

# Team Advantage Banking

## Your Banking Benefits Have Arrived!

As an employee of your company, you are eligible to receive a special package of discounted financial services usually unavailable to the public. It's called Team Advantage Banking and includes a wide range of banking benefits all designed to fit your needs!

### How to get started:

Just open a checking account with Fulton Bank of New Jersey, and have your pay directly deposited. We'll provide you with a personal banker to open your account and to help take care of other details. Or, if you're already a customer of Fulton Bank of New Jersey, just call your local branch and they'll take care of the rest!

## The Benefits of Team Advantage Banking:

### No minimum balance interest checking account

- Interest paid on balances of \$1,000 or more
- No bank fee charged for ATM transactions at any Fulton Financial Corporation ATM
- Five no-fee ATM transactions per statement cycle at non-Fulton Financial Corporation ATMs (other banks may charge you a fee for using their ATM)
- Unlimited check writing
- One order of specialty checks or 50% discount for other personal checks per year (Up to \$35 value. Must be ordered through bank vendor.)

### Online Banking

Modern tools you need to bank online, when you want to, where you want to.

### Online Bill Pay

An easy and quick way to pay bills from one secure location

### Mobile & Tablet Banking<sup>1</sup>

A quick, easy, and secure way to manage your banking on the go and pay bills too.

Choose from our three channels:

- Text Message
- Mobile Web
- Downloadable Application for the iPhone® and Android™

Login to Online Banking to register your phone, or visit [fultonbanknj.com/mobile](http://fultonbanknj.com/mobile) to learn more.

### Visa® Relationship Rewards Debit/ATM Card

Get all the convenience of a debit card plus reward points! Just choose credit on your debit card transactions, sign, and start earning points.<sup>2</sup> It's that easy. For more information go to [www.MyRelationshipRewards.com](http://www.MyRelationshipRewards.com) or call 1.800.924.1807.

### Visa® Bonus Rewards Cards<sup>3</sup>

The Visa® Bonus Rewards and Visa® Bonus Rewards Plus credit cards are great choices for your spending needs. Both offer you one point for every \$1 spent.<sup>4</sup> All cards also get either a 25% or 50% bonus (that's the equivalent of getting either 1.25 or 1.50 points for every net \$1 in purchases) on all points earned every month, automatically.<sup>5</sup> You can then redeem reward points for cash back<sup>6</sup>, travel, merchandise or gift cards. Remember, your rewards are waiting!

### Loan Discounts (subject to credit approval)

- \$150 mortgage settlement credit (\$150 will be deducted from overall settlement charges at closing.)
- ½% discount off consumer loan rate with automatic payment from your checking account

### Safe Deposit Box Discount<sup>7</sup>

Safe deposit box discounts (where available)

### Health Savings Accounts

- A convenient way to save for future health expenses.

## Need more information?

Please visit [fultonbanknj.com](http://fultonbanknj.com), give our office a call, or talk to customer service representative by calling 1.855.900.FBNJ.



# Fulton Bank

of New Jersey

LISTENING IS JUST THE BEGINNING.®

Member FDIC. Member of the Fulton Financial Family. Terms and conditions subject to change. <sup>1</sup>Fulton Bank of New Jersey does not charge a fee for you to use these access devices. Your service 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. <sup>2</sup>Signature based purchases versus using your PIN is required to earn points. Rewards values are subject to change. See Program terms and conditions at [www.MyRelationshipRewards.com](http://www.MyRelationshipRewards.com) for more information. <sup>3</sup>The creditor and issuer of the Visa credit card is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc. Subject to credit approval. <sup>4</sup>The 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. <sup>5</sup>The 25% more in bonus rewards consists of 1 Reward Point for each dollar of Net Purchases plus an additional 25% (0.25) in points awarded based upon the total points earned on Net Purchases within a billing cycle (total 1.25%). The 50% more in bonus rewards consists of 1 Reward Point for each dollar of Net Purchases plus an additional 50% (0.50) in points awarded based upon the total points earned on Net Purchases within a billing cycle (total 1.50%). <sup>6</sup>Reward points can be redeemed as a statement credit to your credit card account. <sup>7</sup>Safe deposit box contents are not insured by the bank or the FDIC. iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google Inc. Fulton Bank of New Jersey is not affiliated with Apple Inc., Google Inc., or Visa.

