this program develops agile, curious leaders with a growth mindset.



This dedication to our employees is not just good business—it’s the foundation of what makes Fulton Bank a great place to work.”

Fulton’s
Employee
Resource
Groups

- ADAPT
- FULTON FUTURE
- FULTON PRIDE
- BLACK PROFESSIONALS ALLIANCE
- REMOTE WORKERS
- VETERANS
- WOMEN IN TECHNOLOGY

Team members across our five-state footprint participate in these groups, which are open to anyone and everyone at Fulton.

INCLUSIVE WORKFORCE

FULTON: BUILDING INCLUSION THROUGH EMPLOYEE RESOURCE GROUPS

At Fulton, an inclusive workforce is essential to fostering a supportive workplace and enriching our communities. Through our robust Employee Resource Groups (ERGs) and recognition programs, we create opportunities for collaboration, empowerment and positive impact.

The impact of these efforts is evident in the enthusiasm and engagement of our employees. Our programs are designed to inspire collaboration and foster innovation. By creating spaces for all voices to be heard and valued, we ensure our culture reflects the communities we serve.

BUILDING A CULTURE OF INCLUSION

At Fulton, we understand that inclusion is not a destination but an ongoing journey. Through initiatives like our ERGs and recognition awards, we continually strive to create a workplace where everyone feels empowered and respected. By celebrating differences, we uplift our employees and drive meaningful change in the communities we serve.

ERGS: CONNECTING AND EMPOWERING TEAMS

Fulton’s ERGs allow employees to connect, share experiences and enhance their professional growth. Each group is independently led, with a clear mission to support Fulton’s strategy while addressing unique needs across our workforce. They range from groups connecting early-career employees, veterans and military and women in technology.

Our ERGs are open to all employees and they are encouraged and welcome to participate in any ERG that meets their interests and career goals. Most recently, our employees formed two new ERGs.

- **ADAPT:** Abled & Disabled Allies Partnering Together (ADAPT) – creates a supportive environment for individuals with disabilities and their allies. By raising awareness and advocating for inclusion, ADAPT ensures every employee is recognized for their contributions, not despite their differences but because of them.
- **REMOTE WORKERS:** focuses on connecting colleagues across hybrid, remote and in-office roles. This group fosters cohesion and engagement, ensuring everyone feels part of Fulton’s inclusive culture, no matter where they work.

SPOTLIGHT

Inaugural Indian Heritage Day Celebration

As part of Asian American and Pacific Islander Heritage Month, an Indian Heritage Day celebration with over 70 employees was held in May 2024 at our Administrative Services Center in East Petersburg, Pennsylvania. Activities included a station for henna tattoos, dressing

in traditional attire, games and plenty of food!

Wellness coach and influencer Navixha Bagga led a mindset workshop at the event. CEO Curt Myers spoke at the event and discussed how activities like this

promote a vibrant community in the workplace. The event concluded with a Bollywood dance tutorial. We are grateful to everyone who came out and made this inaugural event a success!





SUSTAINING OUR ENVIRONMENT

COMMITTED TO SUSTAINING OUR ENVIRONMENT

We are aware of the environmental footprint we leave behind, and we consistently look for ways to reduce our impact — whether that’s through energy usage, waste disposal or land management. Our commitment to the environment is steadfast, and we are proud of the advancements we continue to make across our company, along with those of our suppliers and partners, to ensure we leave a legacy for future generations.



CLIMATE GOVERNANCE & STRATEGY

CLIMATE IMPACT WORKING GROUP (CIWG)

Introduced in our 2022 CSR Report, the CIWG is made up of senior leaders from different departments across the company. The CIWG seeks to understand the climate-related opportunities and risks in our business.

We recognize the environmental challenges that face our planet and believe that taking steps to address them in our local communities is an extension of our core value to “*Do What is Right.*” We are committed to operating our business responsibly with a focus on creating long-term sustainable value for our company by increasing revenue, reducing costs, reducing risks, enhancing our reputation, strengthening our communities, and working toward meeting the expectations of our shareholders, customers, teammates and communities.

We will continue to support this commitment with our CIWG Pillars:



A full version of Fulton’s Environmental Sustainability Statement may be found on our website at <https://www.fultonbank.com/About-Fulton-Bank/CSR>

Pillar 1



BEING AWARE OF, and actively seeking ways to reduce, our operational impact on the environment

CIWG PILLAR 1

ENERGY MANAGEMENT & GREENHOUSE GAS (GHG) EMISSIONS: FULTON PARTNERS WITH JLL TO ADVANCE ENVIRONMENTAL SUSTAINABILITY
As part of our ongoing commitment to sustainability, Fulton has partnered with Jones Lang Lasalle Inc. (JLL), a leading professional services firm specializing in real estate and investment management.

This collaboration equips Fulton with the expertise and tools to better understand and manage our environmental footprint, particularly in evaluating and reporting on GHG emissions.

Through JLL’s sustainability group, Fulton utilizes services that help measure and improve our environmental impact.

The following services have been key to Fulton’s efforts:

- **WASTE AUDITS:** Twice a year, JLL conducts waste audits at Fulton facilities. These audits provide valuable insights into waste generation and disposal practices, helping us identify areas for improvement and adopt more sustainable waste management solutions.
- **DESIGN GUIDELINES:** JLL works with us to develop design guidelines that prioritize energy efficiency in mechanical, electrical and plumbing systems. These guidelines ensure that new construction and renovations incorporate sustainable principles to reduce energy consumption and operational costs.
- **ENERGY-EFFICIENT UPGRADES:** These upgrades are implemented as opportunities arise and include HVAC, plumbing, lighting and electrical upgrades.

JLL has been quantifying Fulton’s Scope 1 and 2 emissions utilizing their climate data management platform for GHG emissions calculation. The energy team collects all utility bill data from Fulton, ensures completeness via Quality Assurance /Quality Control processes, and uses emissions factors from DEFRA and eGRID to calculate overall Scope 1 and 2 emissions for Fulton’s portfolio. The baseline year our team is using is 2023. This year was chosen due to more typical working conditions than years past during the pandemic.

JLL provides Fulton with a clearer picture of our environmental footprint. This reporting not only supports future compliance with sustainability standards but also informs the bank’s long-term environmental strategy.



At Fulton, our commitment to sustainability is not merely a corporate initiative; it’s a fundamental part of who we are.”

FACILITIES
Fulton utilizes a number of energy saving and energy efficient measures within corporate offices and financial centers to minimize our energy consumption and environmental footprint.

