Airline Tickets and Ticket Fee.

Charges for airline tickets are the responsibility of the consumer. Airlines may require a credit card to purchase tickets. Tickets may be purchased in any name designated by you. Tickets are non-refundable and non-exchangeable. Any Tickets redeemed through this program.

NOT LIMITED TO, NEGLIGENCE, SHALL FIFTH THIRD BANK, NATIONAL ASSOCIATION, ITS OFFICERS, DIRECTORS, EMPLOYEES, SHAREHOLDERS,

Returns.

MONITORING AND RECORDING:

YOU AND ANY BENEFICIARY OF THE REWARDS PROGRAM AGREE TO RELEASE, DISCHARGE AND HOLD HARMLESS FIFTH THIRD BANK, NATIONAL ASSOCIATION AND ITS AFFILIATES, EXCEPT TO THE EXTENT SPECIFICALLY STATED IN THIS AGREEMENT.

Changes to the Agreement.

We will notify you of any material changes to this Agreement in writing, which, at our option, may be delivered to you electronically or through our online services or as 53.com or the mobile App. We'll give you notice of other changes to the Rewards Program or Agreement by posting an updated copy of this Agreement on our website, 53.com. Furthermore, we won't provide notice when we change what you can get with your Rewards Points. You understand and agree that we can make these changes at any time. You can see what you've currently got with your Rewards Points:

DEFINITIONS:

We may change terms and conditions of the Rewards Program without notice. However, we may not change the terms and conditions of the Fifth Third Real Life Rewards or Fifth Third Private Bank Rewards Programs to make it more difficult or burdensome for you to earn, maintain, or redeem your Rewards Points.

Change in the Administrator.

Subject to applicable law, we may assign or transfer all or any part of this Agreement and the Fifth Third Real Life Rewards or Fifth Third Private Bank Rewards Programs to another party, in which case the Fifth Third Bank Real Life Rewards Program (the “Program”) and the Fifth Third Private Bank Rewards Program (which is a part of the Fifth Third Private Bank Rewards Program, the “Private Bank Program”) are void where prohibited by federal, state or local law.

In the event of a merger, assignment of assets or sale of the Program, the Administrator will notify you in writing of the change and provide the name, address, and contact information of the new administrator. Fifth Third Bank, National Association do not assume any liability or obligation with respect to the consequences resulting from an event of assignment or transfer.

Notice of Changes.

If any part of this Agreement is found to be invalid, the rest shall remain in effect.

This Agreement is governed by applicable federal law and by Ohio law, without regard to Ohio's conflict of laws principles.

Real Life Rewards and Private Bank Rewards are registered service marks of Fifth Third Bancorp.

YOU AND ANY BENEFICIARY OF THE REWARDS PROGRAM AGREE TO RELEASE, DISCHARGE AND HOLD HARMLESS FIFTH THIRD BANK, NATIONAL ASSOCIATION AND ITS AFFILIATES, EXCEPT TO THE EXTENT SPECIFICALLY STATED IN THIS AGREEMENT.

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We will notify you of any material changes to this Agreement in writing, which, at our option, may be delivered to you electronically or through our online services or as 53.com or the mobile App. We'll give you notice of other changes to the Rewards Program or Agreement by posting an updated copy of this Agreement on our website, 53.com. Furthermore, we won't provide notice when we change what you can get with your Rewards Points. You understand and agree that we can make these changes at any time. You can see what you've currently got with your Rewards Points:

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Change in the Administrator.

Subject to applicable law, we may assign or transfer all or any part of this Agreement and the Fifth Third Real Life Rewards or Fifth Third Private Bank Rewards Programs to another party, in which case the Fifth Third Bank Real Life Rewards Program (the “Program”) and the Fifth Third Private Bank Rewards Program (which is a part of the Fifth Third Private Bank Rewards Program, the “Private Bank Program”) are void where prohibited by federal, state or local law.

In the event of a merger, assignment of assets or sale of the Program, the Administrator will notify you in writing of the change and provide the name, address, and contact information of the new administrator. Fifth Third Bank, National Association do not assume any liability or obligation with respect to the consequences resulting from an event of assignment or transfer.

