Capitalized terms used throughout this document are defined in the Early Access Terms & Conditions.

**What is Fifth Third Early Access®?**

Fifth Third Early Access is a line of credit designed to assist customers with short-term financial emergencies or unexpected financial needs. You initiate a transaction that provides an Advance directly deposited into your Associated Account. Fifth Third Early Access enables you to take multiple Advances in any whole-dollar amount up to your available Credit Limit, with a minimum Advance amount of $1.00.

Fifth Third Early Access is an expensive form of credit. We may be able to offer other options that are less expensive and more appropriate for your needs. If you would like more information about other options, please visit a Fifth Third Banking Center, call us at 1-800-972-3030, or visit 53.com.

**What are the benefits?**

You can use Fifth Third Early Access for situations where you need immediate access to funds, such as:

- When you are in an urgent or critical situation where you need cash immediately, or
- When you need cash but may not qualify for a credit product, such as a home equity line or credit card.

If you find yourself in a challenging financial situation, there are many resources available to help you take control of your finances. Please visit a Fifth Third Banking Center and ask for some potential solutions to your situation. Other options include contacting non-profit credit counseling agencies. They can help you restructure and consolidate your debts and work with creditors on your behalf. The National Foundation for Credit Counseling (NFCC) is a respected credit counseling agency network. You can reach NFCC by going to their website at [http://www.nfcc.org/](http://www.nfcc.org/), or calling them at 1-800-388-2227 (English) or 1-800-682-9832 (Spanish).

**How do I apply for Fifth Third Early Access?**

Customers who meet the eligibility requirements can enroll in Fifth Third Early Access at any Fifth Third Banking Center location. New checking and Express Banking customers must wait one (1) year before enrolling.

Review the Early Access Terms & Conditions for more information about eligibility and availability.

**How is my Credit Limit calculated and can it change from month to month?**

Your Credit Limit is equal to 50% of your average total monthly Eligible Direct Deposits over the most recent three-month period, subject to the limits below. Your Credit Limit is automatically recalculated on the last business day of each month, based on the new average, and is updated on the following business day. The minimum Credit Limit amount is $50, and the maximum Credit Limit amount is $1,000.

- If your Eligible Direct Deposit three-month average is more than $1,900, your Credit Limit will be $1,000.
- If your Eligible Direct Deposit three-month average is $1,900 or less, your Credit Limit will be 50% of those deposits. For example, if your Eligible Direct Deposit three-month average is $1,000, then your Credit Limit will be $500.

**How much is the fee for an Advance?**

A 3% cash advance fee will be assessed for each Advance. The minimum advance amount is $1. The cash advance fee is $0.03 for every $1 that you advance. For example, if you advance $100, the cash advance fee is $3. If you advance $800, the cash advance fee is $24.
Are there other fees for using Fifth Third Early Access?

No, the only fee for using Fifth Third Early Access is the 3% cash advance fee.

However, if your Associated Account becomes overdrawn as a result of an Automatic Repayment, you may be subject to overdraft and/or insufficient funds fees as specified in the Deposit Account Rules & Regulations.

If Automatic Repayment overdraws your Associated Account and Overdraft Protection has been linked to your account, you could be subject to any Overdraft Protection transfer fees related to the transfer that brings your account balance to zero.

How do I repay my Advance?

There are three methods of repayment:

1. **Automatic Payment from Eligible Direct Deposits:** When you enroll in Early Access, you authorize us to electronically debit the Associated Account in an amount sufficient to pay off any prior Advance Balance from your next Eligible Direct Deposit(s).

2. **Manual Payment:** You can also make payments to your outstanding Fifth Third Early Access Advance Balances at any time through Fifth Third Bank’s Online Banking at 53.com, by calling our automated customer service line, or at any Fifth Third Banking Center.

3. **Automatic Repayment:** In the event that automatic payment from Eligible Direct Deposits and any manual payments are insufficient to pay off an Advance Balance within 45 calendar days following the date of the Advance, the Bank will automatically debit your Associated Account for the amount of any remaining Advance Balance.

Review the Early Access Terms & Conditions for additional information and repayment examples.

