

FULTON FINANCIAL

CORPORATION

CODE OF CONDUCT

October 1, 2014

Dear Fellow Employee or Director:

The following Code of Conduct states and explains the ethical principles and rules that govern each individual in Fulton Financial Corporation and its affiliates, and the principles and rules by which we expect to be judged by our customers, our communities, our shareholders, and our fellow employees and directors.

Maintaining the Corporation's reputation requires that we all act responsibly. The Corporation and its affiliates are subject to a high level of regulatory and public scrutiny. You are expected to comply with the letter and spirit of the Code of Conduct and the various laws and regulations that apply to our business and to each employee and director.

Our Code of Conduct has been heartily endorsed and approved by the management and the boards of Fulton Financial Corporation and each affiliate. To reinforce our commitment to the Code of Conduct, we have established a confidential hotline to facilitate reporting of concerns that our employees or directors may have. The toll free EthicsPoint hotline is available at 888-203-2872, or reports may be filed at www.ethicspoint.com. All matters reported to EthicsPoint are promptly investigated as part of our internal compliance procedure. Fulton Financial Corporation is committed to address these concerns and you should feel entirely comfortable making a report without fear of retaliation. Integrity is a core value and the prompt reporting of actual or suspected Code of Conduct violations is important to foster an ethical environment. Our reputation for integrity is one of our most valuable assets and is directly affected by the conduct of our employees and directors.

While supplemental guidelines on our FultonNet web site, in the Fulton Compass employee handbook, policies, and other materials may deal with specific situations in greater detail, this Code of Conduct is the foundation upon which our organization is built. Our Code of Conduct is the accepted and expected mode of conduct for each and every employee and director of the Corporation and each affiliate, regardless of job or position.

It is your responsibility to read the Code of Conduct carefully so you are fully acquainted with its contents and intent. If you have questions concerning the content or intent of the Code of Conduct please contact the Human Resources Department. All persons subject to this Code of Conduct must certify when first hired, elected or appointed by the Corporation or an affiliate, and annually thereafter, their understanding of, and intent to comply with, this Code of Conduct. To ensure that employees have a proper understanding of the conduct expected, the Code of Conduct is reviewed

during new hire orientation and as part of the Corporation's regular training program.

There can be no compromise in complying with our Code of Conduct. We are confident that all members of the Fulton Family will embrace the ideals and principles that are embodied in our Code of Conduct. These ideals and principles are the foundation of our individual and corporate success.

Sincerely,

A handwritten signature in black ink that reads "E. Philip Wenger". The signature is fluid and cursive, written in a professional style.

E. Philip Wenger
Chairman, Chief Executive Officer and President



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Fulton Financial Corporation Code of Conduct

Fulton Financial Corporation and its affiliates (collectively the "Corporation") are judged on the collective individual actions of their directors, officers and employees. Each of us must manage our personal and business affairs so as to avoid situations that might lead to a conflict, or even an appearance of a conflict, between one's self-interest and duty to the Corporation, its customers, or its shareholders. Your position must never be used, directly or indirectly, for private gain, to advance personal interests, or to obtain favors or benefits for you, a family member,¹ or any other person.

The purpose of this Code of Conduct (the "Code") is to help identify situations in which public trust or confidence in the Corporation, or our compliance with applicable laws or regulations, might be compromised, and to articulate standards of conduct for such situations. As an employee or director of the Corporation or its affiliate you are expected to:

- Conduct the Corporation's business in full compliance with both the letter and spirit of this Code, meaning that you must comply with the express terms of the individual provisions and also the broader intent of the Code as embodied in those provisions;
- Safeguard confidential information and use it properly;
- Recognize and avoid conflicts of interest;
- Protect the Corporation's ownership of its property, including information, products and services;
- Conduct outside activities in a way that does not compromise your reputation or the Corporation's reputation;
- Manage your personal finances properly;
- Treat fellow directors, employees, customers and others with whom you have dealings fairly and with respect; and
- Promptly report actual or suspected Code violations directly to management, the Human Resources Department or on EthicsPoint.

You should be aware that a violation of the Code provides a basis for disciplinary action up to and including termination of employment or of service as a director. A violation of the Code may also subject you to legal action

The following pages present the Code in detail.

