

**FULTON FINANCIAL CORPORATION**  
**Corporate Governance Guidelines**  
**(Amended as of January 20, 2026)**

The Board of Directors (the “**Board**”) of Fulton Financial Corporation (“FFC”), acting on the recommendation of the Nominating and Corporate Governance Committee (“**NCG Committee**”), adopted these Corporate Governance Guidelines (“**Guidelines**”) to detail the Board and the Board’s committees’ functions and explain the way in which the Board will operate.

**1. Board Size**

The Board size will be sufficient to ensure the right mix of experience, skills, and expertise. The Board size will be set by the affirmative vote of a majority of the Board and as otherwise required under FFC’s bylaws.

**2. Director Qualifications, Director Orientation and Continuing Board Development**

A majority of the Board’s directors will be comprised of independent directors as defined by and in accordance with current Nasdaq listing standards. No individual may be nominated as a director who will attain the age of seventy-two (72) years on or before the date of the annual meeting of shareholders (“**Annual Meeting**”) at which he or she is to be elected.

Management will provide appropriate orientation for each director, including information on governance and policy materials, and if requested, meetings with management. Management will provide directors with educational materials and/or, sponsor presentations and training offered by third-party experts with regard to a number of subject matters including, but not limited to, legal, business, governance, cyber security, risk, regulatory, accounting and finance matters.

Each director is encouraged to attend outside educational programs of relevance to his or her board service. These outside programs are in addition to the education and development opportunities that are provided, from time to time, at Board meetings and seminars. FFC will reimburse directors the reasonable costs and expenses for attending these outside educational programs. It is recommended that each director attend at least one outside educational program equivalent to one full day of training per calendar year.

**3. Majority Vote Standard**

In an uncontested election, any director nominee for director who receives a greater number of votes “withheld” from his or her election than votes “for” such election (a “**Majority Withheld Vote**”) will promptly tender his or her resignation following certification of the shareholder vote. The NCG Committee will consider the tendered resignation and recommend to the Board whether to accept it. The Board will act on the NCG Committee’s recommendation within 90 days following certification of the shareholder vote. The Board will promptly disclose its decision whether to accept the director’s resignation (and the reasons for rejecting the resignation, if applicable) in a press release or on a Form 8-K filed with the Securities and Exchange Commission. Any director who tenders his or her resignation pursuant to this majority vote standard will not participate in the NCG Committee recommendation or Board action regarding whether to accept such resignation.

**4. Service on Other Boards and Director Change in Status**

Directors are expected to devote the time and attention necessary to fulfill their Board responsibilities. A director may serve on the boards and committees of public, private and not-for-profit entities only to the extent that, in the judgment of the NCG Committee, such other activities do not detract from the director’s ability to devote appropriate time and

attention to the director's Board responsibilities. Notwithstanding the foregoing, an FFC director will not serve on the board of more than a total of four public companies, including FFC. Directors will provide prompt written notice to the Corporate Secretary and the NCG Committee Chair of any change or new business activities, related-party relationships, board directorships and public company board positions.

## **5. Meeting Attendance and Review of Meeting Materials**

Each director is expected to make every effort to attend meetings in person unless the meeting is a virtual meeting. Attendance in person is required at the Annual Meeting and all regularly scheduled Board and committee meetings. Directors may only be excused from in-person attendance by the Chairman of the Board ("Chairman") or the applicable committee chair due to illness or other critical, unforeseen circumstances as determined by the Chairman in his sole discretion.

Each director should be familiar with the agenda for each meeting, have carefully reviewed all other materials distributed in advance of the meeting, and be prepared to participate meaningfully in the meeting to discuss all scheduled items of business. Each director will maintain the confidentiality of information received in connection with his or her service as a director.

## **6. Director Reliance on and Access to Management and Independent Advisors**

Directors will have access to management, including internal legal counsel, audit, financial and accounting staff. Where necessary and appropriate, directors will be entitled to consult with independent, third party legal, audit, financial and accounting advisors to assist them in carrying out their duties and responsibilities. FFC will pay the costs and expenses of such independent third-party advisors.