Can I take a Fifth Third Early Access Advance if my Associated Account is overdrawn?

Yes, as long as you have enough credit available to bring your Associated Account to at least a zero ($0) balance. If you take an Advance, it will be applied first to bring the Associated Account positive, and the remaining amount will be available for withdrawal.

Can Fifth Third Early Access be used for Overdraft Protection?

No. You should consider linking your Associated Account to a Fifth Third Savings account, line of credit, or credit card for Overdraft Protection. Most forms of Overdraft Protection are less expensive than Fifth Third Early Access, and traditional Overdraft Protection transfers are made automatically on your behalf (standard fees apply). To learn more, visit our “Overdraft Solutions” page on 53.com, call 1-800-972-3030, or visit a Fifth Third Banking Center.

Will my Fifth Third Early Access Advances appear on my Associated Account statement?

Details of your Early Access Advances, including cash advance fees, Advance Balances, Payments and credits, and your Credit Limit will appear on a combined monthly statement for your Associated Account and Fifth Third Early Access line of credit.

What are the eligibility requirements to add Fifth Third Early Access to my account?

Fifth Third Early Access is a line of credit available to existing Fifth Third checking account and Express Banking customers whose accounts have been open at least one (1) year. There is no cost to enroll in this feature, but you must meet pre-defined eligibility requirements. To find out if you are eligible to enroll, inquire at any Fifth Third Banking Center location.

Current eligibility requirements to qualify for an Early Access line of credit include:

- Must be a resident of OH, KY, MI, TN, IL, FL, or IN;
- Can only be the primary owner on one Associated Account with a Fifth Third Early Access line of credit;
• New checking or Express Banking customers must wait one (1) year before enrolling; and
• Must have at least one Direct Deposit of $100 or more in the past 35 days and at least one Direct Deposit of $100 or more in two of the last four months.

See the Early Access Terms & Conditions for additional information about eligibility requirements.

If there are no Eligible Direct Deposits into the Associated Account for more than 35 days, the Credit Limit will be zero, and you will not be eligible for an Advance.

I noticed that I no longer have a Credit Limit. Are there rules that may cause my account to be restricted?

Yes. Continuing eligibility rules have been designed to protect you and the Bank based on activity in the Associated Account. See the Early Access Terms & Conditions for a complete listing of these continuing eligibility rules.

I have Fifth Third Early Access on my account. Can I take an Advance any time?

In most cases, your Fifth Third Early Access will become effective and you can take Advances no later than the second business day after you enroll. After your Early Access line of credit becomes effective, you may take multiple Advances and take Advances as often as you like, as long as the total balance of any Advances you have taken does not exceed your Credit Limit.

Can I have Fifth Third Early Access on more than one Associated Account?

No. You can only be the primary owner on one Associated Account with a Fifth Third Early Access line of credit.

What is Direct Deposit, and how does it work with Fifth Third Early Access?

Direct Deposits are Automated Clearing House (ACH) credits, which may include payroll, pension or government payments (such as Social Security) by your employer or an outside agency. Any Direct Deposit amount of $100 or more that is electronically deposited directly into your Associated Account (not through transfer between accounts or ATM deposits), regardless of the payment sources, will be eligible to be used as repayment of the Advance Balance at the time of the deposit.

To sign up for Direct Deposit, contact your employer and request a Direct Deposit form, visit a Fifth Third Banking Center location to request a form, or download the Direct Deposit Authorization Form from our website at 53.com. Complete and return either form to your employer and they will set up your Direct Deposit to Fifth Third. Social Security recipients should contact the Social Security Administration at 1-800-772-1213 or log into http://www.ssa.gov/deposit/ to submit the information online.

Are there limits to the number of Advances I can take during a month?

No. You may take multiple Advances and take Advances as often as you like, as long as the total balance of any Advances you have taken does not exceed your Credit Limit.

When can I access funds from a Fifth Third Early Access Advance?

Once you take an Advance, funds are available in your Associated Account, subject to applicable cut-off time.

Is there a cut-off time applicable to Early Access Advances?

Early Access Advances are subject to applicable cut-off times specified in Deposit Account Rules & Regulations. See the Early Access Terms & Conditions for additional information.