



FIFTH THIRD BANK

# Free Checking *plus* Extra Time<sup>®</sup>

Pay no monthly service charge.

PLUS, get additional time to make a deposit and avoid overdraft fees.

## Key Benefits:

- No monthly service charge
- No minimum balance required
- No minimum deposit to open the account<sup>1</sup>
- **NEW—Fifth Third Extra Time<sup>®</sup> gives you more time to make a deposit and avoid overdraft fees (anytime before midnight ET the next business day)**
- No Overdraft Protection Transfer Fee<sup>2</sup>
- Access to over 50,000 fee-free partner ATMs<sup>3</sup>
- Easy person-to-person payments with Zelle<sup>®4</sup>
- App, Tap, Deposit.<sup>®</sup> Use our mobile app to deposit checks<sup>5</sup>—anywhere, anytime.
- State-of-the-art Instant Alerts provide you with information about your account

AVAILABLE IN SELECT MARKETS

## We know there may be times when the funds in your checking account aren't enough to cover your purchases and payments. With Extra Time®, we give you additional time to make a deposit and avoid paying Overdraft Fees.

### How does it work?

- **When you're overdrawn, we will notify you on the following business day** (if you're enrolled in account alerts) and provide an Overdraft Notice in Online Banking. You can also get this information by calling us or stopping by your local branch.
- **Your Overdraft Notice will show you the transactions being paid or returned out of your account and the amount of Overdraft Fees that will be assessed.** Extra Time applies only to items that are paid from your account.
- **Extra Time gives you longer—anytime before midnight ET on the business day after your account is overdrawn—to make a deposit that brings your account balance to at least \$0.** You must deposit enough to cover all items that caused your overdraft plus any outstanding checks, automatic payments, or pending debit card purchases that may be presented that business day.
- **If you take advantage of Extra Time and bring your account balance to at least \$0, we will not assess any Overdraft Fees.**
- **If you do not use Extra Time to make a deposit, or if your deposit is not enough to cover all items that caused your overdraft plus any new transactions, you may be assessed per-item Overdraft Fees.**

**Note: Extra Time does not apply to items that are returned unpaid.**

### When do I need to make a deposit to avoid Overdraft Fees?

With Extra Time, we give you longer—anytime before midnight ET on the business day after your account is overdrawn—to make a deposit in order to avoid Overdraft Fees.

### What if I'm unable to make a deposit by midnight?

If you can't make a deposit before midnight ET on the business day after your account is overdrawn, OR if you do not deposit enough to cover all items that caused your overdraft plus any new transactions, the following Overdraft Fees will apply:

- **Overdraft Fee: \$37 per item.** A maximum of 5 Overdraft Fees will be charged per business day.
- **Extended Overdraft Fee:** If your consumer deposit account is overdrawn for seven consecutive days, we will charge a **\$10** Extended Overdraft Fee on the next business day. We may charge you this fee, every 7 days, up to a maximum of four times per continuous overdraft occurrence.

### When does Extra Time apply to my account?

Extra Time applies to transactions that Fifth Third pays on your behalf with Overdraft Coverage. This means items that are paid from your account when you do not have enough funds to cover them. See the "Overdraft Coverage" section of this booklet on page 6 for more information.

**Example:** *On Wednesday, you begin with a balance of \$100. That day, we pay a check out of your account for \$200. Your available balance at the end of Wednesday is (-\$100). A \$37 Overdraft Fee will be assessed on Thursday unless you bring your account positive with Extra Time. If no other transactions are presented, you must deposit at least \$100 before midnight ET on Thursday to avoid the Overdraft Fee.*

### What about items that are returned unpaid?

When we choose to return a check or payment, we do not pay the item on your behalf. Instead, we send it back to the bank or network that sent it to us. Since the transaction is not paid from your account, Extra Time does not apply to a returned item. When we return a check or payment, a \$37 Returned Item Fee will be assessed.

