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## FULTON FINANCIAL CORPORATION

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### Fulton Financial Corporation

- www.fult.com
  - Commercial Financial Institution
  - Headquarters in Central Pennsylvania
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### Results

- Over 50% annual waste disposal and recycling expense reductions.
- \$10,700 in provider refunds due to billing errors.
- Edge Insights continues to monitor Fulton's waste disposal and recycling expenses to ensure provider contract adherence, billing accuracy and proper implementation of approved recommendations.

### Contact Edge Insights

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## Fulton Financial Realizes Over 50% Savings on Waste Expenses & Receives \$10,000 in Refunds

### The Client

Fulton Financial Corporation is a \$17.2 billion regional financial holding company headquartered in Lancaster, Pennsylvania. It provides a variety of services through subsidiary banks in Pennsylvania, Maryland, Delaware, New Jersey and Virginia. The Corporation's six community banks operate more than 253 offices and ATMs. In addition, Fulton Financial offers residential mortgage services through Fulton Mortgage Company.

### The Background

In 2000, Edge Insights conducted an energy audit for Fulton Financial and found significant overcharges, refunds and savings opportunities. Upon learning of Edge Insights' Waste Disposal Cost Management service, Fulton Financial knew a Waste Audit was necessary. With multiple locations and countless contracts, the Fulton team was happy to have Edge Insights conduct a waste disposal and recycling audit and implement necessary changes. Additionally, the prospect of Edge Insights managing 20 waste and recycling vendors was a huge plus.

### The Solution

With over 23 years of experience and Certified Waste Auditors on staff, it was an easy decision for Fulton to engage Edge Insights in this important task. Additionally, with no financial risk, Fulton knew Edge Insights would conduct a thorough evaluation of the current services and offer recommendations. After reviewing all of the vendor contracts and conducting a forensic audit, Edge Insights found numerous billing errors and savings opportunities with most vendors. As a result of the Waste Audit, Fulton will save over 50% annually and will receive \$10,700 in refunds.

*"Edge Insights has been helping us reduce our expenses for more than 14 years. Recently, they approached us to conduct an audit of our waste and recycling services. The outcome was extremely favorable as they found a large refund and identified significant savings each month. Further, we know Edge Insights will monitor our contracts ongoing to ensure we are receiving the services and pricing agreed upon. We couldn't be happier with the results."*

Terry Cain, Senior Vice President/Director of Facilities  
**Fulton Financial Corporation**