1. You are expected to conduct the Corporation's business in full compliance with both the letter and spirit of this Code

Protection of the Corporation's distinguished reputation requires that we each adhere to the specific provisions of this Code and that we consider, understand, and are guided in our actions by the spirit of the Code. The spirit of the Code is our guide when we carefully consider the Code's provisions and seek to avoid likely or potential violations, resolving any doubt by getting

¹ For purposes of this Code, the term "family member" includes any child, grandchild, stepchild, parent, grandparent, stepparent, spouse, sibling, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law, or sister-in-law, domestic partner, and any person (other than a tenant or employee) sharing an individual's household.

guidance from a manager or the Human Resources Department.

(a) Financial accountability and internal controls

The Corporation has numerous internal control policies and procedures, and all employees are expected to be familiar with, and to operate within, these established controls. Internal and external auditors periodically audit internal control policies, procedures, and compliance to assess the adequacy of these controls. Employees involved in these periodic assessments shall provide accurate information and full cooperation to the auditors. Incomplete candor in these situations will not be tolerated.

(b) Integrity of accounting and financial information

The Corporation maintains the highest standards in preparing the accounting and financial information disclosed to the public. The Corporation is committed to providing full, fair, accurate, timely, and understandable disclosure in reports and documents that it files with, or submits to, the Securities and Exchange Commission ("SEC") and other government regulators and in its other public communications. Information that is false, misleading, or materially incomplete, or information that could lead to mistrust by the public, our customers, or our stockholders should never knowingly be issued. All accounting records shall be compiled accurately, with the appropriate accounting entries properly classified when entered on the books. All financial records of the Corporation shall be maintained and retained in accordance with applicable law.

(c) Money laundering and transaction structuring

Money laundering is the attempt to conceal the ownership or source of funds from the government through use of financial transactions. The Corporation will not permit, or be associated with, this activity.

Any employee or director who knowingly or willfully launders money, or attempts or assists someone in laundering money (including structuring a transaction to avoid the currency reporting requirements of the Bank Secrecy Act), violates this Code and is subject to substantial fines, imprisonment, or both.

Employees and directors are required to immediately report all attempts to launder money, structure a transaction designed to launder money, and all related suspicious activities.

(d) Embezzlement, theft and misappropriation of funds

The Corporation holds each employee and director responsible for maintaining accurate and complete records. Anyone who embezzles, steals, or misappropriates any monies violates this Code and is subject to fines, imprisonment, or both. The Corporation may prosecute and seek restitution in such cases.

(e) Lending without proper authorization

Knowingly lending in excess of an employee's approved credit limit, or contrary to

established procedures, without obtaining authorization is a willful misapplication of funds in violation of this Code and is a possible federal crime.

(f) Antitrust laws and fair dealing with others

The Corporation vigorously competes with other companies for customers in the marketplace. However, the Corporation will not seek to gain a competitive advantage through unethical or illegal business practices. All employees and directors are expected to deal fairly with employees, directors, customers, clients, vendors, competitors, and related parties. In order to compete fairly, employees and directors must adhere to the antitrust and competition laws when doing business on the Corporation's behalf. No employee or director may ever take unfair advantage of another person, vendor, or competitor through manipulation, concealment, abuse of privileged information, misrepresentation of material facts, or by any other intentional unfair-dealing or deceptive practice.

(g) Providing others with unauthorized advice

Employees are occasionally asked by customers to offer opinions on legal or tax matters. The Corporation's employees are prohibited from doing anything that can be construed as the unauthorized practice of law. Employees may not offer legal or tax advice to customers, and should contact the Legal Department for guidance in doubtful or uncertain situations.

(h) Maintaining workplace safety

The Corporation is committed to maintaining a safe work environment free from disruptive, threatening, violent, or otherwise inappropriate behavior. The Corporation's Workplace Violence Policy, located on the FultonNet web site or available from the Human Resources Department, sets forth this commitment in more detail, but it is the intent of the Corporation to provide a workplace for its employees that is free from violence by establishing preventative measures, taking immediate action against those who violate this policy, and providing support to those affected by violence in the workplace. The Corporation strongly believes that all employees should be treated with dignity, respect and have a safe and secure work environment. Workplace violence will not be tolerated.