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If any part of this Agreement is found to be invalid, the rest shall remain in effect.

This Agreement is governed by applicable federal law and by Ohio law, without regard to Ohio's conflict of laws principles.

Real Life Rewards and Private Bank Rewards are registered service marks of Fifth Third Bancorp.
Purchase Categories. Merchants who accept your Rewards Card are assigned to categories based on their business type (e.g. gas, grocery store). Different card readers may be assigned to different categories. All transactions at a particular card reader are included in the category assigned to that card reader. We do not control which card readers are assigned. We use merchant categories to identify which transactions prevent you from earning Rewards Points, and Purchases may be prevented from earning bonus or promotional Rewards Points, because the transaction occurs at a card reader that is assigned to a category that does not allow earning Rewards Points.

Promotional Offers: From time to time we may make promotional offers, including Bonus Rewards Points offers. These offers are subject to the terms of the offer and this Agreement. These offers may be available only for a limited time, may include a limit on the number of Rewards Points you may earn, and may cancel other conditions and limitations. See the offer for details.

Accumulation. Rewards Point accumulation varies by Rewards Product. See the chart below.

<table>
<thead>
<tr>
<th>Rewards Card</th>
<th>Accumulation</th>
</tr>
</thead>
<tbody>
<tr>
<td>TRIO® Credit Card</td>
<td></td>
</tr>
<tr>
<td>1 Rewards Point for each $1 in Purchases.</td>
<td></td>
</tr>
<tr>
<td>Bonus Rewards: earn 2 Rewards Points for each $1 spent on qualified gas, grocery store and drug store Purchases and 3 Rewards Points for total cash backs for every $1 spent on qualified restaurant Purchases (up to $300) on combined qualified purchases per calendar quarter. Earn 1 Rewards Point for 1% cash back on qualified Purchases after $1,250.</td>
<td></td>
</tr>
<tr>
<td>TRIO® Credit Card</td>
<td></td>
</tr>
<tr>
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<td></td>
</tr>
<tr>
<td>1 Rewards Point for each $1 in Purchases.</td>
<td></td>
</tr>
</tbody>
</table>

Other Business Rewards Cards

Details about Other Business Rewards Card Points Accumulation for Rewards Card Accounts Opened on or after 4/11/13.

Details about Fifth Third Private Bank Card Points Accumulation for Rewards Card Accounts Opened on or after 11/12/2020.
Purchase Categories.

Rewards Point accumulation depends on your total annual Purchases from January 1st to December 31st each calendar year, as follows:

Details about Fifth Third Private Bank Card Points Accumulation.

Promotional Offers:

Rewards Point accumulation varies by Rewards Product. See the chart below.

<table>
<thead>
<tr>
<th>Card Type</th>
<th>Point Accumulation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fifth Third 1% Cash/Back Card</td>
<td>1 Rewards Point for each $1 in Purchases.</td>
</tr>
<tr>
<td>Fifth Third 1.67% Cash/Back Card</td>
<td>1.67 Rewards Points for each $1 in Purchases.</td>
</tr>
<tr>
<td>Fifth Third Private Bank Card</td>
<td>1 Rewards Point for each $2 in Purchases.</td>
</tr>
<tr>
<td>Fifth Third Simply Business Card</td>
<td>2 Rewards Points for each $1 for restaurant, office supply stores and utility purchases, plus 1 Rewards Point for each $2 in store and drug store Purchases and 3 Rewards Points (3% total cash back) for every $1 spent on qualiﬁed Purchases on or after qualiﬁed Purchases in a calendar quarter, and 25% Rewards Points that expire within 5 years or do not expire (One card may have multiple points programs).</td>
</tr>
<tr>
<td>Fifth Third Preferred Cash/Back Card</td>
<td>0.5% Cash Back and Fifth Third Preferred Cash/Back Rewards Points do not expire.</td>
</tr>
</tbody>
</table>

Other Business Rewards Cards

- 1.25 Rewards Points if the Purchase is part of the 2nd $25,000 in total annual Purchases.
- 2 Rewards Points if the Purchase is part of your total Purchases in excess of $100,000.

Authorized Users.