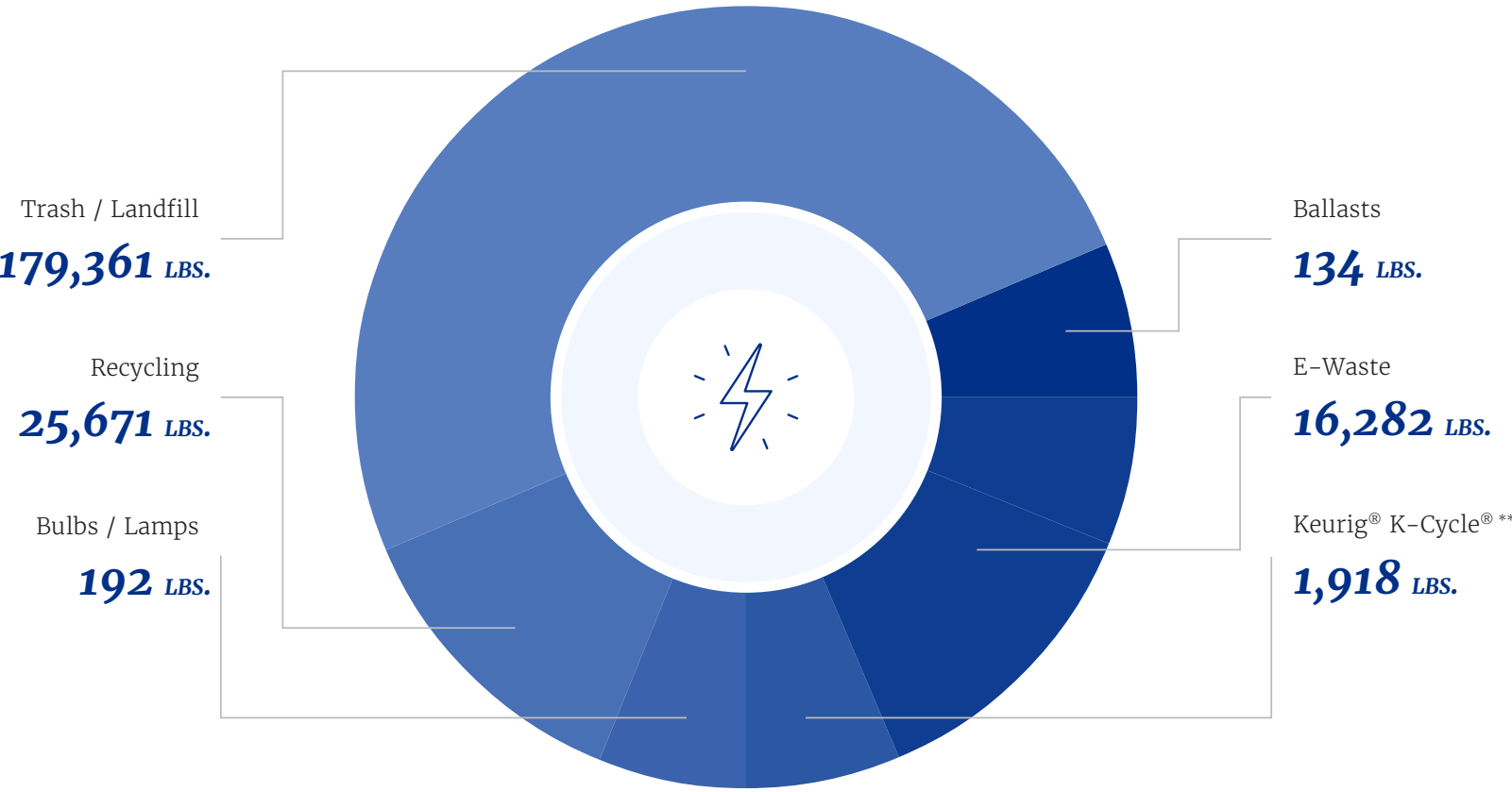
Examples of specific areas we invested in during 2024 include HVAC, lighting, plumbing, signage, universal office waste (e.g. batteries), K-Cups® and electrical upgrades.

When building new facilities, we endeavor to satisfy the majority of LEED standards for environmentally certified buildings. Our new construction projects include such standards as Advanced Energy Metering, use of Renewable Energy Production, Enhanced Refrigerant Management and Indoor Water Reduction Usage.

In addition to projects completed to date, Fulton continues to modernize facilities with:

- Heat pump replacement
- End of Life unit upgrade
- Burner, oil tank replacement
- Pneumatic control system replacement
- Heat exchanger replacement

Paper, Water & Waste Management



WASTE STREAM DIVERSION
Examining how our overall footprint affects the environment, Fulton focused on several waste diversion activities during 2024*.

* Waste diverted or redirected from landfills / traditional disposal throughout 2024.
** A specialty waste diversion program through Keurig’s K-Cycle® Recycling Program.

Equinix Certification and Sustainability

Certifications

- HECVAT
- HIPAA
- ISO 22301
- ISO 27001
- NIST 800-53/FISMA High
- PCI DSS
- SOC 1 Type II
- SOC 2 Type II

Sustainability

- Renewable Energy Coverage: 100% from RECs from U.S. wind VPPAs and Green-e wind RECs
- Sustainable Tech: EV, GW, HAC, LC, LED Lighting

FULTON TRANSITIONS AUXILIARY DATA CENTER TO ENVIRONMENTALLY FRIENDLY FACILITY

In 2023, Fulton leadership made the pivotal decision to move our auxiliary data center from Mantua, New Jersey, to a state-of-the-art colocation facility operated by Equinix, a global leader in sustainable data center operations.

This move not only improved the bank’s disaster recovery posture and operational resiliency but also aligned with Fulton’s commitment to sustainability and environmental stewardship.

For years, Fulton operated an auxiliary data center in Mantua. The facility required significant power consumption to manage server, storage and networking demands, along with the upkeep of fire suppression systems, HVAC and power management. While effective, the energy-intensive nature of the site presented challenges in maintaining both efficiency and environmental responsibility.

By late 2023, we determined that transitioning to a colocation facility

would better meet our objectives for disaster recovery and sustainability. Fulton chose Equinix, a premier data center provider renowned for its commitment to reducing environmental impact through innovative practices.

Equinix’s facility, which became fully operational for Fulton in April 2024, incorporates cutting-edge sustainability measures. The company mitigates 96% of its electricity usage across its entire footprint through renewable power purchase agreements and energy attribution certificates. With a goal to lead the industry in energy stewardship, Equinix focuses on energy efficiency, water conservation, land utilization and biodiversity.

By leveraging a facility already optimized for environmental sustainability, we significantly reduced our carbon footprint while enhancing the reliability and resiliency of our disaster recovery systems. This project also demonstrates how businesses can balance cutting-edge technology with a commitment to the planet.

FULTON'S FINANCIAL CENTER AT 3.0 UNIVERSITY PLACE EARNS LEED SILVER CERTIFICATION

Fulton is proud to announce that our financial center at 3.0 University Place in West Philadelphia, Pennsylvania, received the prestigious LEED Silver Certification for Interior Design & Construction for Retail in July 2024.

This recognition from the U.S. Green Building Council underscores Fulton’s commitment to sustainability and innovation, creating spaces that are energy-efficient, cost-effective and environmentally responsible.

Located in the heart of University City, our 2,250-square-foot financial center is part of the 3.0 University Place development, a 240,000-square-foot research hub and office building. Developed by University Place Associates, the building exemplifies the highest standards of sustainable construction and is designed to serve as a hub for community engagement and innovation.

The Fulton location incorporates innovative design principles to create a welcoming, energy-efficient space. The 17-foot-high glazing and angled ceiling at the entrance allow natural light to flood the lobby area, creating a bright and inviting atmosphere while reducing reliance on artificial lighting. This thoughtful integration of LEED principles not only enhances the customer experience but also reflects Fulton Bank’s dedication to environmental stewardship.

Receiving LEED Silver Certification marks a significant milestone in Fulton’s broader sustainability efforts, which includes finding ways to make our operation eco-friendlier. In this case, it led to us leasing from University Place Associates and supporting forward-thinking projects that contribute to sustainable urban development.



SPOTLIGHT

Digital Banking: A Win for Customers and the Environment

Fulton is empowering customers to embrace digital banking tools, creating a seamless, efficient experience while supporting environmental sustainability. By expanding our suite of digital offerings, we help customers save time, reduce paper waste and lower their carbon footprint.

SHIFTING DEPOSITS TO DIGITAL

Fulton offers multiple digital alternatives for deposits, including ATMs, mobile remote deposit capture and remote deposit scanners for business customers.

These options have contributed to a steady shift from in-person transactions to digital channels:

- **CASH DEPOSITS:** Digital deposits have grown from 20% in 2022 to 25% in 2024.
- **CHECK DEPOSITS:** Digital check deposits increased from 42% in 2022 to 46% in 2024.
- **PERSON-TO-PERSON PAYMENTS:** Deposits via Zelle® have more than doubled from 2022 to 2024, reflecting the growing adoption of digital payments.

This transition reduces paper waste from deposit slips and the need for transportation to financial centers, furthering our impact on environmental sustainability.

In addition, over 3.8 million potential consumer paper statements were delivered as eStatements — ranging from monthly to quarterly to annual statements that no longer need to be printed and mailed to customers. As a result, more than 7.6 million sheets of paper were not printed, further reducing our environmental impact.

INNOVATIVE SOLUTIONS FOR EVERYDAY BANKING

One key advancement is Fulton Bank’s new transaction dispute portal within our online and mobile banking platforms. Customers can now dispute transactions—including card, ATM or digital transactions—directly from their devices. An intuitive portal guides users through the process step-by-step, ensuring they provide only the necessary information.

Previously, disputes required customers to call, visit a financial center or send a secure message. The digital dispute portal enhances accessibility, allowing customers to resolve issues securely from anywhere, reducing the need for in-person visits and streamlining the process.

- This feature integrates seamlessly into customers’ banking routines.
- It provides accessibility for customers in remote areas or those unable to call during business hours.
- This solution eliminates paper forms and saves fuel, reducing environmental impact.