Prevention is critical and early intervention helps prevent more serious acts. Employee support through vigilance, awareness, and reporting is crucial to our success in this regard. Training is provided to all employees to help them to identify early warning signs of behaviors that may become violent. Employees are required to report concerns to their Manager, Security, or the Human Resources Department. In addition, the EthicsPoint Hotline is available to report policy violations or concerns regarding workplace safety issues.

2. You are expected to safeguard confidential information and use it properly

One of our most critical responsibilities is to maintain the trust placed in us by our customers. Confidential information, whether obtained from those with whom the Corporation does business or from sources within the Corporation, must be safeguarded and only used for proper business and customer purposes.

(a) Confidential and proprietary information about our business or customers

The unauthorized use or release of confidential or proprietary information during or after employment with the Corporation is a breach of the Code.² Confidential information concerning the Corporation, its customers, prospective customers, suppliers, shareholders, or employees acquired in the course of business is to be used solely for legitimate corporate purposes and never to be discussed with, or divulged to, unauthorized people.³ Such information must be kept confidential from everyone, including family members, friends, and acquaintances.

Explicit designation of information as confidential, or the potential for disclosure of the information to affect security prices, is not required for information to be confidential. Confidential Information includes trade secrets and nonpublic information regarding the development of systems, processes, products, know-how and technology; and internal reports, policies, procedures or other internal business-related confidential communications relating to the Corporation's business methods, contracts, or contractual relations with the Corporation's customers, employees, vendors, business partners and contractors. Confidential information also includes information which the Corporation obtains or has obtained from services rendered; its manner of operations; names, contact and financial information of customers, employees, vendors, business partners, contractors; information regarding the Corporation's accounts, loans, sales, marketing methods, financial condition, systems, software; marketing and sales promotion plans or strategies; and accounting methods and strategies or techniques.

Confidentiality is important regardless of the form the information takes (*i.e.*, oral, in print, or in electronic format). You must take care in what you say, to whom, and where you say it; about how you treat memos, files and reports; and about safeguarding information on your computer displays or in other data stores (electronic or otherwise).

Confidential information available to one affiliate, department, employee or director of the Corporation should only be communicated to other affiliates, departments, employees or directors who have a legitimate need to know such information.

(b) Inside information and trading in securities

An employee's or director's position with the Corporation may provide access to material nonpublic information ("Inside Information") about the Corporation that might be important to an investor in making a decision to buy, sell, or retain a security issued by the Corporation. Examples of nonpublic information that will frequently be considered Inside Information include: projections of future earnings or losses; news of a pending or proposed merger or acquisition; news of a significant sale of assets or the disposition of a subsidiary; changes in dividend policies or the declaration of a stock split or the offering of additional securities; significant changes in management; or changes in regulatory status. It should be noted that positive or negative

² It may also be a violation of securities, privacy or other laws.

³ Accessing, using, or divulging another employee's account information for any reason other than a legitimate business purpose will result in disciplinary action up to and including termination of employment or removal from service as a director.

information might be material.

An employee or director in possession of Inside Information shall not improperly pass on such information to others and shall not purchase or sell a Corporation security, or recommend a transaction involving a Corporation security for the employee's or director's own account, the account of a family member, the account of the Corporation, any customer of the Corporation, or any other person. To facilitate securities law compliance, the Corporation requires that all directors, officers, and employees adhere to the Corporation's insider trading policy approved by the Board of Directors from time to time.

The use or disclosure of Inside Information can result in civil or criminal penalties under federal and state securities laws for involved individuals and the Corporation. When in doubt about whether a particular piece of information might be Inside Information, consult your manager, department head, or the Corporation's legal counsel.

Only authorized persons may make public comment on the Corporation's behalf about the Corporation or its business. Requests for such comments must be referred to the Corporation's designated spokespersons.

(c) Information about the Corporation's employees and directors

The Corporation is committed to protecting the privacy of its employees and directors. We collect only job-related information and the personal information needed for business, payroll, employee benefit, and legal purposes. We limit internal access to such information, and release it only under guidelines designed to safeguard employee and director privacy.

Medical information that can be associated with a specific employee may not be disclosed outside the Human Resources Department without the prior written consent of the employee, except for business, payroll, employee benefit, or legal purposes.