**Extra Time cannot be used to waive Returned Item Fees.**

**Example:** If we return the \$200 check in the previous example, your available balance at the end of Wednesday will still be (-\$100). However, we will return the item unpaid on Thursday, bringing your available balance back to \$100. A \$37 Returned Item Fee will be assessed on Thursday. Extra Time does not apply because the check is not paid out of your account.

### How and where can I make deposits to avoid Overdraft Fees?

There are several convenient ways for you to make a deposit or an electronic transfer from another account:

- In person at a Fifth Third Banking Center, during business hours
- At a Fifth Third ATM
- Mobile Deposit<sup>6</sup> (standard availability or using Fifth Third's "Immediate Funds" service)
- Online Banking and Mobile Banking transfers<sup>6</sup>
- Our Automated Telephone Customer Service Line, 800-972-3030

### How will I know if my account is overdrawn?

You can monitor your available balance anytime through Online Banking, our mobile app, using a Fifth Third ATM, or by calling our Automated Telephone Customer Service Line. For the best Extra Time experience, enroll in text or email alerts through Online or Mobile Banking.

When you are overdrawn, an Overdraft Notice will be available to you through Online Banking no later than 9:00 a.m. ET on the business day after your account is overdrawn.<sup>7</sup> This notice will show you items that were paid or returned and the Overdraft Fees that will be assessed unless you bring your account positive with Extra Time. You can also get this information by calling us at 800-972-3030 or stopping by your local branch.

For added convenience, we will send you a text or email alert (if you're enrolled in account alerts) when your Overdraft Notice is available for review through Online Banking. You will receive the alert on the *same business day* that you need to make a deposit to avoid Overdraft Fees.

### How will I know the amount I need to deposit to avoid an Overdraft Fee?

You need to deposit enough to bring your account to at least a \$0 balance. You'll also need to deposit enough to cover any new transactions (like checks, automatic payments, or pending debit card transactions) that are presented on the business day you're making the deposit. Keep in mind that some transactions may be presented after you make your deposit, so be sure to consider scheduled payments and checks you've written that haven't cleared yet.

**Example:** On Wednesday, you begin with a balance of \$50. That day, we pay a check out of your account for \$100. Your available balance at the end of Wednesday is (-\$50). A \$37 Overdraft Fee will be assessed on Thursday. On Thursday morning, we authorized<sup>8</sup> a debit card purchase for \$10 and a \$50 online bill payment, leaving your available balance at (-\$110). If you deposit at least \$110 before midnight ET on Thursday, you will avoid the \$37 Overdraft Fee from the \$100 check on Wednesday.

### Determining the amount you need to deposit:

**Start** with the total overdraft amount from the prior business day, as listed on your Overdraft Notice\*

- + **add** any pre-authorized debit card purchases and other debits listed in the "PENDING" section of your account activity in Online Banking\*
- + **add** any automatic payments or transfers that are scheduled to be paid from your account
- + **add** any outstanding checks you've written that have not yet posted to your account

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= **Total amount that you need to deposit** to bring your account balance positive and avoid Overdraft Fees with Extra Time

\*You can also get this information by calling us at 800-972-3030 or stopping by your local branch.

### Will my available balance always reflect the amount I need to deposit to avoid an Overdraft Fee?

Monitoring your available balance regularly is a good first step. Keep in mind that transactions come to Fifth Third from different sources at different times throughout the day, and some aren't posted until the end of our business day. The best way to understand your correct balance is to keep track of your transactions and outstanding checks/payments.

### If multiple items are paid from my account resulting in an overdraft, can I deposit enough to cover just one item and avoid one Overdraft Fee with Extra Time?

No. In order to avoid any Overdraft Fees with Extra Time you must make a deposit to bring your account balance positive. This means you need to deposit enough to cover all items paid from your account that resulted in an overdraft. Remember, you also need to deposit enough to cover any new transactions that are presented on the business day you're making the deposit.