FULTON'S SOLAR ARRAY AT MOUNT LAUREL: A COMMITMENT TO SUSTAINABILITY

In April 2022, Fulton installed a solar array at our Mount Laurel, New Jersey, office building, underscoring our commitment to respond to climate change and embrace the cost savings renewable energy offers.

Since its installation, the array has delivered expected results, producing 462,990 kilowatt-hours (kWh) of clean energy through December 2024. This production has allowed us to avoid sourcing electricity from the grid, reducing both costs and environmental impact.

Using an average commercial electricity rate of 17 cents/kWh, the solar array has generated the following financial benefits:

- **2022:** In its first eight months of operation, the array produced 99,605 kWh, saving approximately \$16,933 in electricity costs.
- **2023:** With a full year of operation, production jumped to 187,075 kWh, resulting in \$31,803 of avoided costs.
- **2024:** The array produced 176,309 kWh, avoiding an additional \$29,513 in grid electricity costs.

Altogether, these savings underscore the electricity cost savings from investing in renewable energy while supporting a greener energy grid in New Jersey.

The Mount Laurel solar array is just one example of Fulton’s efforts to embrace renewable energy and sustainable practices. As we continue to explore opportunities to integrate clean energy into our operations, we set a positive example for other businesses looking to balance environmental responsibility with economic success.

RECYCLING BY THE NUMBERS



CIWG PILLAR 2

Given our operational footprint within the mid-Atlantic region, our company and employees are familiar with the impacts from extreme weather events. Although this has not been a primary risk factor for our operations, we regularly examine how climate-related physical, transition and regulatory risks may impact our business operations. Maintaining business continuity during extreme times of risk from climate related impacts is essential to our employees, customers and communities.

FULTON EXPANDS INCORPORATION OF ESG FACTORS IN CREDIT ANALYSIS

Fulton continues to take steps to integrate ESG factors into our credit analysis, aligning our lending practices with evolving regulatory standards and the global focus on sustainability.

While still in the early stages, we are committed to expanding our understanding and application of these considerations to manage climate-related risk, ensuring that our credit decisions support long-term resilience and responsible growth.

For more information on these efforts and the impact of climate-related risks and opportunities, please see our *2023 CSR Report – page 83*.



We are committed to operating our business responsibly with a focus on creating long-term sustainable value.”

Pillar 2



INCORPORATING climate-related risk management in our business practices

Pillar 3

3

ENSURING we have financial products and services that support our clients’ sustainability journeys

CIWG PILLAR 3

CONVENIENCE FOR COMMERCIAL CUSTOMERS

In 2024, we launched the pilot phase of our Commercial Online Account Opening program, enabling business customers to open accounts remotely. This innovation streamlines the account-opening process, allowing customers to avoid multiple trips to financial centers and offering a hybrid experience tailored to their needs.

Benefits include:

- Commercial customers enjoy accelerated account setup without the need for travel.
- Employees can better serve customers with complex needs, enhancing satisfaction on both sides.
- The program reduces paper usage through digital documentation, including the use of DocuSign.

A GOOD START

Customers and employees alike are reaping the benefits of these initiatives. One financial center manager remarked, “The ability to open accounts remotely has made the process more streamlined for our customers and less cumbersome for our staff.”

Another employee praised the commercial onboarding program for its convenience and reduced friction, noting, “It’s a game-changer for our clients and our teams.”

Fulton’s continued investment in digital tools reflects a broader commitment to sustainability. By reducing reliance on paper and travel, we align our operations with environmental principles while delivering superior customer experiences.

REVOLUTIONIZING COMMERCIAL ONBOARDING

We are also advancing our commercial onboarding process, beginning with Treasury Management services. This redesign eliminates manual processes, reduces paper usage and accelerates access to value-added products like remote deposit capture and accounts receivable solutions.

Benefits include:

- Onboarding cycle times for services like BOSS (Business Online Banking Solution) will be reduced from five to eight days to less than one day in the future.
- Physical signatures and document mailings are nearly eliminated, thanks to digital tools like DocuSign.
- Support teams can focus on high-value, personalized customer interactions, improving service delivery.

FULTON POWERS SUSTAINABILITY AT HESS BROTHERS FRUIT CO.

Hess Brothers Fruit Co. (Hess Brothers), one of Pennsylvania’s largest apple packagers, took a significant step toward sustainability in 2024 by installing a 674-kilowatt solar panel system on the roof of its packaging facility in Lancaster, Pennsylvania.

The project, financed by Fulton, highlights a shared commitment to sustainable energy and environmental stewardship.

Family-owned and operated, Hess Brothers works with orchard farmers across Pennsylvania, New

York, Maryland and Virginia to package apples for sale to grocery stores throughout the region. The new solar panel system makes full use of the company’s roof space, helping to offset significant electric costs while reducing environmental impact.

The solar installation is projected to offset 578 tons of carbon dioxide emissions annually, equivalent to the work of over 13,463 trees each year. By reducing its reliance on traditional energy sources, Hess Brothers is paving the way for a more sustainable future in the agricultural sector.

Hess Brothers’ solar initiative not only represents a win for the environment but also strengthens the company’s long-standing roots in Lancaster County by embracing forward-thinking solutions that benefit both the company operations and the planet.

Fulton is proud to support businesses like Hess Brothers, empowering us to invest in sustainability while driving community growth.



SPOTLIGHT

Fulton Finances Agricultural Sustainability

Fulton is proud to play a vital role in promoting sustainable agriculture by supporting farmers who implement environmentally friendly practices and adopt renewable energy technologies.

Through programs like the Environmental Quality Incentives Program (EQIP), farmers receive technical and financial assistance to address natural resource concerns, such as improving water and air quality, conserving soil and enhancing wildlife habitats. From 2019 to 2022, Pennsylvania farmers benefited from \$64.7 million in EQIP funding, which Fulton’s Agricultural Financial Services Group complements with tailored financial solutions.

In addition, we collaborate with farmers utilizing the Pennsylvania No-Till Alliance, which promotes no-till farming methods that protect soil from erosion, high temperatures and moisture loss. No-till farming enriches soil with organic matter from previous crops, supporting both environmental sustainability and farm profitability.



Empowering Farmers through REAP Tax Credits

We are also a dedicated purchaser of Resource Enhancement and Protection (REAP) credits, a Pennsylvania program that incentivizes conservation efforts. REAP credits offset up to 75% of costs for practices like cover crops, riparian buffers and nutrient management systems. These credits can be used by farmers to offset Pennsylvania state taxes for up to 15 years or sold to other taxpayers such as Fulton for immediate financial benefit.

Investing in Renewable Energy for Agriculture

Fulton’s Agricultural Financial Services Group routinely finances the installation of solar power systems, providing farmers with renewable energy solutions that offset or eliminate on-grid electricity needs. Working in conjunction with the Equipment Finance Group, we help clients adopt solar panels and other energy-efficient technologies that reduce operating costs and environmental impact.

One Pennsylvania dairy farm partnered with Fulton to finance a methane digester that now generates more than 335KW that can be used on-site or sold to the local energy company. The digester also provides more than 2,100 metric tons of carbon credits annually that the farm can sell. This transition not only reduced the farm’s carbon footprint but also cut annual energy expenses by thousands of dollars.

Local Conservation Efforts through ACAP

We actively work with county conservation districts administering the Agriculture Conservation Assistance Program (ACAP), funded by Pennsylvania’s Clean Streams Fund. ACAP supports the design and installation of agricultural Best Management Practices, such as:

- Manure separation facilities
- Streambank fencing
- Cover crops
- Riparian forest buffers

In the most recent fiscal year, the Lancaster County Conservation District alone allocated \$15.52 million in ACAP funding to local farmers, improving soil health and water quality across the region.

By combining ACAP grants with Fulton financing, farmers can implement large-scale projects that deliver both environmental and economic benefits.

Fulton’s dedication to financing sustainable agricultural practices demonstrates our commitment to balancing environmental responsibility with economic success. By supporting farmers in adopting innovative conservation techniques and renewable energy solutions, we are helping drive meaningful change in agriculture.

PROUD TO PLAY A VITAL ROLE IN PROMOTING SUSTAINABLE AGRICULTURE



Pillar 4



ENGAGING our suppliers on sustainability

CIWG PILLAR 4

SUPPLY CHAIN PARTNERSHIPS SUPPORT GROWTH: LEADING THE CHARGE

At Fulton, a dedicated team plays a pivotal role in advancing our mission to foster growth through strategic supply chain partnerships. They convene quarterly to develop strategies, engage with suppliers and monitor progress.