3. Every employee and director is expected to recognize and avoid conflicts of interest and the appearance of conflicts of interest

(a) Avoid all conflicts of interest: real, potential, or merely apparent

The Corporation's reputation for integrity is its most valuable asset. Your conduct as an employee or director of the Corporation creates, reinforces, or could damage this valuable asset. Employees and directors must therefore never use their positions for improper personal or private gain or to obtain improper benefits or favors for themselves, for family members, or for any other persons or entities, including competitors, clients, or vendors.

Each employee or director represents the Corporation and is obligated to perform his or her duties in the best interest of the Corporation and our clients, customers, and stockholders without regard to personal interest or benefit. Employees and directors are expected to recognize and avoid conflicts of interest situations in which personal interest or relationships interfere with, might interfere with, or appear to interfere with, their responsibilities to the Corporation. Careful consideration of possible conflicts of interest and good judgment with respect to them are essential

to success as an employee or director of the Corporation.

Examples of situations that involve, or may involve, conflicts of interest include the following:

- employment by a competitor, vendor, or client;
- borrowing money from a vendor, client or fellow employee;
- giving or receiving a referral fee in connection with the Corporation's business that is outside of the Corporation's approved recognition and rewards programs;
- giving or receiving an improper personal benefit in connection with your employment, such as an employee receiving a gift that could reasonably be construed as an attempt to improperly influence the employee in connection with the Corporation's business activities or for the referral of business;
- occupying or assuming a fiduciary role for a client or customer (unless the role is unrelated to your employment and is performed for a family member or based on a close personal relationship independent of your employment);
- investing in a business that is a client or vendor of the Corporation;
- selling goods or services to the Corporation; or
- receiving an inheritance from a client or the client's family member (unless the client is a family member of the employee or director).

When in doubt, the best way to avoid all conflicts of interest is to bring a potential conflict of interest to the attention of your manager or the Human Resources Department and seek advice regarding whether the matter is a conflict of interest.

(b) Entertainment, business meals and gifts

Business entertainment and the giving or receiving of gifts at, or related to, work raise questions that require special attention and care to avoid real, potential, or merely apparent conflicts of interest.

Employees may accept or provide business meals or entertainment only if these are customary in their business, the cost is reasonable under the circumstances, and the purpose of the meals or entertainment is reasonably related to their business. In general, the value of such meals or entertainment should not exceed the amount that the Corporation would reimburse as an appropriate business expense. Additional restrictions or prohibitions may exist when meals or entertainment are provided for elected officials, or the employees of federal or state governmental entities or of government-owned businesses. When in doubt as to whether providing or accepting business meals or entertainment is appropriate, bring the matter to the attention of your manager or the Human Resources Department.

Appropriate gifts are a normal and positive part of personal and business relationships, but should never be allowed to influence business decisions, or even to appear to do so. Additionally, as with business meals and entertainment, gifts given at, or related to, work must always comply with applicable laws and regulations.

Except as provided below, neither you nor your family members may accept or request a gift from anyone doing business, or seeking to do business, with the Corporation, or from the Corporation's employees or directors, if the gift is for the purpose of influencing or rewarding you in connection with any business transaction involving the Corporation, or would reasonably create that appearance. Similarly, you may not offer or give a gift for the purpose of influencing business relations, or where it would be reasonable to conclude that a gift is given for that purpose.

Some gifts are permitted, such as:

- gifts, awards, incentives, or bonuses provided by the Corporation itself, or gifts based on a family or personal relationship independent of employment or business with the Corporation;
- advertising or promotional material of nominal value, such as pens, key chains, calendars, deal mementoes, and similar items; or discounts or rebates on merchandise or services that do not exceed those available to other customers;
- gifts of modest value (a value of \$200 or less) related to a commonly recognized event or occasion, such as a promotion, wedding, or holiday, though care should be taken to avoid gifts that could reasonably be construed as attempts to improperly influence the recipient in connection with the Corporation's business activities;
- winning a prize in a legal game of chance or receiving something of value during a business related event such as a golf outing (e.g., a prize for the best shot) is not prohibited if the item received is reasonable under the circumstances and has a modest value (a value of \$200 or less).