- Rewards Points can only be redeemed once. The business entity’s Joint Account holder must sign the form to redeem the Rewards Points.
- The business entity’s Joint Account holder may not redeem the Rewards Points.
- The business entity’s Joint Account holder may not transfer the Rewards Points to any other entity, unless we agree to do so in writing.

Cancellation.

- We may cancel your enrollment in the Rewards Program, and terminate your ability to earn or redeem Rewards Points, if we suspect or know that you have committed fraud, or are violating this Agreement.

Redeemable Certificates.

- Redeemable Certificates are generally exchangeable under the Rewards Program to a third party or not using the Rewards Program as intended.

General Redemption Rules.

- Rewards Points earned on purchases, payments, or other transactions on your Rewards Product will be held subject to the terms and conditions of this Agreement.

Charitable Redemptions

- Rewards Points redeemed through a business account may not be redeemed as a deposit into a consumer savings account and drug store Purchases and 3 Rewards Points (3% total cash back) for every $1 spent on qualiﬁed Purchases on or after qualiﬁed Purchases in a calendar quarter, and 25% Rewards Points that expire within 5 years or do not expire (One card may have multiple points programs). |
| Fifth Third Preferred Cash/Back Card | 0.5% Cash Back and Fifth Third Preferred Cash/Back Rewards Points do not expire. |

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Details about Other Business Rewards Card Points Accumulation for Rewards Card Accounts Opened on or after 4/11/13.

- **Other Business Rewards Cards**
  - **Opened on or after 11/12/2020**
  - **Opened before 11/12/2020 with Fifth Third Private Bank Card**

- **Fifth Third Private Bank Card**
  - 1.25 Rewards Points for each $1 in Purchases, and up to 2 Rewards Points total for each additional $1 in restaurant Purchases (on up to $1,500 in combined qualified Purchases per calendar quarter).
  - 1 Rewards Point (1% cash back) on qualified Purchases after $1,500.

- **Fifth Third Simply Business**
  - 1.67% Cash/Back (0.67% cash back for corporate cards).
  - 1.75 Rewards Points if the Purchase is part of the 2nd $25,000 in total annual Purchases.

- **Fifth Third 1% Cash/Back**
  - Up to 2 Rewards Points for every $1 in Purchases.
  - 1 Rewards Point (1% cash back) for each $3 in Purchases.

- **Fifth Third 1.67% Cash/Back**
  - 1 Rewards Point (1% cash back) for each $1 in Purchases.
  - 1.25 Rewards Points for each $1 in Purchases, and up to 2 Rewards Points total for each additional $1 in restaurant Purchases.

- **Fifth Third Preferred**
  - 2 Rewards Points for every $1 spent on qualified gas, grocery store and drug store Purchases and 3 Rewards Points for every $1 spent on qualified restaurant Purchases on all combined qualified Purchases per calendar quarter.

Details about TRIO Credit Card Points Accumulation — Fifth Third Preferred Banking.

Forfeiture.

Details about Other Business Rewards Card Points Accumulation for Rewards Card Accounts Opened on or after 4/11/13.

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  - 2 Rewards Points for every $1 spent on qualified gas, grocery store and drug store Purchases and 3 Rewards Points for every $1 spent on qualified restaurant Purchases on all combined qualified Purchases per calendar quarter.

A membership in Preferred Banking at the time of account opening is required to (1) earn 2 Rewards Points for every $1 spent on qualified gas, grocery store and drug store Purchases and 3 Rewards Points for every $1 spent on qualified restaurant Purchases on all combined qualified Purchases per calendar quarter.

Details about Other Business Rewards Card Points Accumulation for Rewards Card Accounts Opened on or after 4/11/13.

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  - 1 Rewards Point (1% cash back) for each $1 in Purchases.
  - 1.25 Rewards Points for each $1 in Purchases, and up to 2 Rewards Points total for each additional $1 in restaurant Purchases.

- **Fifth Third Preferred**
  - 2 Rewards Points for every $1 spent on qualified gas, grocery store and drug store Purchases and 3 Rewards Points for every $1 spent on qualified restaurant Purchases on all combined qualified Purchases per calendar quarter.