### Does Extra Time provide Overdraft Coverage for my account?

No. Extra Time is not a service that automatically allows transactions to overdraw your account. It only applies after your account is overdrawn and gives you additional time to make a deposit in order to avoid Overdraft Fees.

### How does Extra Time work if I am enrolled in Overdraft Coverage for my everyday debit card purchases and ATM transactions?

It's simple. Your everyday debit card and ATM transactions may be authorized even if you don't have enough money in your account to cover them. When these transactions overdraw your account, Extra Time gives you additional time to make a deposit to avoid Overdraft Fees.

**Example:** *On Thursday, you begin with a balance of \$25. That day, two debit card transactions of \$125 and \$50 are authorized<sup>8</sup> from your account. Your available balance at the end of Thursday is (-\$150). A total of \$74 in Overdraft Fees will be assessed on Friday unless you bring your account positive with Extra Time. If no other transactions are presented, you must deposit at least \$150 before midnight ET on Friday to avoid the Overdraft Fee.*

### What if I decline Overdraft Coverage for my everyday debit card purchases and ATM transactions?

Your everyday debit card and ATM transactions will be declined when you don't have enough money in your account to cover them. Extra Time does not apply to these transactions because they do not post to your account or cause an overdraft. Keep in mind, we may choose to pay other transactions like checks and automatic payments on your behalf when you do not have enough funds to cover them. For those transactions, Extra Time gives you additional time to make a deposit to avoid Overdraft Fees.

### Does Extra Time guarantee that all transactions will be paid when I don't have enough funds to cover them?

No. The Bank may choose to pay or return transactions that overdraw your account. In certain instances, some transactions may be paid and some may be returned.

**Example:** *On Tuesday, you begin with a balance of \$20. That day, a debit card transaction of \$100 is authorized<sup>8</sup> from your account. Also that day, a \$1,000 check is presented against your account, but the Bank chooses to return it unpaid. A \$37 Returned Item Fee will be assessed on Wednesday; Extra Time does not apply to the returned check. A \$37 Overdraft Fee will also be assessed on Wednesday unless you bring your account positive with Extra Time. To avoid the Overdraft Fee, you must deposit at least \$117 (\$80 overdrawn balance plus \$37 Returned Item Fee) before midnight ET on Wednesday.*

### Does Extra Time provide Overdraft Protection for my account?

No. Extra Time does not cover your transactions or help you avoid a negative balance. However, we encourage you to enroll in Overdraft Protection for added peace of mind. Fifth Third Free Checking plus Extra Time<sup>9</sup> offers fee-free Overdraft Protection transfers.

With Overdraft Protection, funds from a savings account, secondary checking account, credit card, or line of credit are automatically transferred to cover your transactions.<sup>2</sup> If there are not enough funds in the linked account to cover all items paid from your checking account, we will transfer funds to cover as many items as possible. Your remaining overdrawn balance will still be eligible for Extra Time, and you can avoid Overdraft Fees by making a deposit before midnight ET.

See the "Overdraft Protection" section of this booklet on page 5 for more information about these options.

### Overdraft Fee Policy for Fifth Third Free Checking plus Extra Time<sup>9</sup>:

- We charge \$37 per item when an item is paid by Overdraft Coverage, unless you bring your account positive with Extra Time. To avoid Overdraft Fees, you must make a deposit before midnight ET on the business day after your account is overdrawn.
- If your consumer deposit account is overdrawn for seven consecutive days, we will charge a \$10 Extended Overdraft Fee on the next business day. We may charge you this fee, every 7 days, up to a maximum of four times per continuous overdraft occurrence.
- We will charge \$37 per item when a check or payment is returned due to insufficient funds. Extra Time cannot be used to waive Returned Item Fees.
- If your account is overdrawn by \$5 or less at the end of the business day, we do not charge any per-item overdraft fees.
- See our *Deposit Account Rules & Regulations* for information about Funds Availability.

## What else can I do to avoid overdrafts?

We have other options for those times when the funds in your account aren't enough to cover your purchases and payments.