However, gifts of cash or cash-equivalents, such as checks, money orders and gift cards for general use (*i.e.*, bank gift cards or similar items) in any amount are expressly prohibited.

Consistent with the Code's provisions relating to business meals and entertainment, the rules relating to gifts do not prohibit customary business practices such as providing meals; entertainment; tickets to a concert, cultural, or sporting event; promotional gifts; deal mementoes; or gifts given on special occasions (such as recognized holidays) that are given or accepted to promote the Corporation's legitimate business interests and are of reasonable value under the circumstances. However, the giving or accepting of a sports or concert ticket without the other party attending the event is not considered business entertainment and should be viewed as a gift subject to the rules and dollar limitations herein.

Also permitted are personal political contributions to a particular candidate or political action committee that are made in compliance with federal, state, and local campaign contribution laws and are not made to improperly influence a political official, candidate, or party. As with business meals and entertainment, additional restrictions or prohibitions may exist when gifts are provided to elected officials, or the employees of federal or state governmental entities or of government-owned businesses.

When in doubt as to whether giving or accepting a gift, promotional item or prize is appropriate, please bring the matter to the attention of your manager or the Human Resources

Department.

4. Protect the Corporation's ownership of property, including information, products and services

Misuse or unauthorized removal of the Corporation's furnishings, equipment or supplies without authorization is prohibited. This applies also to customer lists, files, reference materials and reports, computer software, data processing systems, and databases. Neither originals nor copies may be removed from the Corporation's premises, computer network, or used for purposes other than the Corporation's business without proper authorization. Items may not be sent outside of the Corporation by email unless in accordance with the Corporation's email and other policies.

The Corporation's products and services are its property regardless of the contribution you make to their development or implementation.

The Corporation's name, logo, letterhead, phones, email, supplies or facilities may not be used for any purpose other than in the normal course of official company business, unless such use is expressly approved in advance by the Corporation.

5. Conduct outside activities in a way that does not compromise your reputation or the Corporation's reputation⁴

The outside activities of employees and directors must not materially interfere or conflict with the interests of the Corporation.

(a) Outside activities by employees

Employees may be permitted to engage in appropriate gainful employment outside the Corporation with prior approval from Senior Management of the Corporation or the Director of the Human Resources Department. Once approved, the Corporation may review or request additional information concerning the employment or activity, or may revoke a prior approval if circumstances change.

Except for members of Senior Management of the holding company, employees may not serve on for-profit boards not affiliated with the Corporation. Members of Senior Management of the holding company must provide prior notice to the Nominating and Corporate Governance Committee.⁵

Any employee that desires to run for an elected political office or accept a paid appointment to a federal, state, or local governmental office must obtain prior approval.

Outside employment must not: i) involve any use of the Corporation's phones, email,

⁴ For purposes of this Section 5 of the Code, the term "Senior Management of the Corporation" also includes the senior management of its affiliates, "Corporate Secretary" includes the corporate secretaries of its affiliates, and the "Corporation's Board of Directors" includes the boards of directors of its affiliates.

⁵ This restriction on service on other for-profit boards of directors does not apply to non-employee directors of the Corporation or its affiliates.

supplies or facilities; ii) adversely impact performance of the employee's job duties; iii) imply the Corporation's sponsorship or support; or, iv) adversely affect the Corporation's reputation.

Employees must contact the Human Resources Department and are responsible for securing an appropriate approval before running for political office, accepting any paid outside position or undertaking an outside activity described in this section.

(b) Outside activities by directors

Directors must provide prompt notice to the Senior Management of the Corporation, the Corporate Secretary, or, in the case of holding company directors, the Nominating and Corporate Governance Committee Chairman, of all changed or new business activities, related party relationships, or board directorships as they arise.

(c) Volunteer services

The Corporation supports and encourages volunteer work with charitable and nonprofit organizations. However, the personal interests you pursue outside the Corporation should not: i) involve any unreasonable use of the Corporation's phones, email, supplies or facilities; ii) adversely impact performance of the employee's job duties; iii) imply the Corporation's sponsorship or support; or, iv) adversely affect the Corporation's reputation.