Additional restrictions may apply.
Rewards Points may not be returned or exchanged unless the Reward is damaged or defective when received. If a Reward is solely damaged, if possible, please return delivery and call the Rewards Service Center. Failure to do so results in the Reward being forfeited. Reward must be in their original packaging (the exception of United Airlines’ items) and with any included brochures, calendars, tickets, or commercials, or otherwise canceling in no event will exchanges or returns be accepted more than 30 days after delivery.

Glove Service. Velvet Glove Service is available on select items. You will be contacted by the carrier to schedule the Velvet Glove Service delivery. The Velvet Glove crew will deliver your Reward to your shipping address, bring it into the premises, unpack it in the room of your choice (access permitting) and remove the packaging materials. The crew will not install or set up any furniture or perform any tasks that would be considered a “Velvet Glove” service, including but not limited to lighting, moving or transporting furniture, etc. If there is an item that is offered on the Rewards Program website, but a delivery fee is associated, the customer is responsible to pay that fee.

Rewards Points. You understand and agree that we can make these changes at any time. You can see what you currently can get with your Rewards Points at our website, 53.com/rewards. Future availability of any specific items is not guaranteed.

Rewards Service Center is available 24 hours, 7 days a week at 866-488-0017 (select option 2 for Rewards). Rewards Service Center is available Monday - Friday, 9am to 9pm, Saturday 9 am to 7 pm, ET.

Fifth Third Private Bank is a division of Fifth Third Bank, National Association.

Rewards may not be returned or exchanged unless the Reward is damaged or defective when received. If a Reward is solely damaged, if possible, please return delivery and call the Rewards Service Center. Failure to do so results in the Reward being forfeited. Reward must be in their original packaging (the exception of United Airlines’ items) and with any included brochures, calendars, tickets, or commercials, or otherwise canceling in no event will exchanges or returns be accepted more than 30 days after delivery.

Rewards Points (i) have no intrinsic value, other than the ability to purchase Rewards under the Rewards Program, (ii) are non-refundable, non-exchangeable, and non-changeable after issuance, and lost, stolen or expired tickets cannot be replaced, unless refunds, exchanges, changes, or replacements are permitted by terms of the fifth third bank.

Rewards are non-refundable, and non-exchangeable, and non-changeable after issuance, and lost, stolen or expired tickets cannot be replaced, unless refunds, exchanges, changes, or replacements are permitted by terms of the fifth third bank. Rewards are non-refundable, and non-exchangeable, and non-changeable after issuance, and lost, stolen or expired tickets cannot be replaced, unless refunds, exchanges, changes, or replacements are permitted by terms of the fifth third bank.

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Other Disclaimers. Rewards Points (i) have no intrinsic value, other than the ability to purchase Rewards under the Rewards Program; (ii) are non-refundable and non-transferable (except as permitted herein); and (iii) cannot be used as payment of any obligations to us or our affiliates, except to the extent specifically stated in this Agreement.

CONVERSATIONS

Contact with You. To the extent permitted by applicable law, you authorize us and our affiliates, agents, and contractors, and anyone to whom we may sell your Account, to contact you to service your Account or for collection purposes.

You agree that these contacts are not unsolicited for purposes of any state or federal law:

• To contact you in any way, including mail, email, calls, and texts, including on a mobile, wireless, or similar device, even if you are charged by your provider, and using automated telephone equipment or prerecorded messages;

• To contact you at any number you have given us or any number we have for you in our records, including your cellular or other wireless device, even if that number is a wireless, cellular or mobile number, is converted to a mobile/wireless number, or connects to any type of mobile/wireless device; and even if such telephone number is currently listed on a Do Not Call Registry. You understand that communications may result in additional mobile, text message, calls, or charges or other changes;

• To contact you at any email address you provide to us or any other person or company that provides any services in connection with this Agreement.

Monitoring and Recording: You authorize us to monitor and/or record your calls with us.

OTHER INFORMATION

Governing Law. This Agreement is governed by applicable federal law and by Ohio law, without regard to Ohio's conflict of laws principles.

Severability. If any part of this Agreement is found to be invalid, the rest shall remain in effect.

No Waiver. We will not lose our rights under this Agreement because we delay or do not enforce them.