### Get Peace of Mind with Overdraft Protection

Overdraft Protection allows you to use money set aside in your savings account, secondary checking account, credit card, or line of credit to cover your transactions and avoid a negative balance.

Overdraft Protection		
	Savings or Secondary Checking Account <sup>12, 13</sup>	Credit Cards or Lines of Credit <sup>12, 13</sup>
What is it?	When you overdraw your account, funds from your savings or secondary checking account will be automatically transferred to cover your transactions.	When you overdraw your account, funds from your Fifth Third credit card or line of credit will be automatically transferred to cover your transactions. <ul style="list-style-type: none"> <li>• <b>For Credit Cards:</b> The amount transferred will be subject to both the available cash advance limit and cash advance interest rate applicable to the card.</li> <li>• <b>For Lines of Credit:</b> The amount transferred will be subject to the interest rate applicable to the line of credit.</li> </ul>
What is the benefit?	Avoid overdrafts and per-item overdraft fees.	Avoid overdrafts and per-item overdraft fees.
What's the cost?	<b>\$0. No fee for Overdraft Protection transfers.</b> When you overdraw, the exact amount of the negative balance will be transferred the next business day.	<b>\$0. No fee for Overdraft Protection transfers.</b> When you overdraw, the exact amount of the negative balance will be transferred the next business day.
How do you enroll?	Talk to your Fifth Third banker.	Talk to your Fifth Third banker.



<input type="checkbox"/> <b>Connect to a savings account</b>	<input type="checkbox"/> <b>Connect to a secondary checking account</b>	<input type="checkbox"/> <b>Apply for a credit card, and connect if approved</b> (or connect to an existing card)	<input type="checkbox"/> <b>Apply for a line of credit, and connect if approved</b> (or connect to an existing line)	<input type="checkbox"/> <b>No Overdraft Protection</b>
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# Understanding Overdraft Coverage

Our Overdraft Coverage options may allow payments and purchases to be made when there is not enough money in your account.

Overdraft Coverage	
	Standard For checks and automatic bill payments
<b>What is it?</b>	<p>Your checks and payments may be paid on your behalf when there aren't sufficient funds in your account (<i>see note below</i>).</p> <ul style="list-style-type: none"> <li>Your everyday debit card purchases and ATM withdrawals may be approved and paid even if you don't have enough money in your account (<i>see note below</i>).</li> <li>You must enroll in this service for your card to be approved beyond the balance in your account. When you choose not to opt-in for this coverage, your card transactions are automatically declined and no overdraft fees are applied to those transactions.</li> </ul>
<b>What is the benefit?</b>	Avoid returned checks and late payment charges from merchants and billers.
<b>What's the cost?</b>	<p><b>\$37 per item</b> Maximum of five overdraft fees charged per business day.</p> <p><b>Extended Overdraft Fee:</b> If your consumer deposit account is overdrawn for seven consecutive days, we will charge a \$10 Extended Overdraft Fee on the next business day. We may charge you this fee, every 7 days, up to a maximum of four times per continuous overdraft occurrence.</p>
<b>How do you enroll?</b>	No enrollment required. Your account is automatically enrolled.

Note: Overdraft payments are discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or if you are not making regular deposits, or if you have too many overdrafts. When an item is returned due to insufficient funds, you will be charged \$37.



**What you're choosing today:**

**Overdraft Coverage for Debit Card purchases and ATM withdrawals**

**I choose to enroll.**  
 Your everyday debit card and ATM transactions may be authorized even if you don't have enough money in your account.

**I decline to enroll, or I am taking no action today.**  
 Your everyday debit card and ATM transactions will be declined if you don't have enough money in your account.

## PRICING & SERVICES APPLICABLE TO FIFTH THIRD FREE CHECKING PLUS EXTRA TIME®

The information in the following charts applies exclusively to Fifth Third Free Checking plus Extra Time. Consult our *Deposit Account Rules & Regulations* booklet for additional terms and conditions applicable to your account.