Key activities conducted with suppliers include:

- **CAPACITY BUILDING:** Offering training and development resources to help suppliers succeed.
- **COMMUNITY OUTREACH:** Hosting networking events and supplier fairs to foster connections.
- **STRATEGIC PARTNERSHIPS:** Collaborating with chambers of commerce and business councils to expand opportunities for our potential suppliers.

These efforts are instrumental in ensuring that our supply chain reflects and supports the communities we serve.

SUPPORTING THE ENVIRONMENT THROUGH SUPPLY CHAIN EXCELLENCE

Our commitment to sustainability is reflected in our sourcing decisions, including the refresh of Fulton’s company store. This initiative demonstrates Fulton’s efforts to live our values. We partnered with GSD/ ePromos to manage the store’s operations and provide Fulton-branded merchandise.

Items in our new-hire welcome kit directly support our priorities:

- **EXCURSION RECYCLED BACKPACK COOLER:** One percent of sales are donated to nonprofits protecting the environment through the “1% for the Planet” organization.

- **BASECAMP ZION MUG:** One percent of sales support the Wounded Warrior Project.

The revamped store now serves all Fulton brands and ensures that every new employee receives a nice gift upon joining the Fulton team.

DRIVING SUSTAINABLE GROWTH IN COMMUNITIES

We aim to empower local businesses. By providing financial solutions and education, Fulton equips smaller suppliers with the tools they need to grow and thrive. For instance, Fulton helps suppliers leverage tax credits and other financial incentives to scale their operations. This support not only benefits the suppliers but also enhances Fulton’s ability to offer innovative and cost-effective solutions to our customers.

IMPACT

Fulton’s dedication to supply chain partnerships for growth delivers measurable results:

- **ECONOMIC EMPOWERMENT:** Working with smaller, local suppliers strengthens the economic fabric of local communities.
- **INNOVATION:** Partnering with local businesses fosters fresh perspectives and competitive solutions.
- **SUSTAINABILITY:** Integrating environmental initiatives with supply chain partnerships reinforces Fulton’s commitment to the environment.

By working with key organizations and fostering partnerships with suppliers, Fulton sets a powerful example of how businesses can drive positive change.

Supplier Code of Conduct

Fulton emphasizes ethical standards for suppliers through our Supplier Code of Conduct, which focuses on integrity, transparency, governance, inclusion, sustainability and social responsibility. This commitment aligns with Fulton’s core values and strategic priorities. Fulton evaluates suppliers without bias, fosters transparency, and promotes fair practices.

Read Fulton’s full supplier code of conduct at www.fultonbank.com



RESPONSIBLE GOVERNANCE

COMMITTED TO GOVERNING RESPONSIBLY



Board of Directors of Fulton Bank

Governance at Fulton Financial Corporation starts at the top, with our Board of Directors (Board). Fulton Financial Corporation’s Board members are elected annually by shareholders at its shareholder meeting.

We are proud of our experienced Board which provides exceptional guidance and leadership to continue driving Fulton to change lives for the better.

BOARD GOVERNANCE & OVERSIGHT

FULTON FINANCIAL CORPORATION

FULTON FINANCIAL CORPORATION BOARD OF DIRECTORS *(as of January 1, 2025)*

| | | |
|----------------------------------|------------------------|------------------|
| Curtis J. Myers, <i>Chairman</i> | Steven S. Etter | Scott A. Snyder |
| Jennifer Craighead Carey | George K. Martin | Ronald H. Spair |
| Lisa M. Crutchfield | James R. Moxley III | E. Philip Wenger |
| Denise L. Devine | Antoinette M. Pergolin | |

Fulton Bank

FULTON BANK BOARD OF DIRECTORS *(as of January 1, 2025)*

| | | |
|----------------------------------|------------------------|------------------|
| Curtis J. Myers, <i>Chairman</i> | Dolores A. Laputka | Angela M. Snyder |
| Jennifer Craighead Carey | George K. Martin | Scott A. Snyder |
| Lisa M. Crutchfield | James R. Moxley III | Ronald H. Spair |
| Denise L. Devine | Antoinette M. Pergolin | E. Philip Wenger |
| Steven S. Etter | Michael F. Shirk | |
| Janice M. Hamby | Ivy E. Silver | |

FULTON FINANCIAL CORPORATION

FULTON FINANCIAL CORPORATION EXECUTIVE OFFICERS (as of February 1, 2025)

Curtis J. Myers
Chairman and Chief Executive Officer

Angela M. Snyder
President

Andy B. Fiol
Senior Executive Vice President and Head of Consumer and Business Banking

John J. Glover
Senior Executive Vice President and Head of Commercial Banking

Richard S. Kraemer
Senior Executive Vice President and Chief Financial Officer

Natasha R. Luddington
Senior Executive Vice President, Chief Legal Officer and Corporate Secretary

Atul Malhotra
Executive Vice President and Chief Risk Officer

Meg R. Mueller
Senior Executive Vice President and Enterprise Credit Executive

Angela M. Sargent
Senior Executive Vice President and Chief Information Officer

Bernadette M. Taylor
Senior Executive Vice President and Chief Human Resources Officer



GOVERNANCE OVERVIEW

The Fulton Financial Corporation Board is currently composed of 11 directors including our Chairman and CEO, Curtis Myers. The Board also includes an independent lead director (Lead Director). Information about our directors is available on our investor relations website and in our annual proxy statement (Proxy) filed with the U.S. Securities and Exchange Commission.

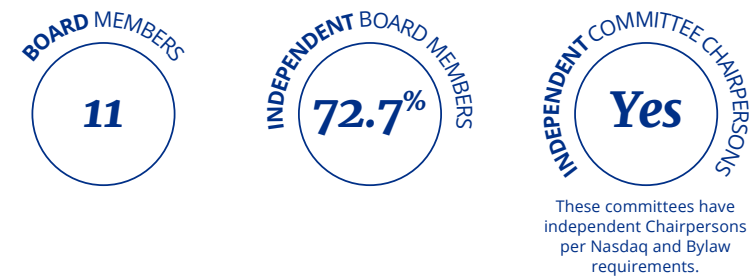
BOARD ASSESSMENT, REFRESHMENT AND SUCCESSION PLANNING

Fulton Financial Corporation’s Nominating and Corporate Governance (NCG) Committee believes there is a balance between seasoned directors with knowledge of Fulton Financial Corporation and new directors who contribute fresh ideas, perspectives and viewpoints to the Board’s deliberations. The average tenure of our directors as of December 31, 2024 is 7.5 years. Our director nomination process reflects our continued growth and our focus is on having a Board composed of directors who contribute to the evolving needs of Fulton Financial Corporation while maintaining the invaluable knowledge brought by more tenured directors.

SELECTING AND NOMINATING DIRECTOR CANDIDATES

Fulton Financial Corporation’s Corporate Governance Guidelines (Guidelines) provide that the Board will be sufficient in size to represent a mix of business experience, community service and other qualifications. The NCG Committee is responsible for carrying out the Board’s commitment to maintaining a balanced composition of well-qualified directors. The NCG Committee identifies director nominee candidates and recommends such candidate’s nomination to the Board based on his or her ability to complement the Board’s existing strengths. The NCG Committee also considers director nominees who are recommended by non-management directors, Fulton Financial Corporation’s CEO, other senior officers and third parties. For more information on the experience, qualifications and attributes of Fulton Financial Corporation’s director nominees, please visit our Proxy on Fulton Financial Corporation’s investor relations site www.fultonbank.com.

BOARD INDEPENDENCE



GOVERNANCE BEST PRACTICES & EXPECTATIONS

We are committed to maintaining strong corporate governance practices. The Board regularly reviews our governance policies and procedures to ensure compliance with applicable laws, rules and regulations. We are also committed to operating with corporate social responsibility as a central tenet and continue to focus attention on ESG principles.

To ensure fair and responsible governance, our Board conducts regular reviews and work related to:

- **BOARD** Independence
- **BOARD** Best Practices
- **SHAREHOLDER** Rights
- **SHAREHOLDER** Alignment

For more information, please visit our Proxy on Fulton Financial Corporation’s investor relations site www.fultonbank.com.

