

Personal Checking Accounts

At Fulton Bank of New Jersey, we offer checking accounts designed to fit your lifestyle and to meet your specific financial needs.

Student Checking⁺

Looking to find a great way to start your student off with their own checking account? Our Student Checking is the way to go.

- Available for students 16-22
- NO minimum daily balance requirement
- NO monthly maintenance fee
- 5 free foreign ATM transactions per statement cycle (other banks may charge you a fee for using their ATMs)
- Requires check safekeeping
- Free online banking – convenient access to your accounts, 24/7
- Free online bill pay – an easy and quick way to pay bills from one secure location
- NO annual fee Relationship Rewards Visa® debit card (Adult co-sign required for ages under 18)

Simply Checking⁺

(Qualifies as New Jersey Consumer Checking Account)

Perfect for customers who want to eliminate account fees and maintain lower account balances.

- NO minimum daily balance requirement
- NO monthly maintenance fee
- Requires check safekeeping
- Free online banking – convenient access to your accounts, 24/7
- Free online bill pay – an easy and quick way to pay bills from one secure location
- NO annual fee Relationship Rewards Visa® debit card

Interest Checking⁺

Enjoy all the conveniences of a checking account and earn a competitive interest rate.

- \$1,000 minimum daily balance required to avoid \$10 monthly maintenance fee
- \$1,000 minimum collected balance to earn interest
- Monthly maintenance fee waived with direct deposit
- Free online banking – convenient access to your accounts, 24/7
- Free online bill pay – an easy and quick way to pay bills from one secure location
- NO annual fee Relationship Rewards Visa® debit card

⁺These accounts are subject to account related fees, including non-sufficient funds or standard overdraft fees.

Prime Life Interest Checking⁺

Exclusively for customers at least 50 years of age who are looking for a checking account with NO minimum balance requirement to avoid a monthly maintenance fee.

- NO minimum daily balance requirement
- NO monthly maintenance fee
- \$1,000 minimum collected balance to earn interest
- As your account grows, so does the interest level you earn:
 - Tier one: \$1,000 - \$4,999
 - Tier two: \$5,000 - \$9,999
 - Tier three: \$10,000 or more
- Free online banking – convenient access to your accounts, 24/7
- Free online bill pay – an easy and quick way to pay bills from one secure location
- NO annual fee Relationship Rewards Visa® debit card
- Periodic bonus offers on certificates of deposit
- One free order of specialty checks per year or 50% off any other personal checks (Up to \$35 value. Must be ordered through bank vendor)
- Safe deposit box discounts
- Unlimited free foreign ATM transactions (Other banks may charge you a fee for using their ATM)

Relationship Banking⁺

If you want more out of your checking account relationship, this interest-bearing account is perfect.

- \$2,000 minimum daily balance required to avoid \$10 monthly maintenance fee
- Relationship benefits will be extended to all customers that maintain \$15,000 in total deposits or \$20,000 in combined deposit and consumer loan balances (excluding mortgages and credit cards)
- \$1,000 minimum collected balance to earn interest
- As your account grows, so does the interest level you earn:
 - Tier one: \$1,000 - \$4,999
 - Tier two: \$5,000 - \$9,999
 - Tier three: \$10,000 - \$24,999
 - Tier four: \$25,000 or more
- Free online banking – convenient access to your accounts, 24/7
- Free online bill pay – an easy and quick way to pay bills from one secure location
- NO annual fee Relationship Rewards Visa® debit card
- Periodic bonus offers on certificates of deposit
- One free order of specialty checks per year or 50% off any other personal checks (Up to \$35 value. Must be ordered through bank vendor)
- Safe deposit box discounts
- Unlimited free foreign ATM transactions (Other banks may charge you a fee for using their ATM)

Fulton Bank
of New Jersey

LISTENING IS JUST THE BEGINNING.*

Personal Checking at a Glance...

	Minimum Daily Balance to Avoid a Fee	Monthly Maintenance Fee ¹	Interest Paid	Min. Collected Balance to earn Interest
Student Checking (Ages 16-22)	\$0 <small>Requires Check Safekeeping</small>	\$0	No	N/A
Simply Checking	\$0 <small>Requires Check Safekeeping</small>	\$0	No	N/A
Interest Checking	\$1,000	\$10 <small>Waived if have direct deposit</small>	Yes	\$1,000
Prime Life Interest Checking (Age 50 +)	\$0	\$0	Yes	\$1,000
Relationship Banking	\$2,000	\$10	Yes	\$1,000

Simply Switch

Our Simply Switch kit makes it easy to switch from your current financial institution to Fulton Bank of New Jersey.