Account Opening & Usage	
<b>Minimum Deposit Needed to Open Account</b>	\$0. Your account must be funded within 45 days of opening.
<b>Monthly Service Charge</b>	\$0. No monthly service charge.
<b>Dormant Account Monthly Fee</b>	\$5/month. Fee will be assessed for no deposits or withdrawals for the period of 12 months for checking accounts and 36 months for savings accounts. Fee not assessed if balance is greater than \$2,500.

Payments	
<b>Return Deposit Item</b>	\$15/item.
<b>Money Orders</b>	\$1 each.
<b>Cashier's Checks</b>	\$4 each.

Payments & Services	
<b>Stop Payment</b>	\$33/item.
<b>Fifth Third and Partner Networks ATM Fee</b>	<b>\$0. No charge to use Fifth Third ATMs or partner network ATMs.<sup>3</sup></b>
<b>Non-Fifth Third ATM Fee</b>	\$2.75 for U.S. transactions. \$5 for international transactions. Transactions include balance inquiries, transfers, cash withdrawals, and purchases made at an ATM. Other ATM network owners may also assess a usage fee. <b>No charge to use partner network ATMs.<sup>3</sup></b>
<b>International POS/ATM Transaction Fee</b>	3% of transaction amount. <sup>10</sup>
<b>Currency Conversion Fee</b>	0.20% of transaction amount. <sup>10</sup>
<b>Incoming Wire Transfers</b>	\$15 each for domestic and/or international wire transfers.
<b>Outgoing Wire Transfers (Domestic Wire in U.S. Dollar currency)</b>	\$30 each. <sup>11</sup>
<b>Outgoing Wire Transfers (Foreign Wire in Foreign currency)</b>	\$50 each. <sup>11</sup>
<b>Outgoing Wire Transfers (Foreign Wire in U.S. Dollar currency)</b>	\$85 each. <sup>11</sup>
<b>Processing Garnishment, Attachment, or Levy</b>	\$80, or maximum amount allowed under state law, whichever is less.

Obtaining Account Information	
<b>Copy of a Check or Statement</b>	\$5/copy. Up to 24 most recent months available through Online Banking at no charge.
<b>Copy of Check Images Mailed with Monthly Statement</b>	\$2/month.

Debit Card Services	
<b>Fifth Third Debit Card includes Express Banking Debit Mastercard®</b>	\$0. No Annual Fee.
<b>World Debit™ Mastercard®</b>	\$3.95/month.

Debit Card Services (continued)	
<b>Debit Card Replacement Fee</b>	\$0. <b>Expedited card shipping (by request):</b> \$30. Fee is waived for Preferred and Private Bank customers.
<b>Non-Fifth Third Cash Advance Debit Card Fee</b>	Greater of \$5 or 3% of the transaction amount, up to maximum \$10.