EXECUTIVE LEADERSHIP & COMPENSATION

EXECUTIVE COMPENSATION OVERVIEW

Our executive compensation philosophy and program are intended to achieve the following three objectives:

1

ALIGN NAMED EXECUTIVE OFFICERS’ (NEOs) INTERESTS WITH SHAREHOLDER INTERESTS

The interests of the NEOs should be closely aligned with our shareholders using key financial measures that contribute to long-term shareholder value.

2

LINK PAY TO PERFORMANCE

A close link should exist between the NEOs’ pay and our overall performance on both a short- and long-term basis. We seek to reward our NEOs for their contributions to our financial and non-financial achievements and to differentiate rewards to our NEOs based on their individual contributions.

3

ATTRACT, MOTIVATE AND RETAIN EXECUTIVE OFFICERS

Our compensation program is designed to motivate and retain our highly talented executive officers.

SUMMARY OF EXECUTIVE COMPENSATION PRACTICES

Our Human Resources (HR) Committee regularly reviews our compensation practices and policies to ensure that they further our executive compensation philosophy. The HR Committee believes our corporate governance and compensation practices closely align with the interests of our shareholders.

PAY FOR PERFORMANCE

Our compensation philosophy is designed to align pay for performance on both a short- and long-term basis. We believe that the compensation of our NEOs should reflect Fulton Financial Corporation’s overall performance as well as each individual NEO’s specific contributions to that performance.

We believe that a significant portion of our NEOs’ total compensation should be “performance-based” and “at-risk,” meaning that its payment or vesting is based upon the achievement of predefined financial and performance metrics. We also believe that a significant portion should be “variable,” meaning that actual compensation paid to our NEOs will increase or decrease based on the achievement of pre-determined performance metrics.

A significant portion of pay “at-risk” motivates our executives to achieve performance goals and create value for our shareholders.

- **THE ANNUAL INCENTIVE BONUS AWARDS** are earned by our executives for the achievement of short-term performance goals and how well we perform relative to the industry and our peers. The amount paid is tied to the level of achieved performance, with higher payout levels reflecting superior performance.
- **OUR LONG-TERM, PERFORMANCE-BASED EQUITY AWARDS** reward our executives for achieving long-term performance goals while contributing to increased shareholder value. A portion of our long-term incentive awards are also tied to our performance relative to our peer group.



Our compensation philosophy is designed to align pay for performance on both a short- and long-term basis.”

RISK & OVERSIGHT

Being squarely in the business of managing risk, Fulton Financial Corporation takes seriously its responsibility to shareholders and customers alike in safeguarding our operations and procedures as well as our customers’ financial and personal information.

BOARD COMMITTEES

Our risk appetite is focused on enhancing shareholder value while managing risk at an acceptable level. The Board and the committees that monitor risk assess and oversee risk management, including the establishment, tracking and reporting of key risk indicators across our strategic, reputation, credit, market, liquidity, operational, legal, compliance and regulatory risk pillars. The Board has primary responsibility for the oversight of capital adequacy and planning. We also engage in continuing risk assessments, capital management and stress

testing to ensure adequate capital to absorb potential losses under various stress scenarios.

The Board specifically delegates certain risk oversight functions to the Risk, HR, Audit and NCG Committees as follows:

- **RISK COMMITTEE:** Responsible for our enterprise risk oversight and regularly informing the Board about risks. The Board and the Risk Committee regularly review information regarding our exposure to strategic, reputation, credit, market, liquidity, operational, legal, compliance and regulatory risks as well as our strategies to monitor,
- **HR COMMITTEE:** Responsible for risk oversight with respect to our compensation plans and human capital management.
- **AUDIT COMMITTEE:** Responsible for risk management oversight with respect to financial reporting and the evaluation and assessment of the adequacy of our internal controls.
- **NCG COMMITTEE:** Responsible for risk oversight associated with governance matters, Board independence, potential conflicts of interest and CSR matters.

MANAGEMENT’S ROLE IN RISK OVERSIGHT

Our Chief Risk Officer (CRO) and members of our Enterprise Risk Management Committee (ERMC), a management-level risk committee, oversee organization-wide existing and emerging risks and serve as the primary review function before escalation to the Risk Committee and the Board. This management-level committee provides risk oversight, including oversight of our risk management and compliance programs.



GOVERNANCE OF CSR

We are a community-focused, purpose-driven organization with a deep, long-standing commitment to promoting sound CSR practices. We recognize that good practices and effective oversight and management of such matters are essential in driving success for our shareholders, the communities in which we operate as well as other stakeholders, including customers, employees and third-party vendors. The Board and committees provide oversight of CSR matters as we continue to make progress in further enhancing our CSR approach, including promoting the success and well-being of our employees.

Major Risk Categories

In conducting our risk assessments and reviews, we look at the following eight categories as defined by prudential regulatory authorities:

- **STRATEGIC**
- **REPUTATION**
- **CREDIT**
- **MARKET**
- **LIQUIDITY**
- **OPERATIONAL**
- **LEGAL**
- **COMPLIANCE AND REGULATORY**

The Board designated the NCG Committee to be the Board-level committee responsible for oversight of our CSR reporting. We have a cross-functional management-level Corporate Social Responsibility Leadership Committee to coordinate Fulton’s CSR strategy and program that provides updates to the NCG Committee and the Board.

ENTERPRISE RISK MANAGEMENT: FULTON BANK’S COMPREHENSIVE APPROACH TO RISK MANAGEMENT

At Fulton, managing risk is a cornerstone of our commitment to safeguarding the trust of our customers, employees and stakeholders. We employ a meticulous, multi-layered approach to risk management, addressing a broad spectrum of risks through robust policies, oversight committees and strategic planning.

ENTERPRISE-WIDE OVERSIGHT OF RISK

The Board plays a pivotal role in risk management, supported by specialized committees overseeing specific risk areas (see above under Board Committees).

LEADERSHIP AND RISK OWNERSHIP

Our Chief Risk Officer and the ERMCM provide day-to-day oversight of existing and emerging risks. These leaders ensure alignment with the our Risk Appetite Statement, which is reviewed and adopted annually by our Board. This statement outlines Fulton’s qualitative and quantitative risk parameters, balancing customer service and community engagement with shareholder returns.

RISK MANAGEMENT IN ACTION: CLIMATE AND ESG INTEGRATION

We recognize the growing importance of climate-related risks. These considerations are integrated into credit and operational risk assessments, ensuring the bank remains resilient to physical, transition and regulatory climate risks. Emerging risks are factored into the Risk Appetite Statement, reflecting Fulton’s forward-looking approach to sustainability.

SPOTLIGHT

Fulton’s Internal Audit: Strengthening Risk Management and Governance

At Fulton, the Internal Audit team plays a critical role in safeguarding our integrity and ensuring operational excellence. As the third line of defense, the Internal Audit team provides independent, risk-based and objective assurance, advice and insight to enhance the bank’s risk management, internal controls and governance processes.

The Internal Audit team’s work is far-reaching, encompassing reviews to ensure these processes are designed effectively and operating as intended. With unrestricted access to all relevant records, personnel and property, the team operates with full transparency to deliver valuable insights and recommendations.

Internal audit activities adhere to the Institute of Internal Auditors (IIA) Global Internal Audit Standards, ensuring the highest level of professionalism and accountability.

Maintaining Independence

To preserve its objectivity, the Chief Audit Executive (CAE) reports directly to the Audit Committee of the Board. The CAE also maintains direct and unrestricted access to the Audit Committee, meeting independently with its chair and full committee as needed.

This structure ensures the Internal Audit team can effectively assess the adequacy and effectiveness of Fulton’s controls and risk management processes. The CAE provides an ongoing assessment to the Audit Committee, highlighting opportunities for improvement and monitoring the resolution of significant issues.

Driving Continuous Improvement

Fulton’s Internal Audit function is integral to maintaining trust, ensuring compliance and identifying opportunities for improvement. By fostering accountability and transparency, we continue to demonstrate our unwavering commitment to excellence and integrity in every aspect of our operations.



COLLABORATION AND REPORTING

Risk management at Fulton is a collaborative effort, with committees and leaders working together to ensure comprehensive oversight.

Periodic reports provide updates on emerging risks, mitigation strategies and regulatory compliance. The CRO and ERM C serve as primary review forums, escalating significant issues to the Board when necessary.

By fostering a culture of accountability and collaboration, we continuously demonstrate our commitment to resilience, innovation and sustainable growth.