Any charitable or nonprofit activity to be performed during normal and scheduled working hours should be approved by an employee's direct supervisor. Officers and employees who serve as members of the boards of nonprofit organizations are expected to exercise independent judgment and to be guided by the best interests of the organization involved.

(d) Fiduciary relationships

No employee may act in a fiduciary capacity under a will, trust, or other instrument for a customer of the Corporation, except for a customer who is a family member of the employee or with the prior approval of Senior Management of the Corporation or, when the employee is a member of Senior Management, with the prior approval of the Corporation's Board of Directors.

(e) Social media

The Corporation's Covered Communications Policy, located on the FultonNet web site or available from the Human Resources Department, sets forth the requirements for employee and director participation in social media, such as web logs, blogs, social networks, discussion forums, wikis, online video, and other social media.

It is particularly important to remember the following:

- The Code and other Corporation policies apply to your online conduct such as blogging or other online discussions just as much as they apply to your offline behavior;

- Avoid discussing customer information, future product offerings, or other nonpublic information related to the Corporation, including information regarding the Corporation's processes, procedures, or technology. Do not post nonpublic internal reports, policies, procedures, or other internal business-related confidential communications;
- Respect the financial disclosure laws. It is illegal to communicate or give a tip on Inside Information to others so that they may buy or sell stocks or securities;
- Unless the access is for the Corporation and you have the proper approvals, you may not use the Corporation's equipment to post or access social media sites (such as Facebook, Instagram or Twitter) while you are at work, nor are you permitted to post any photos taken at offices of the Corporation without proper approval;
- When legitimately using social media, make it clear that your opinions are your own and do not reflect the views of the Corporation; and
- Avoid posting information that could be viewed as malicious, obscene, threatening or intimidating, or that disparages customers, associates, or suppliers, or that might constitute harassment or bullying. Examples of unacceptable content may include, but are not limited to, sexual comments or images, discriminatory content, or any other comments or images that could reasonably offend someone on the basis of race, age, sex, religious or political beliefs, national origin, disability, sexual orientation, or any other characteristic protected by law.

6. Manage your personal finances properly

Because of the nature of the banking business, your personal financial situation, if improperly handled, could undermine your credibility and that of the Corporation. In addition, a precarious financial position could be thought to inappropriately influence actions or judgments you make on behalf of the Corporation.

Therefore, employees and directors must avoid any circumstances that may lead to over-extensions of credit, salary attachments, drawing checks against insufficient funds, misuse of employee bank accounts, or other financially embarrassing personal situations.

Employees are not permitted to process transactions to their own account or any family member's account with the Corporation. This includes, but is not limited to, deposits, loan payments, closing accounts, re-titling accounts, administering other maintenance changes, or waiving fees. In addition, all transactions to employee or employee family member accounts are to be processed in the same manner as customer transactions are processed.

If an employee is experiencing financial or other difficulty, counseling is available from his or her supervisor, the Employee Assistance Program, or the Human Resources Department. If an employee's account frequently becomes overdrawn or the Human Resources Department makes the determination that the account is being used by the employee or a third party in some inappropriate manner, the employee account may be closed. Employees should borrow only from

recognized lending institutions. Borrowing from Corporation affiliates may be done only on a normal basis with no favored treatment or discounts unless provided under an approved loan program. Employees may not directly or indirectly borrow from other employees, suppliers, vendors, or customers, except those who engage in lending in the usual course of their business.

7. Treat fellow directors, employees, customers, and others with whom you have dealings, fairly and with respect

It is the Corporation's policy to ensure equal employment opportunity for all, regardless of age, sex, race, creed, religion, color, national origin, ancestry, nationality, marital status, domestic partnership status, civil union status, affectional or sexual orientation, genetic information, family status, pregnancy, childbirth or other related medical conditions, disability or Veteran status or any other legally protected characteristic, and to deal with customers and prospective customers on a respectful and nondiscriminatory basis. In addition, all employees and directors are expected to maintain a business environment free of offense, harassment, or intimidation.

8. Actual or suspected Code violations must be reported to management, the Human Resources Department, or on EthicsPoint

(a) The prompt reporting of actual or suspected violations is essential

Actual or suspected violations of the Code or other inappropriate or criminal activity or business abuses must be reported immediately to one's supervisor, another appropriate officer of the Corporation, the Human Resources Department, or via EthicsPoint. If a reporter requires or desires confidentiality or anonymity in making a report, such actual or suspected violations, activities, abuses or similar concerns should be reported using EthicsPoint.