In performing its functions, the Board is entitled to rely on the advice, reports and opinions of management, legal counsel, accountants, auditors and other independent, third-party advisors. Each director is entitled to rely, to the fullest extent permitted by law, on the integrity of those persons and organizations from whom he or she receives information and the accuracy of the information provided to the Board by such persons or organizations.

## **7. Designation of Lead Director**

The Board will designate by resolution for a term of at least one year and, publicly disclose in the proxy statement, the independent, non-management director (the "Lead Director") who will lead the non-employee directors' executive sessions and preside at all meetings of the Board at which the Chairman is not present. The Lead Director will, among other things: (i) serve as a liaison between the Chairman and the independent directors, (ii) approve information sent to the Board, (iii) approve meeting schedules to assure that there is sufficient time for discussion of all agenda items, and (iv) have the authority to call meetings of the independent directors.

## **8. Executive Sessions**

Directors will have regularly scheduled meetings at which only independent directors are present. The Lead Director may invite others to attend such sessions to present information and/or answer questions, but only independent directors may be present for director deliberations and voting. These executive sessions will occur at least twice a year and perhaps more frequently in conjunction with regularly scheduled board meetings.

## **9. CEO Evaluation and Succession Planning**

At least annually, the non-employee independent directors will, in conjunction with the Human Resources Committee, review the performance of the Chief Executive Officer ("CEO") and the other members of management in light of FFC's actual performance and its strategic goals and objectives.

At least annually, the Board, or a committee of the Board, will review and approve succession plans for the CEO and certain other members of management. Succession planning will address both succession in the ordinary course of business and contingency planning in the case of unforeseen events.

## **10. Board and Committee Evaluations**

On an annual basis, the Board and Board committees will evaluate their performance and report the results to the Board. Each committee's evaluation should compare the performance of the committee with the requirements of its written charter, if any.

## **11. Stock Ownership Guidelines**

The Board believes that FFC directors and senior executive officers should be shareholders and have a financial interest in FFC to closely align the interests of directors and certain members of management with those of its shareholders. The Board adopted the following stock ownership guidelines ("Stock Ownership Guidelines") that require FFC non-employee directors and certain members of management to own a minimum amount of FFC stock ("Required Eligible Share Amount").

<b>Ownership Guideline Table</b>	
<b>Position</b>	<b>Required Eligible Share Amount</b>
Non-Employee Director of FFC	5.0 times annual cash retainer
FFC Chief Executive Officer	6.0 times annual base salary
FFC President	3.0 times annual base salary
FFC Chief Financial Officer	3.0 times annual base salary
Other Senior Executive Officers*	2.0 times annual base salary

\* Other named executive officers listed in the FFC proxy statement and other officers that the Board or the NCG Committee may designate from time to time.

Senior executive officers have five years after the later of: (i) first being appointed to his or her position, (ii) a change in the Required Eligible Share Amount or (iii) being hired by FFC, in each case, to own the Required Eligible Share Amount. FFC directors have five years after first being appointed or elected to the Board to own the Required Eligible Share Amount. Compliance with the Stock Ownership Guidelines will be determined by the NCG Committee as of December 31 following the individual's fifth full year of service. Directors who are on the Fulton Bank, N.A. board of directors are only required to comply with the non-employee director FFC stock ownership guidelines.

The Board has delegated to the NCG Committee the primary responsibility for overseeing and interpreting the Stock Ownership Guidelines, and the NCG Committee will review, on an annual basis, the stock ownership amounts of each director and management member based on the FFC closing stock price on the last trading day of the calendar year. All FFC common stock beneficially owned by non-employee directors and management member that is eligible to be included on an individual's Form 3, 4 or 5 filed with the SEC (including common stock individually owned, retirement account shares, joint accounts, indirect stock ownership and director awards that have been deferred until retirement after their scheduled vesting date) will be counted for purposes of determining the Required Eligible Share Amount. Stock options and unvested equity awards will not be counted for purposes of determining the Required Eligible Share Amount.

The Required Eligible Share Amount will be calculated based on the individual's annual base salary. Once a director or management member has satisfied his or her ownership requirement, he or she will remain in compliance with the Stock Ownership Guidelines provided that the individual retains the same number of shares or a higher amount.

