

Keeping Banking Personal

BY KATHERINE "KATIE" WILKINSON, COMMERCIAL MARKET EXECUTIVE, FULTON BANK

SOUTHERN DELAWARE IS A MAGNET for families on summer vacation, many of whom are seeking a reprieve from the hustle and bustle of their everyday lives. The appeal of pristine beaches, boardwalks, bike trails, bird watching and boating have kept visitors returning for generations. Many of these return visitors eventually find their way back during retirement, making our beach towns their year-round residences.

This explosive growth has led to a new crop of restaurants, healthcare facilities and a host of other large and small businesses taking root in the area. When it comes to banking, businesses and residents want to know they have a resource large enough to meet their needs, and one that cares enough to make banking personal. That's where Fulton Bank comes into the equation.

Fulton's story began in 1882, when local merchants and farmers in Lancaster Pennsylvania organized Fulton National Bank. From the very beginning, Fulton has had a reputation for understanding and serving agricultural and business accounts, as well as personal banking needs. With the changing landscape and increase in population, we have adapted to the needs of our customers, while remaining true to our roots.

Today, we have grown into a \$20 billion financial holding company, and we still maintain our close connections to and understanding of our customers. We provide a wide range of financial products and services to individuals and businesses throughout our footprint (Delaware, Pennsylvania, Maryland, Virginia and New Jersey).

Last year, we were recognized by Money Magazine as The Best Bank

in Delaware, thanks to the dedication of our 100 employees in our 10 Delaware branches.

What sets us apart from other banks in the region is not awards or accolades; it's the emotional investment we make in our customers, and the pride we have when we see our communities thrive.

Our size allows us to offer more products and services than traditional community banks, but still provide exemplary service that surpasses what you might find at a larger financial institution. In a word, we make banking "personal."

This is evident in our effort to hire local employees who are steeped in the culture and community that is Delaware. We are tightly aligned to our customers by volunteering at the same organizations and participating in the same community functions. We are part of the community.

While many things have changed throughout our history, the way we serve our customers has remained the same. Every day, we touch thousands of lives while delivering a wide array of services to help you meet your

financial goals; fuel business growth; and nurture vibrant, thriving communities.

We understand the great responsibility we have as a financial institution, and we are committed to our customers and our community. When you walk through the doors of one of our offices, you can expect to meet a caring team who will go the extra mile to make banking personal for you.