BUSINESS CONTINUITY

Fulton recognizes that it could be faced with a range of challenges that have the potential to disrupt operations and our ability to serve customers. Enabling our commitment to being there for our customers is a sound Business Continuity Management (BCM) program. Fulton’s BCM program aligns with our vision and is designed to enable us to facilitate the continuation of banking services and critical functions while maintaining safe, sound and compliant business practices in the face of disruptive events.

The BCM program ensures Fulton’s business units are prepared and respond efficiently to maintain operations during and following an event. The cornerstone of the BCM program is safeguarding the welfare of our employees and customers. For more information, please see our 2023 CSR report.

FRAUD RISK MANAGEMENT

Fraud is a major issue that can cause serious financial losses for individuals, businesses and financial institutions. It is a serious crime that can occur in many different forms, ranging from simple check fraud to complex schemes such as identity theft and money laundering. Fulton’s Fraud Risk Management (FRM) Department is charged with identifying and investigating suspicious activity in coordination with the BSA/AML Department (Bank Secrecy Act/ Anti-Money Laundering Program). When fraud does occur, Fulton’s FRM works with affected individuals to address the fraud and attempt successful recovery.

Incident Response and Reporting: Ensuring Swift Action and Effective Communication

At Fulton, ensuring uninterrupted services and minimizing the impact of disruptions for customers is a top priority. To achieve this, we have robust procedures for incident response and reporting, focusing on swift action, clear communication and comprehensive resolution strategies. Our incident response procedures are designed to prioritize minimizing disruptions for customers. By activating alternative processes and leveraging cross-functional expertise, the bank works diligently to address service interruptions in a timely and effective manner.

CYBERSECURITY

DATA GOVERNANCE

Fulton employs various data protection and data loss prevention mechanisms to help ensure sensitive customer data is not accidentally or intentionally shared, transferred or accessed. This includes monitoring internet traffic transmitted into and outside our network and also via email.

Sensitive customer data refers to information such as customer name, address, date of birth, Social Security numbers/tax identification numbers, credit card information and bank account numbers.

Fulton practices sound data management through establishment of data integrity controls along the data pipeline, which refer to the rules and checks from where data enters the bank to where it ultimately resides. These practices help to ensure the accuracy, completeness, validity and timeliness of our customer data.

CYBERSECURITY: PROTECTING CUSTOMER DATA AND ENSURING TRUST

At Fulton, safeguarding customer data is a cornerstone of our operations. With the rise of digital threats, we have developed a cybersecurity framework that prioritizes prevention, detection and response. Through a comprehensive information security program, proactive risk management and educational initiatives, our team works to ensure the privacy and confidentiality of customer information. Emphasizing the importance of this work, our appointed Chief Information Security Officer is accountable to the Risk Committee of the Board.

We employ a defense-in-depth strategy, integrating multiple layers of security to mitigate cybersecurity risks. Our Information Security Program is guided by industry best practices and recognized frameworks, including the National Institute of Standards and Technology (NIST) Cybersecurity Framework 2.0 and the Financial Services Sector Cybersecurity Profile.

Key features of our program include:

- **LAYERED SECURITY ARCHITECTURE:** Innovative technologies detect, prevent and address cybersecurity threats at various levels.
- **PROACTIVE THREAT INTELLIGENCE:** Continuous analysis of cyber threats ensures Fulton adopts countermeasures to defend against emerging risks.
- **SKILLED CYBERSECURITY PROFESSIONALS:** A team of experienced professionals, trained and certified in the latest cybersecurity practices, implements and monitors security measures.

Our approach embraces a continuous improvement mindset, ensuring that our systems evolve alongside the rapidly changing threat landscape.

INTEGRATED CYBER INCIDENT RESPONSE PLAN

When a cyber incident arises, our Integrated Cyber Incident Response Plan activates.

This framework ensures a structured and efficient response:

- **CYBER THREAT RAPID RESPONSE TEAM:** This cross-functional team, comprising leaders from key business areas and executive management as well as information technology and cybersecurity, coordinates timely responses to material cyber incidents.
- **TIMELY REMEDIATION AND RECOVERY:** Processes and procedures are designed to quickly remediate disruptions, minimizing any impact on operations and data security.

EDUCATION AND AWARENESS

Recognizing that cybersecurity is everyone’s responsibility, we have a robust education program for employees and customers.

- **EMPLOYEE TRAINING:** Quarterly online training modules cover topics include phishing, social engineering, fraud, identity theft and cybersecurity best practices.

- **CUSTOMER RESOURCES:** Fulton offers educational materials on topics such as online and mobile security, identity theft, ATM safety and business fraud. The Security Watch section of our website provides information on current cyber threats and scams.

We encourage our customers to report suspicious activities through secure messaging, phone, email or by visiting local financial centers. Additionally, customers can easily report fraud or suspicious activity using Fulton’s secure mobile app or website.

By investing in cutting-edge technologies, proactive risk management and education, we work to ensure the safety of customer data while reinforcing trust and confidence in every interaction.

Cyber Risk Management

Our cyber risk management processes are designed for agility and precision.

Key elements include:

- **CYBERSECURITY RISK MANAGEMENT:** Identification, measurement, monitoring and control of risks ensure timely countermeasures are in place.
- **THIRD-PARTY VENDOR OVERSIGHT:** Rigorous processes assess and monitor the security of outsourced services, mitigating risks associated with external vendors.
- **INDEPENDENT OVERSIGHT:** Regular internal audits, vulnerability assessments and penetration testing bolster Fulton’s defense mechanisms.

As a regulated financial institution, we adhere to stringent regulatory requirements and undergo frequent examinations to ensure compliance and effectiveness.

BUSINESS ETHICS

UPHOLDING INTEGRITY: FULTON’S COMMITMENT TO ITS CODE OF CONDUCT – WE DO WHAT IS RIGHT

Integrity is at the core of every action we take, guided by a Code of Conduct (Code) that outlines the ethical standards employees and directors must follow.

The code serves as a foundational framework for ensuring ethical behavior, compliance with laws and regulations and fostering trust among customers, employees and stakeholders. It embodies our unwavering commitment to doing what is right, fostering a culture of honesty, accountability and fairness.

THE SCOPE AND PURPOSE OF OUR CODE

Our Code extends beyond compliance with legal requirements; it reflects our commitment to maintaining ethical standards in every interaction.

It provides guidance on:

- **ETHICAL DECISION-MAKING:** Encouraging employees and directors to make choices that align with Fulton’s values.
- **COMPLIANCE WITH LAWS AND REGULATIONS:** Ensuring adherence to banking, employment and securities laws, among others.
- **CUSTOMER TRUST:** Protecting the confidentiality and integrity of customer information.

- **FAIR DEALING:** Promoting honesty in interactions with customers, vendors and competitors.

Employees and directors are required to read, understand and adhere to the Code, which is reinforced through periodic training.

REPORTING AND INVESTIGATING VIOLATIONS

To maintain a culture of transparency, we created multiple channels for reporting actual or suspected violations of the Code:

- **ETHICSPPOINT HOTLINE:** A 24/7 anonymous and confidential service for reporting potential violations, including harassment, discrimination and financial misconduct.

- **MANAGEMENT AND HR:**

Employees can report issues to their supervisors, managers or the Human Resources or Legal Department.

Fulton strictly prohibits retaliation against individuals who report concerns in good faith. Any employee found retaliating against a whistleblower faces disciplinary action, including potential termination.

Reports of violations are investigated promptly by the relevant departments, including Human Resources, Legal or FRM. Cooperation during investigations is mandatory and employees are expected to provide truthful and complete information.

REVIEWING AND CONTINUALLY IMPROVING THE CODE OF CONDUCT

We understand that maintaining a culture of integrity requires ongoing effort. The Code is periodically reviewed and updated to address emerging risks and regulatory changes.

The Chief Human Resources Officer regularly reports on the effectiveness of the Code, sharing insights and trends with the Board. This feedback loop enables us to continually refine its approach to ethics and compliance.

By fostering a culture of integrity, accountability and respect, we ensure that our employees and directors uphold the highest standards of ethical behavior, building trust and confidence among customers and communities.



Our Code is supported by Our Purpose and Our Values and Guiding Behaviors. Together, they demonstrate what we stand for and how we interact with each other. These statements drive our focus and guide us in creating a better experience for each of us, our co-workers and our customers.”