Suspicious that involve a concern or complaint regarding accounting, internal accounting controls, or auditing matters may be reported confidentially and anonymously by using EthicsPoint. Individuals may call the toll free EthicsPoint hotline at 888-203-2872 or file reports online at www.ethicspoint.com. The toll free phone number and instructions on how an individual can make a report are posted internally on FultonNet and on the Corporation's web site at www.fult.com. All matters reported to EthicsPoint are promptly investigated

If an employee believes that he or she may be in violation of this Code, the employee should promptly discuss any anticipated problem and related circumstances with, and receive guidance from, his or her supervisor, another appropriate officer of the Corporation, or the Human Resources Department.

(b) The Corporation will not retaliate for good faith reporting of actual or suspected Code violations

Individuals should feel comfortable making a report without fear of retaliation. The Corporation and its management will not retaliate for good faith reports of actual or suspected violations of the Code. Reporting your concerns reflects the Corporation's collective commitment to open, honest communication. We will do our best to guard your privacy if you report a Code violation, raise a concern, or are involved in a complaint or investigation.

If an individual believes that he or she may have been retaliated against for reporting a concern, he or she should immediately report the suspected retaliation by contacting his or her supervisor, another appropriate officer of the Corporation, or the Human Resources Department, or by reporting via EthicsPoint.

9. Review by the Corporation of actual or suspected Code violations

Actual or suspected violations of this Code and requests for waivers of Code provisions by directors or executive officers shall be reviewed, resolved and a final determination made by the independent directors of the Board of Directors of the holding company in consultation with the Corporation's General Counsel, other legal counsel, and the Director of the Human Resources Department.

Actual or suspected violations of this Code and waiver requests by officers other than executive officers of the holding company shall be reviewed and resolved by Senior Management of the Corporation in consultation with the Corporation's General Counsel, other legal counsel, and/or the Director of the Human Resources Department. Related actions taken by Senior Management shall be reported at the next regularly scheduled board of directors meeting. Actual or suspected violations of this Code by employees who are not officers shall be reviewed and resolved by the Director of the Human Resources Department. The Director of the Human Resources Department shall, no less often than quarterly, provide a written summary report of the occurrences of, and findings and corresponding resolutions regarding actual or suspected Code violations to Senior Management, the Human Resources Committee of the Board of Directors, or to the independent directors of the Board of Directors of the holding company, as appropriate.

You should be aware that any employee who violates any section of this Code is subject to disciplinary action up to and including termination. Any director who violates any section of this Code that pertains to directors is subject to disciplinary action up to and including removal as a member of the board.

All persons subject to this Code must certify when first hired, elected, or appointed by the Corporation and annually thereafter their understanding of, and intent to comply with, this Code. The Corporation will also provide compliance training and educational opportunities to persons subject to the Code to ensure that all employees and directors are aware of their individual responsibilities.

10. Disclosure of this Code, amendments and waivers

(a) Annual Disclosure of the Code

The Corporation in its Annual Report on Form 10-K will disclose the existence of this Code and will post a copy of the Code on its web site. This disclosure will also indicate that copies of this Code will be provided free of charge to anyone who requests a copy by writing to the Corporation's corporate secretary at the address provided.

(b) Code Amendments

Substantive amendments of the provisions of the Code will be promptly reported by the filing of a Form 8-K or posting on the Corporation's Investor Relations page at www.fult.com in accordance with SEC regulations.

(c) Waivers of the Code for certain executive officers and directors of the Corporation

Any waiver or departure from Code compliance by certain executive officers or directors of the holding company will be promptly reported by filing a Form 8-K or posting on the Corporation's Investor Relations page at www.fult.com in accordance with applicable SEC and NASDAQ rules and regulations. A waiver of any Code provision can be either an actual waiver by the Corporation or an implicit waiver, which occurs if the Corporation fails to take action within a reasonable period of time regarding a material departure from the provisions of the Code that is made known to the Corporation's Chief Auditor, General Counsel or one of the executive officers.