Online Statements

Online Statements are an electronic version of your paper statements, available within Online Banking. Your Online Statement contains the same account information as your paper statement and requires no additional login. Online Statements are stored securely online for 24 months, and can be viewed, downloaded and printed at any time.

Free Online Banking with Bill Pay

Do your banking at home, on vacation, or from your office—24 hours a day, 7 days a week! With Fulton Bank of New Jersey's Online Banking with Bill Pay service, you can:

- Check account balances
- Review transaction history
- View images of your presented checks and deposit tickets
- Accumulate and access up to 24 months of statements online
- Transfer funds between your accounts at Fulton Bank of New Jersey
- Pay up to 10 bills at one time
- Pay repeating bills, like your mortgage or car payment that don't vary in amount, or schedule a one-time payment up to 30 days in advance
- Modify and cancel pending payments
- Download deposit account transactions to Quicken® and QuickBooks®
- Place stop payments
- and MUCH MORE!

Mobile & Tablet Banking¹

Bank and pay your bills with your mobile phone or tablet, anywhere you are. Choose from our available channels; iPhone® and iPad®, Android,² Text/SMS Banking and Mobile Web Banking. Log in to Online Banking to register your device, or visit fultonbanknj.com/mobile to learn more.

Relationship Rewards Debit / ATM Card

Your Debit Card you received to access your new checking account not only gives you access to cash but to reward points, too! Earn reward points when using your card for a signature-based transaction or for simply being a customer! For more information go to www.MyRelationshipRewards.com or call 1.800.924.1807.

Visa® Bonus Rewards Cards²

The Visa® Bonus Rewards and Visa® Bonus Rewards Plus credit cards are great choices for your spending needs.³ Both offer you one point for every \$1 spent. All cards also get either a 25% or 50% bonus (that's the equivalent of getting either 1.25 or 1.5 points for every net \$1 in purchases) on all points earned every month, automatically. You can then redeem reward points for cash back⁴, travel, merchandise or gift cards. Remember, your rewards are waiting!

Need More Information?

Just stop by any one of Fulton Bank of New Jersey's convenient offices to meet our team of courteous financial professionals ready to help you in any way. Or call our Direct Banking Center toll-free at 1.855.900.FBNJ or visit our website at fultonbanknj.com. For additional information specific to each of these accounts, please request a copy of our disclosure entitled *Important Information About Your Consumer Deposit Accounts* and/or our *Consumer Service Fee Disclosure*.