FAIR & RESPONSIBLE BANKING

ADVANCING FAIR AND RESPONSIBLE BANKING ACROSS OUR COMMUNITIES

At Fulton, Fair and Responsible Banking is more than a mission—it’s a commitment to creating a positive impact in every community we serve.

Guided by our Fair & Responsible Banking Steering Committee, we ensure our programs, policies and practices meet the needs of consumers, businesses and communities across our footprint. Together with the Fulton Forward initiative, we translate this mission into actionable steps that promote access to financial resources, education and affordable housing for underserved and underbanked populations. One example includes the 17 local Fair and Responsible Banking Committees across our footprint that foster community engagement and enrichment.



We are committed to offering a broad range of financial products and services to all qualified borrowers.”

FOSTERING FAIRNESS AND OPPORTUNITY FOR ALL

Fulton’s Fair & Responsible Banking mission is to strive to provide valuable customer solutions to each neighborhood and community, recognizing their different challenges and needs. For our communities to truly prosper, everyone must have access to quality financial education and counseling, financial products and services, and affordable housing.

We are committed to offering a broad range of financial

products and services to all qualified borrowers, regardless of race, ethnicity, religion, gender, disability or other factors prohibited under federal or state laws. Our efforts specifically focus on serving low- and moderate-income individuals and small businesses.

Our Fair & Responsible Banking Steering Committee ensures oversight and governance of these efforts, setting strategic objectives and monitoring their execution to

meet the unique challenges faced by our communities.

However, it’s not just about oversight—it’s about action. That’s where the Fulton Forward initiative steps in as the engine driving community engagement. This initiative enables our team to work directly with local organizations, aligning their efforts with our values to build vibrant, thriving communities.

THE FULTON FORWARD PILLARS: HOW WE SUPPORT COMMUNITY NEEDS

The Fulton Forward initiative extends our mission beyond financial services to create a tangible, positive impact in the communities we serve. Through partnerships and direct involvement, Fulton bankers dedicate their time and expertise to improving lives and neighborhoods.

AFFORDABLE HOUSING & HOMEOWNERSHIP

We understand that safe, stable housing is foundational to personal

and community well-being. Fulton provides homebuyer assistance programs, affordable housing loans and community-building support to ensure more people have access to homeownership.

JOB TRAINING & WORKFORCE DEVELOPMENT

Strong communities rely on individuals who have the skills and opportunities to secure meaningful employment. Fulton Forward supports job training and workforce development programs that empower individuals to build better futures.

FINANCIAL LITERACY

Financial literacy is the foundation of economic independence. We offer financial education workshops and resources to help community members confidently manage their money. Programs range from budgeting and credit management to homeownership preparation.

ECONOMIC EMPOWERMENT

As a community bank, we believe it’s important to support our communities by supporting those most in need. We believe in economic empowerment to help everyone achieve their dreams.

A COMMITMENT TO CRA EXCELLENCE

Fulton demonstrates a strong commitment to serving low-to moderate-income individuals and geographies, as reflected in its most recent *Outstanding Community Reinvestment Act (CRA) rating*. This Outstanding rating was previously awarded in 2020 and was reaffirmed in 2024. Our strong culture emphasizes community engagement, with leadership actively promoting fair and responsible banking practices. We have a robust CRA policy and program demonstrating our commitment and ensuring resources are deployed to meet the needs of underserved populations.

We regularly monitor our performance by assessing CRA activities and outcomes against measurable goals and objectives. Management maintains awareness of opportunities to address community needs including offering flexible and innovative products, loan subsidies, financial literacy and homeownership programs and investments and contributions to community-based organizations and nonprofits. The Fair and Responsible Banking Committee and our local Fair and Responsible Banking activity committees play a vital role in these efforts, fostering local involvement and executing on CRA goals and objectives while ensuring we align to community needs. All employees are trained on their roles to understand CRA requirements and Fair and Responsible Banking initiatives.

| TOPIC | ACCOUNTING METRIC | SASB CODE | RESPONSE |
|---|---|--------------|--|
| Data Security | Description of approach to identifying and addressing data security risks | FN-CB-230a.2 | Under the direction of our Chief Information Security Officer, we maintain a formal information security management program, which is subject to oversight by, and reporting to, the Risk Committee of the Board. We also support and encourage safe and secure technological innovation to advance our corporate strategic objectives and embrace a continuous improvement mindset and process to guide our strategy, risk management approach, and operational execution. |
| | | | Fulton has implemented a comprehensive risk management practice to ensure that we are identifying, measuring, monitoring, and controlling cybersecurity risks. Our risk management processes are streamlined for speed and agility and are informed by the current cyber threat environment. This helps ensure that we have the appropriate countermeasures in place to mitigate the latest threats. Fulton also has an extensive third-party vendor risk management process in place to monitor and control risks associated with our outsourced services and contracts. Independent oversight and assurance activities include internal audits, vulnerability assessments and penetration testing. As a regulated financial institution, we are subject to rigorous regulatory requirements, oversight and examinations. ¹ |
| Financial Inclusion & Capacity Building | Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers | FN-CB-240a.4 | Fulton provides multiple different channels to incorporate Financial Education and Economic Empowerment in our communities. During 2024, 2552 people received services sponsored by Fulton Bank through Operation HOPE including group education and 1:1 coaching. ² |
| Incorporation of Environmental, Social, and Governance Factors in Credit Analysis | Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis | FN-CB-410a.2 | With respect to our loan portfolio, we continue to be in the initial stages of examining climate-related physical, transition and regulatory risks at both the portfolio and borrower levels. As a foundation, we have several policies and practices in place to identify and mitigate known risks and maintain compliance with applicable rules and regulations currently in place. For example, we maintain policies and procedures to ensure compliance with the Flood Disaster Protection Act and as such ensure the maintenance of appropriate flood insurance on collateral located within the designated flood zones. Our commercial real estate lending practices also includes consideration of environmental compliance in the credit process. We are also in the initial stages of examining broader climate-related risks in our commercial credit process to include understanding any unique climate risks associated with lending in particular industries or for certain purposes. While we have not identified any material climate-related risk factors in our portfolio or in our geography in the short term, this is an area of risk that continues to evolve, and we continue to pay attention to and seek to understand transition and regulatory-related risks that may come to exist in the medium- and longer-term horizons. ³ |

¹See the Cybersecurity section of our 2024 CSR report and Part I, Item 1C Cybersecurity of our 2024 Annual Report on Form 10-K, page 32.
²See the Community section of our 2024 CSR report.
³See the Industry Loan concentration table in the Financial Condition section of the Management's Discussion and Analysis of Financial Condition and Results of Operations section of our 2024 Annual Report on Form 10-K, page 54.

| TOPIC | ACCOUNTING METRIC | SASB CODE | RESPONSE |
|--------------------------|---|--------------|---|
| Business Ethics | Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations | FN-CB-510a.1 | We experienced no material monetary losses resulting from legal proceedings associated with fraud, theft, regulatory penalties, or violation of industry regulations. If material losses had occurred, they would have been addressed in our 2024 Annual Report on Form 10-K. ⁴ |
| | Description of whistleblower policies and procedures | FN-CB-510a.2 | Fulton's Whistleblower Policy governs the protection of individuals who report activities believed to be illegal, dishonest, unethical, or otherwise improper, including, but not limited to, complaints regarding accounting, internal accounting controls or audit matters. Independent reporting channels are available to whistleblowers 24 hours per day, 7 days per week. ⁵ |
| Systemic Risk Management | Global Systemically Important Bank (G-SIB) score, by category | FN-CB-550a.1 | Fulton is not considered to be a G-SIB per the Basel Committee on Banking Supervision's assessment methodology and therefore does not have a G-SIB score. |
| | Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities | FN-CB-550a.2 | As a financial institution, Fulton is subject to regulatory capital requirements administered by banking regulators. Fulton must meet specific capital guidelines that involve quantitative measures of its assets, liabilities, and certain off balance sheet items as calculated under regulatory accounting practices. Our annual stress testing includes credit risk, liquidity, earnings, interest rate risk, across numerous scenarios. The results of these risk assessments and our capital planning structure are approved by the Board. As of December 31, 2024, the Bank was well-capitalized under the regulatory framework for prompt corrective action based on its capital ratio calculations. |

⁴See 'Note 21 - Commitments and Contingencies; Legal Proceedings' of our 2024 Annual Report on Form 10-K, page 132.
⁵See our Code of Conduct on our website and the Business Ethics section of our 2024 CSR report.

