

Corporate Decision #1363
February 2026

January 29, 2026

Natasha R. Luddington
Chief Legal Officer
Fulton Financial Corporation
One Penn Square
Lancaster, Pennsylvania 17602

Re: Application for the merger of Blue Foundry Bank, Rutherford, New Jersey with and into
Fulton Bank, National Association, Lancaster, Pennsylvania
OCC Control Number: 2025-Combination-344370
OCC Charter Number: 24891

Dear Ms. Luddington:

The Office of the Comptroller of the Currency (OCC) hereby approves your application to merge Blue Foundry Bank, Rutherford, New Jersey (Blue Foundry) with and into Fulton Bank, National Association, Lancaster, Pennsylvania (Fulton or bank). This approval is granted based on a thorough review of all information available, including commitments and representations made in the application, merger agreement, and those of your representatives.

The OCC reviewed the proposed merger transaction under the criteria of section 18(c) of the Federal Deposit Insurance Act, 12 USC 1828(c) (the Bank Merger Act), and other applicable laws and regulations. Among other matters, we found that the proposed transaction would not have significant anticompetitive effects. We also considered the financial and managerial resources of the banks, their future prospects, their effectiveness in combating money laundering activities, the convenience and needs of the communities to be served and the risk of the transaction to the stability of the United States banking or financial system. Furthermore, the OCC reviewed the bank's record of compliance with the Community Reinvestment Act (CRA), 12 USC 2903(a)(2). In addition, the OCC may not approve a merger if the resulting insured depository institution (including all insured depository institutions which are affiliates of the resulting insured depository institution), upon consummation of the transaction, would control more than 10 percent of the total amount of deposits of insured depository institutions in the United States. We considered these factors and found them consistent with approval.

The business combination of Blue Foundry and Fulton is legally authorized as an interstate merger transaction under the Riegle-Neal Act, 12 USC 215a-1 and 1831u(a), and the resulting bank is authorized to retain and operate offices of both banks under 12 USC 36(d) and 1831u(d)(1).

Fulton also seeks approval to retain Blue Foundry's wholly owned operating subsidiary, TrackView LLC, Rutherford, New Jersey.¹ The subsidiary is currently inactive. Fulton may retain the subsidiary and should provide any applicable notice or application pursuant to 12 CFR 5.34(f) prior to engaging in any activities through TrackView LLC in the future.

The OCC received two public comments concerning the proposed transaction. The OCC has considered all of the facts of record, including the records of the relevant depository institutions involved under the CRA, the institutions' records of compliance with fair lending and other consumer protection laws, confidential supervisory information, information provided by the applicant, and the public comments on the proposal. Based upon this review, the OCC finds the facts to be consistent with approval.

Please advise Chartering, Organization and Structure in writing at least 10 days in advance of the desired effective date for the merger, so it may issue the necessary certification letter. The effective date must follow the applicable Department of Justice's injunction period and any other required regulatory approval.

The OCC will issue a letter certifying consummation of the transaction when we receive:

- An executed bank merger agreement.
- A copy of the approval by the Federal Reserve Bank of Philadelphia of the related holding company transaction.

If the merger is not consummated within six months from the approval date, the approval shall automatically terminate, unless the OCC grants an extension of the time period.

This approval and the activities and communications by OCC employees in connection with the filing do not constitute a contract, express or implied, or any other obligation binding upon the OCC, the United States, any agency or entity of the United States, or any officer or employee of the United States, and do not affect the ability of the OCC to exercise its supervisory, regulatory, and examination authorities under applicable law and regulations. The foregoing may not be waived or modified by any employee or agent of the OCC or the United States.

Our approval is based on the bank's representations, submissions, and information available to the OCC as of this date. The OCC may modify, suspend, or rescind this approval if a material change in the information on which the OCC relied occurs prior to the date of the transaction to which this decision pertains.

If you have any questions, please contact Senior Analyst for Chartering, Organization and Structure Idalia Zuniga or the undersigned.

¹ The application represents that Blue Foundry will dissolve two other inactive wholly owned subsidiaries prior to the consummation of the merger.

Sincerely,

//signed//

Carolina M. Ledesma
Director for Chartering, Organization and Structure

cc: Shawn Turner, Counsel, Holland & Knight LLP
Dimitri Nionakis, Counsel, Holland & Knight LLP