## **12. Communications by Interested Parties**

FFC maintains procedures for interested parties to communicate directly with non-employee directors. The Board believes that it is management's role to speak for FFC and not individual directors. The Board also believes that any communications between Board members and interested parties should only be done so with the Chief Executive Officer's prior knowledge of such communications.

## **13. Board and Committee Meeting Minutes and Committee Responsibilities**

Minutes of each Board meeting and all committee meetings will be compiled by the Corporate Secretary who will act as Secretary at meetings of the Board and such committees, or in the absence of the Corporate Secretary, by an Assistant Corporate Secretary or any other person designated by the Board or such committees.

FFC will have at least the committees required by the Nasdaq rules and the FFC bylaws. Board Committee membership will comply with Nasdaq rules for the Audit Committee, Human Resources Committee and NCG Committee. The Board may approve individual committee charters to further define the responsibilities of its committees.

## **14. Codes of Conduct**

FFC will, at all times, maintain a Code of Conduct for its directors, officers and employees. The Code of Conduct can be found at [www.fultonbank.com](http://www.fultonbank.com).

## **15. Disclosure and Update of these Guidelines**

The current version of these Guidelines is posted on [www.fultonbank.com](http://www.fultonbank.com). A shareholder may obtain a copy of the Guidelines by sending a written request to the Corporate Secretary. The Board will review and consider revising these Guidelines as appropriate from time to time based upon its own recommendation, the recommendation of the NCG Committee, or the recommendation of management.

Approval History		
Date	Comment	Approved by/Reported
June 16, 2009	Approved as recommended by the NCG Committee	Board of Directors
March 16, 2010	Amended as recommended by the NCG Committee	Board of Directors
September 20, 2011	Amended as recommended by the NCG Committee	Board of Directors
June 19, 2012	Amended as recommended by the NCG Committee	Board of Directors
September 17, 2013	Amended as recommended by the NCG Committee	Board of Directors
January 21, 2014	Amended as recommended by the NCG Committee	Board of Directors
June 17, 2014	Amended as recommended by the NCG Committee	Board of Directors
July 21, 2015	Amended as recommended by the NCG Committee	Board of Directors
June 20, 2016	Reviewed by NCG Committee and No Changes Proposed	NCG Committee
June 19, 2017	Reviewed by NCG Committee and No Changes Proposed	NCG Committee
December 18, 2017	Reviewed by NCG Committee and Changes Proposed to the Board	NCG Committee
December 19, 2017	Amended as recommended by the NCG Committee	Board of Directors
December 17, 2018	Reviewed by NCG Committee and Changes Proposed to the Board	NCG Committee
December 18, 2018	Amended as recommended by the NCG Committee	Board of Directors
September 16, 2019	Reviewed by NCG Committee and Changes Proposed to the Board	NCG Committee
September 16, 2019	Amended as recommended by the NCG Committee	Board of Directors
July 19, 2021	Reviewed by NCG Committee and Changes Proposed to the Board	NCG Committee
July 20, 2021	Amended as recommended by the NCG Committee	Board of Directors
March 14, 2022	Reviewed by NCG Committee and Changes Proposed to the Board	NCG Committee
March 15, 2022	Amended as recommended by the NCG Committee	Board of Directors
December 19, 2022	Reviewed by NCG Committee and Changes Proposed to the Board	NCG Committee
December 20, 2022	Amended as recommended by the NCG Committee	Board of Directors
September 18, 2023	Reviewed by NCG Committee and Changes Proposed to the Board	NCG Committee
September 19, 2023	Amended as recommended by the NCG Committee	Board of Directors
January 21, 2025	Reviewed by NCG Committee and Changes proposed to the Board	NCG Committee
January 21, 2025	Amended as recommended by the NCG Committee	Board of Directors
June 16, 2025	Reviewed by NCG Committee and Changes proposed to the Board	NCG Committee
June 17, 2025	Amended as recommended by the NCG Committee	Board of Directors
January 20, 2026	Reviewed by NCG Committee and Changes proposed to the Board	NCG Committee
January 20, 2026	Amended as recommended by the NCG Committee	Board of Directors