Environmental, Social & Governance Metrics



| TOPIC | METRIC | UNITS | 2023 | 2024 |
|-----------------------------|---|--------------------|--------------------------|--------------------------|
| Environmental Impact | E-waste recycled ¹ | # total lbs. | 67,927 | 16,282 |
| | Shredded paper | # total lbs. | 736,495 | 801,400 |
| Social Capital | Participants attending financial education initiatives for unbanked, underbanked, or underserved customers (SASB Code: FN-CB-240a.4) | # clients served | 2,408 | 2,552 |
| | Philanthropic giving: | | | |
| | Fulton Bank | \$USD | \$3,382,670 ² | \$8,323,183 ² |
| | Fulton Forward Foundation Impact Grants | \$USD | \$2,218,917 | \$1,921,250 |
| | Volunteering by employees | # total hours | 12,822 | 11,174 |
| | Data Security training required of employees | # courses/employee | 9 | 9 |
| | Data Security training completed by employees | % employees | 99.9% | 99.9% |
| | Consumer financial protection training completed by employees | % employees | 100% | 100% |
| Business Model & Innovation | | | | |
| Human Capital | Employee headcount: ³ | # total employees | 3,477 | 3,455 |
| | Full-time employee headcount | # employees | 3,377 | 3,351 |
| | Part-time employee headcount | # employees | 100 | 104 |
| | Employee Tenure: | | | |
| | Less than 1 year | % employees | 17.2% | 11.8% |
| | 1 – 5 years | % employees | 31.6% | 34.4% |
| | 5 – 15 years | % employees | 30.1% | 32.9% |
| | Greater than 15 years | % employees | 21.1% | 20.9% |
| | Employee Resource Groups | # ERGs | 5 | 7 |
| | Employee Resource Group participation by employees | % employees | 16% | 19% |
| | | | | |
| | | | | |

¹Electronic waste, or e-waste, is waste consisting of discarded electronic products (such as computers, monitors, etc.).
²Includes \$879,819 and \$5,622,269 in contributions to Fulton Forward Foundation for years 2023 and 2024, respectively.
³Includes temporary employees and interns.

Environmental, Social & Governance Metrics *(continued)*



| TOPIC | METRIC | UNITS | 2023 | 2024 |
|----------------------------------|--|---|--|---------------|
| Human Capital <i>(continued)</i> | Training completed by employees | # total hours # average hours/employee | 149,695 43 | 137,945 40 |
| | Tuition reimbursement paid to employees | \$USD | \$244,233 | \$135,797 |
| | Tuition reimbursement program participation by qualifying employees | % employees | 1.4% | 1.1% |
| | Leadership training participation by employees | # employees | 550 | 591 |
| | Mentorship program participation by employees | # Mentors # Mentees | 36 36 | 60 60 |
| | Employee Engagement Survey score | % favorable responses | 73.0% | 69.2% |
| | Employee Engagement Survey participation by employees | % employees | 80.1% | 71.5% |
| | | | | |
| Governance | Board composition oversight | | See narrative in 2024 CSR Report | |
| | Executive composition oversight | | See narrative in 2024 CSR Report | |
| | Code of Conduct/Ethics policy signed by onboarded employees | % employees | 100% | 100% |
| | Code of Conduct/Ethics policy annual training completed by employees | % employees | 99.2% | 99.9% |
| | Compliance training completed by employees | # total hours | 81,205 | 93,463 |
| | Monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations (SASB Code: FN-CB-510a.1) | \$USD | Experienced no material losses (see 2024 Annual Report on Form 10-K) | |
| | Board members | # total Board members | 11 | 11 |
| | Independent Board Chairperson | | No, Fulton's CEO serves as Chairperson, and the Board designates an independent director as Lead Director. | |
| | Independent Board members | % Board members | 72.7% | 72.7% |
| | Independent committee Chairpersons: Audit Nominating and Corporate Governance Human Resources | | Yes, these committees have independent Chairpersons per Nasdaq and Bylaw requirements. | |
| | Tenure of Board members | # average years | 6.5 | 7.5 |
| | | | | |

Product Line Data



| PRODUCT LINE | 2023 | 2024 |
|---|--------------------|-------------------------------|
| Fulton Forward® | | |
| Homebuyer Advantage Plus | \$45MM / 216-units | \$16MM / 70-Units |
| HomeReady® Mortgage Plus | \$9MM / 45-units | \$21MM / 89-units |
| HomePossible® ¹ | \$16MM / 79-units | \$34MM / 156-units |
| Fulton Bank Community Combo | \$20MM / 196-units | \$59MM / 501-units |
| Closing Cost Assistance Program | \$698K | \$325K |
| Closing Cost Assistance Program Secured ¹ | | \$393K |
| Other Down Payment and Closing Cost Assistance Programs | \$569K | \$1.3MM |
| Government Lending Programs ² | \$54MM / 183-units | \$81MM / 241-units |
| State Agency Programs ³ | \$22MM / 140-units | \$26MM / 164-units |
| Small Business Loans Originated | \$74MM | \$61MM |
| Community Development Loans Originated | \$123MM | \$71MM <i>(as of 6/30/24)</i> |
| Community Development Investments | \$270MM | \$303MM |

¹New expanded original Closing Cost Assistance Program offered by Fulton beginning in 2024.
²Government-insured programs consisting of Veterans Administration, Federal Housing Administration and U.S. Department of Agriculture loans for veterans, low- and moderate-income (LMI) individuals and families and LMI individuals and families in rural areas, respectively.
³State housing agency programs for LMI families designed to cater to residents of each of the states within our footprint plus the District of Columbia (includes down payment assistance provided by the agencies).

FORWARD-LOOKING STATEMENTS

This report may contain forward-looking statements with respect to the financial condition, results of operations and business of Fulton Financial Corporation (the “Corporation”). Do not unduly rely on forward-looking statements. Forward-looking statements can be identified by the use of words such as “may,” “should,” “will,” “could,” “estimates,” “predicts,” “potential,” “continue,” “anticipates,” “believes,” “plans,” “expects,” “future,” “intends,” “projects,” the negative of these terms and other comparable terminology. These forward-looking statements may include projections of, or guidance on, the Corporation’s future financial performance, expected levels of future expenses, including future credit losses, anticipated growth strategies, descriptions of new business initiatives and anticipated trends in the Corporation’s business or financial results.

Forward-looking statements are neither historical facts, nor assurance of future performance. Instead, the statements are based on current beliefs, expectations and assumptions regarding the future of the Corporation’s business, future plans and strategies, projections, anticipated events and trends, the economy and other future conditions. Because forward-looking statements relate to the future, the statements are subject to inherent uncertainties, risks and changes in circumstances that are difficult to predict and many of which are outside of the Corporation’s control and actual results and financial condition may differ materially from those indicated in the forward-looking statements. Therefore, you should not unduly rely on any of these forward-looking statements. Any forward-looking statement is based only on information currently available and speaks only as of the date when made. The Corporation undertakes no obligation, other than as required by law, to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

A discussion of certain risks and uncertainties affecting the Corporation and some of the factors that could cause the Corporation’s actual results to differ materially from those described in the forward-looking statements, can be found in the sections entitled “Risk Factors” and “Management’s Discussion and Analysis of Financial Condition and Results of Operations” in the Corporation’s Annual Report on Form 10-K for the year ended December 31, 2024, Quarterly Report on Form 10-Q for the quarter ended March 31, 2025 and other current and periodic reports, which have been, or will be, filed with the Securities and Exchange Commission and are or will be, available in the Investor Relations section of the Corporation’s website (www.fultonbank.com) and on the Securities and Exchange Commission’s website (www.sec.gov).

DISCLOSURE STATEMENT

The corporate social responsibility and environmental, social and governance data, statistics, metrics, targets, goals, objectives, commitments and programs contained in this report are disclosed voluntarily, are not necessarily prepared in accordance with generally accepted accounting principles, may be based on assumptions that, while believed to be reasonable at the time of preparation, may be subject to change, and have undergone an internal review process intended to ensure accuracy and completeness, but have not been audited by our independent registered public accounting firm. All data, unless otherwise indicated, reflects information as of December 31, 2024.



VALUING OUR COMMUNITIES



A subsidiary of
FULTON FINANCIAL CORPORATION

(NASDAQ: FULT)

Customer Service

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(1.800.385.8664)

Consumer & Business Banking
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