Processing Policies	
<b>Overdraft Fee</b>	<b>\$37/item</b> for each occurrence. Maximum of 5 Overdraft Fees charged per business day. No per-item fees charged when your account is overdrawn by \$5 or less at the end of the Business Day.  With Extra Time, you can avoid Overdraft Fees if you deposit enough to bring your account balance to at least \$0 before midnight ET on the business day after your account is overdrawn. You must also deposit enough to cover any new or pending transactions that are presented on the business day you're making the deposit. Keep in mind that some transactions may post to your account after you make your deposit, so be sure to include scheduled payments and checks you've written that haven't cleared yet.
<b>Returned Item Fee</b>	<b>\$37/item</b> for each occurrence. You will be charged a Returned Item Fee if we return your checks and payments unpaid.  Extra Time cannot be used to waive Returned Item Fees.
<b>Extended Overdraft Fee</b>	If your consumer deposit account is overdrawn for seven consecutive days, we will charge a <b>\$10</b> Extended Overdraft Fee on the next business day. We may charge you this fee, every 7 days, up to a maximum of four times per continuous overdraft occurrence.
<b>Overdraft Protection Transfer Fee</b>	\$0. No fee for Overdraft Protection transfers.  <ul style="list-style-type: none"> <li>• <b>For Credit Cards:</b> The amount transferred will be subject to both the available cash advance limit and cash advance interest rate applicable to the card.</li> <li>• <b>For Lines of Credit:</b> The amount transferred will be subject to the interest rate applicable to the line of credit.</li> </ul>
<b>Overdraft Calculation Order</b>	Refer to the "Account Overdraft & Returned Items" section of our <i>Deposit Account Rules &amp; Regulations</i> booklet.
<b>Funds Availability Policy</b>	Refer to the "Funds Availability" section of our <i>Deposit Account Rules &amp; Regulations</i> booklet.
<b>Error Resolution</b>	For Errors or Questions on: <ul style="list-style-type: none"> <li>✓ PIN and ACH Transaction.</li> <li>✓ Lost/Stolen/Unauthorized.</li> <li>✓ Signature transactions.</li> </ul> <p>Contact us at 877-833-6197 during the hours of operations (Mon-Fri 7 a.m.-8 p.m. and Sat 8:30 a.m.-5 p.m. ET).</p> <p>Or in writing: Disputes Resolution Department, Madisonville Operations Center, 5050 Kingsley Dr., MD 1MOCBX, Cincinnati, OH 45227.</p> <p>To report your card lost or stolen 24/7 call: 800-782-0279.</p>

- Account must be funded within 45 days of opening.
- For Credit Cards, the amount transferred will be subject to both the available cash advance limit and cash advance interest rate applicable to the card. For lines of credit, the amount transferred will be subject to the interest rate applicable to the line of credit.
- Fifth Third Bank is part of the Allpoint®, Presto!, and 7-Eleven® network of ATMs, which features more than 50,000 fee-free ATMs nationwide. Customers of Fifth Third Bank can use their Fifth Third debit or prepaid card to withdraw cash fee-free from any domestic Allpoint® ATM in addition to Presto! ATMs located in Publix stores, and 7-Eleven® ATMs listed on our ATM locator on 53.com or on our Mobile Banking app. Fees will apply when using your credit card at any ATM to perform a cash advance or when using a credit card to withdraw cash at any Presto! ATM. ATM fees may apply to certain 7-Eleven® locations in Oklahoma, Hawaii, and Alaska. Any 7-Eleven® location listed on our ATM locator is fee-free. See the Deposit Account Rules & Regulations for additional information on ATM fees and services.
- Availability may be limited based on your account type and the date of account opening. Transactions between enrolled Zelle users typically occur in minutes. If your recipient is not yet enrolled with Zelle, it may take between 1 and 3 business days after they enroll. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.
- To use the mobile app or web you must have previously logged onto Internet Banking. Mobile deposits made before 8 p.m. in the Eastern Time Zone will be considered deposited the same business day. Deposits made in a different time zone after cut-off time will be available on the next Business Day. See the "Funds Availability for Transaction Accounts" section of Deposit Account Rules & Regulations for additional information. Mobile deposit limits may apply.
- Subject to Digital Services User Agreement, including applicable cut-off times for transactions made through digital channels.
- Business day is defined as Monday through Friday, excluding Federal Holidays.
- "Authorize" means the transaction has been approved at the merchant and deducted from your available account balance.
- Everyday debit card purchases are defined as one-time debit card purchases and do not include recurring debit card payments which can be regularly scheduled electronic bill payments through your debit card account number.
- See Debit Card Disclosure and Card Agreement.
- Exchange rates, other bank fees, and taxes may apply.
- Minor owned accounts and Goal Setter Savings accounts cannot be used to provide Overdraft Protection.
- A checking account can only have one account (the linked account) providing the Overdraft Protection. However, a savings, checking, Equity Flexline, or credit card account may provide Overdraft Protection to multiple checking accounts.