Fulton Bank

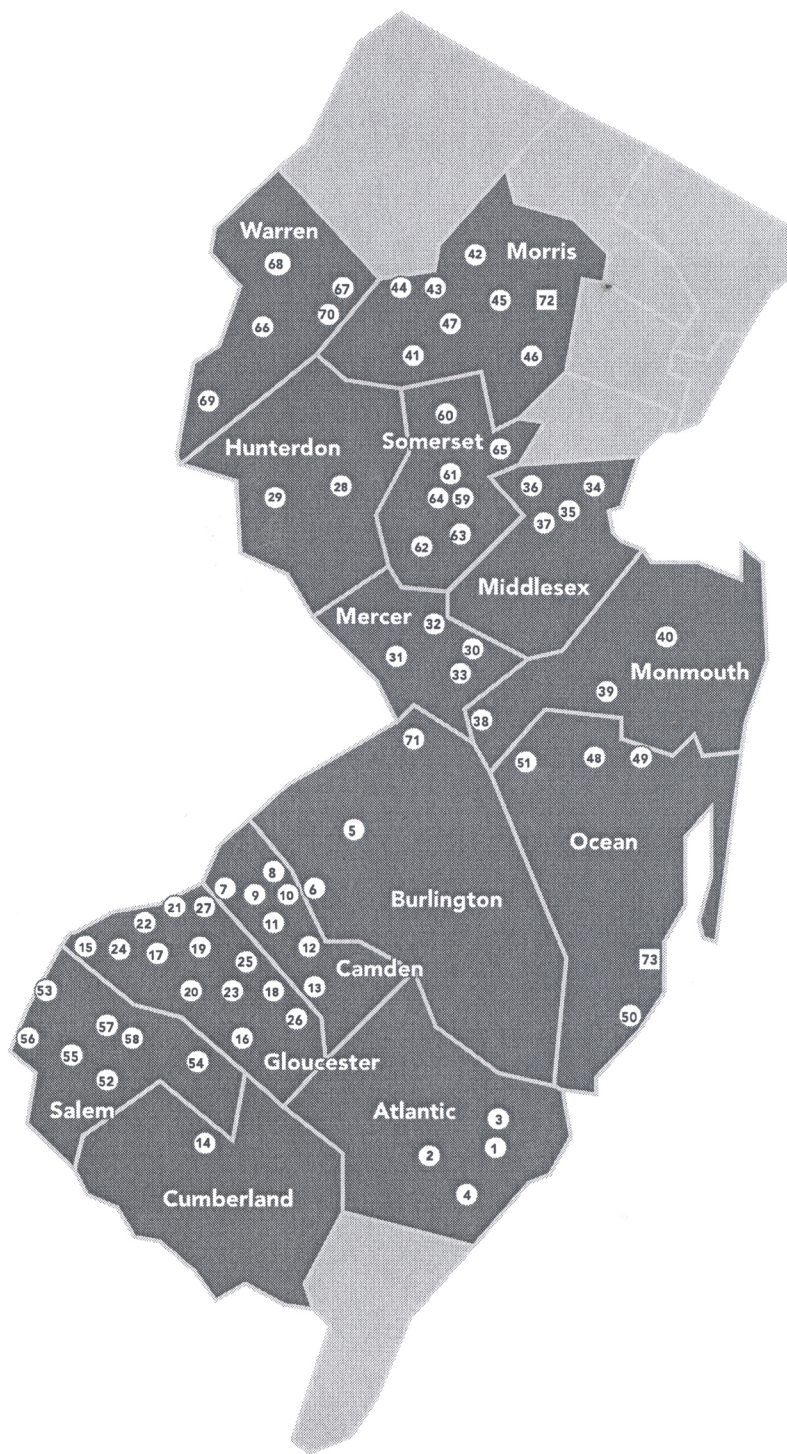
of New Jersey

LISTENING IS JUST THE BEGINNING.®

Member FDIC. Member of the Fulton Financial Family. Terms and conditions subject to change. ¹Fulton Bank of New Jersey does not charge a fee for you to use Mobile Banking. Your mobile phone provider may charge access fees or data usage fees to obtain web access. Message and data rates may apply. Check with your service carrier for more details on specific fees. iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google Inc. ²Subject to credit approval. ³The Elan Rewards Program is subject to change. Points earned on net purchases (purchases minus credits and returns). Points expire five years from the end of the quarter in which they are earned. ⁴Reward points can be redeemed as a statement credit to your credit card account. The creditor, issuer and service provider of the Visa card is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. Fulton Bank of New Jersey is not affiliated with Apple Inc., Google Inc., Intuit Inc. or Visa. Quicken and QuickBooks are trademarks and service marks of Intuit Inc., registered in the United States and other countries.



Branch Locations



Fulton Bank

of New Jersey

LISTENING IS JUST THE BEGINNING.®

Member FDIC. Member of the Fulton Financial Family.

Branch Locations

- 1. Absecon**
610 Mill Rd, Absecon, NJ 08201
- 2. Egg Harbor**
4004 English Creek Rd,
Egg Harbor Twp., NJ 08234
- 3. Galloway**
215 E Jimmie Leeds Rd, Galloway, NJ 08205
- 4. Northfield**
1101 Tilton Rd, Northfield, NJ 08225
- 5. Hainesport**
1302 Rt 38, Hainesport, NJ 08036
- 6. Marlton**
195 Greentree Rd, Marlton, NJ 08053
- 7. Bellmawr**
301 W Browning Rd, Bellmawr, NJ 08031
- 8. Cherry Hill**
1460 E Rt. 70, Cherry Hill, NJ 08034
- 9. Haddonfield**
17 Kings Highway West, Haddonfield, NJ 08033
- 10. Kings Highway**
514 N. Kings Hwy, Cherry Hill, NJ 08034
- 11. Voorhees**
6 Berlin Road, Voorhees, NJ 08043
- 12. West Berlin**
201 N Rt. 73, Berlin, NJ 08091
- 13. Winslow**
528 Berlin-Cross Keys Rd, Sicklerville, NJ 08081
- 14. Rosenhayn**
755 Morton Ave, Rosenhayn, NJ 08352
- 15. Beckett**
22 Village Center Dr, Logan Township, NJ 08085
- 16. Clayton**
35 N Delsea Drive, Clayton, NJ 08312
- 17. East Greenwich**
412 Kings Highway, Mickleton, NJ 08056
- 18. Echo Plaza**
308 Hurffville-Crosskeys Rd, Sewell, NJ 08080
- 19. Mantua**
200 Bridgeton Pike, Mantua, NJ 08051
- 20. Mullica Hill**
153 Bridgeton Pike, Mullica Hill, NJ 08062
- 21. National Park**
207 N Grove Rd, National Park, NJ 08063
- 22. Paulsboro**
653 W Broad St, Paulsboro, NJ 08066
- 23. Pitman**
111 Ballard Ave, Pitman, NJ 08071
- 24. Swedesboro**
179 Kings Highway, Woolwich Twp, NJ 08085
- 25. Washington Twp**
303 Egg Harbor Rd, Sewell, NJ 08080
- 26. Williamstown**
315 S Black Horse Pike, Williamstown, NJ 08094
- 27. Woodbury**
100 Park Avenue, Woodbury, NJ 08096
- 28. Flemington**
194 Route 31 North, Flemington, NJ 08822
- 29. Kingwood**
1012 State Highway 12, Baptistown, NJ 08803
- 30. East Windsor**
304 Princeton-Hightstown Rd, E Windsor, NJ 08520
- 31. Hamilton**
2460 Whitehorse-Hamilton Square Rd,
Hamilton, NJ 08690
- 32. West Windsor**
774 Alexander Rd, Princeton Jct., NJ 08540
- 33. Windsor**
1386 Rt 130 & Main St, Windsor, NJ 08561
- 34. Edison**
1943 Oak Tree Rd, Edison, NJ 08820
- 35. Metuchen**
700 Middlesex Ave, Metuchen, NJ 08840
- 36. South Plainfield**
4900 Hadley Center Dr, South Plainfield, NJ 07080
- 37. Talmadge Road**
112 Talmadge Rd, Edison, NJ 08817
- 38. Allentown**
20 N Main St, Allentown, NJ 08501
- 39. Freehold**
2 Village Center Dr, Freehold, NJ 07728
- 40. Marlboro**
2 Ryan Rd, Marlboro, NJ 07746
- 41. Chester**
510 Main St, Chester, NJ 07930
- 42. Jefferson**
694 Rte 15 S, Ste 101, Lake Hopatcong, NJ 07849
- 43. Landing**
118 Lakeside Blvd, Landing, NJ 07850
- 44. Netcong**
9 Ledgewood Ave, Netcong, NJ 07857
- 45. Rockaway**
272 Route 46 East, Rockaway, NJ 07866
- 46. Madison**
18 Elmer Street, Madison, NJ 07940
- 47. Roxbury**
274 Route 10 West, Succasunna, NJ 07876
- 48. Jackson**
139 Manhattan St, Jackson, NJ 08527
- 49. Kennedy Blvd**
205 E Kennedy Blvd, Lakewood, NJ 08701
- 50. Manahawkin**
324 Rt 72 W, Manahawkin, NJ 08050
- 51. Plumsted**
605 Rt 539, Cream Ridge, NJ 08514
- 52. Alloway**
48 S Greenwich Road, Alloway, NJ 08001
- 53. Carney's Point**
221 Shell Road, Carney's Point, NJ 08069
- 54. Elmer**
25 North Main St, Elmer, NJ 08318
- 55. Mannington**
125 Salem-Woodstown Rd, Salem, NJ 08079
- 56. Pennsville**
125 South Broadway, Pennsville, NJ 08070
- 57. Sharptown**
837 Rt 40, Pilesgrove, NJ 08098
- 58. Woodstown**
1 S Main St, Woodstown, NJ 08098
- 59. Arbor Glen**
100 Monroe St, Bridgewater, NJ 08807
- 60. Bernards Township**
578 Allen Rd, Basking Ridge, NJ 07920
- 61. Bridgewater**
481 North Bridge St, Bridgewater, NJ 08807
- 62. Hillsborough**
601 Route 206 North, Hillsborough, NJ 08844
- 63. Manville**
40 North Main St, Manville, NJ 08835
- 64. Somerville**
103 West End Ave, Somerville, NJ 08876
Drive Up: 50 West End Ave, Somerville, NJ 08876
- 65. Warren**
34 Mountain Blvd, Warren, NJ 07059
- 66. Oxford**
157 Route 31 South, Oxford, NJ 07863
- 67. CrossRoads**
24-26 CrossRoads Center South, Route 517,
Hackettstown, NJ 07840
- 68. Hope**
419 Route 521, Hope, NJ 07844
- 69. Lopatcong**
201 Strykers Rd, Phillipsburg, NJ 08865
- 70. Mountain Ave**
176 Mountain Ave, Hackettstown, NJ 07840
- 71. Bordentown**
120 Route 130, Bordentown, NJ 08505

New Locations Coming Soon!

- 72. Parsippany**
260 Littleton Road, Parsippany, NJ 07054
- 73. Barnegat**
870 West Bay Avenue, Barnegat, NJ 08005

Fulton Bank
of New Jersey

LISTENING IS JUST THE BEGINNING.®

Member FDIC. Member of the Fulton Financial Family.