

Deposit Account Rules & Regulations

Privacy Policy

How to Contact Us

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Issue Date:
November 14, 2019



FIFTH THIRD BANK

DEFINITIONS: Important terms used throughout this agreement:

“Account Owner” is a natural person or legal entity in whose name the account is maintained on the Bank’s records. A person who is designated by an Account Owner to act on that Account Owner’s behalf is not an Account Owner, but has the authority of the Account Owner. The Account Owner will be bound by the acts of that representative. The word “Customer” means the same thing as “Account Owner.” Account Owners that are legal entities, including but not limited to corporations, limited liability companies, partnerships, estates and trusts, are not natural persons, and can only act through designated representatives. In such cases, it is the legal entity that is the Account Owner.

“Bank”, as used herein, shall mean Fifth Third Bank, National Association.

“Bank Affiliate” shall mean any one or more direct or indirect subsidiaries of Fifth Third Bancorp and its successors and assigns.

“Card” shall mean one or more plastic credit or debit cards or any other access device issued by Bank or Bank Affiliate for use in conjunction with a money dispensing machine, banking terminal, electronic funds transfer device, Internet access product, line of credit account, or any credit or debit program at Bank or Bank Affiliate.

“Contact Us” means that the Account Owner should use one of the methods listed on the back of this booklet when it’s necessary to notify the Bank of any discrepancies with their account or obtain additional account information.

“Direct Deposit” is an Automated Clearing House (ACH) credit, which may include payroll, pension, person-to-person (P2P) or government payments (such as Social Security).

“Obligation(s)” shall mean all loans, advances, indebtedness and each and every other obligation or liability of Customer owed to Bank and/or any Bank Affiliate, however created, of every kind and description whether now existing or hereafter arising and whether direct or indirect, primary or as guarantor or surety, absolute or contingent, liquidated or unliquidated, matured or unmatured, participated in whole or in part, created by trust agreement, lease overdraft, agreement or otherwise, whether or not secured by additional collateral, whether originated with Bank or owed to others and acquired by Bank by purchase, assignment or otherwise, including all expenses and attorneys’ fees incurred by Bank or any Bank Affiliate as a result of or incident to Customer’s obligation of liability. Any Excluded Swap Obligations are specifically excluded from the Obligations.

“Commodity Exchange Act” means the Commodity Exchange Act (7 U.S.C. § 1 et seq.), as amended from time to time and any successor statute.

“Excluded Swap Obligation” means any Swap Obligation that arises from any guaranty or collateral pledge with respect to the Obligations that becomes impermissible under the Commodity Exchange Act or any rule, regulation or order of the Commodity Futures Trading Commission (or the application or official interpretation of any thereof) by virtue of Guarantor’s failure for any reason not to constitute an “eligible contract participant” as defined in the Commodity Exchange Act at the time the guaranty or collateral pledge becomes effective with respect to such related Swap Obligation.

“Swap Obligation” means any Rate Management Obligation that constitutes a “swap” within the meaning of section 1a(47) of the Commodity Exchange Act.

GENERAL DEPOSIT ACCOUNT TERMS

Deposits and Credits to Your Account

1. All items for deposit or collection, though provisionally credited, are received or purchased subject to proof and collection. Until the proceeds thereof in money are actually received by Bank or until such items become final under applicable law, such items themselves can be returned and charged back to the account or subject to refund by Customer or the Bank may decline payment drawn on deposits. Bank acts only as Customer's collection agent and shall not be liable for any loss caused by the negligence or failure of its agents, correspondents, or other bank while the item is in their hands or in transit. Customer agrees that Bank can pursue collection of previously dishonored items and waives any time restriction on Bank's election to finally pay or revoke provisional credit for any item. Failure to enforce these rights by the Bank shall not be considered a waiver thereof.
2. The Bank may refuse at any time to accept any deposit and it may, at any time, close the account of any Customer. If an account is closed before interest is credited, you will not receive any accrued interest. An account may be automatically closed if any withdrawal reduces the balance in the account to zero. You agree to pay any fees for the closure of your account in accordance with the "Deposit Account Pricing & Services" section associated with your account and you are liable for any overdrawn amounts. Any checks presented for payment on your account after it is closed will be returned unpaid. The bank will not be liable for any item presented after an account has been closed.
3. The Bank specifically reserves the right to require seven (7) days written notice before funds deposited into savings accounts may be withdrawn.
4. The Bank may, at its sole discretion, limit or refuse to honor a request for a split deposit at any time.
5. If a deposited item is returned unpaid, and resubmitted for payment, the Bank reserves the right to charge a re-presentment fee (not applicable to Express Banking).
6. When a deposited item is returned unpaid and charged back to your account, the Bank reserves the right to charge a returned item fee (not applicable to Express Banking). If an item is returned as a counterfeit item, altered item, or for any other reason, Customer acknowledges and agrees that they will be liable to the Bank for any loss suffered by Bank, regardless of any confirmation of availability of funds done by Bank.
7. When a deposit item is returned unpaid, Customer will receive an image or other record of the item, at Fifth Third's discretion, that will be sufficient for you to protect your rights against the maker.
8. The Bank is not required to provide next day notice of an ACH item credited to a customer's account. Customer will be notified via periodic customer statements. If you have questions on an ACH credit, contact us.

FDIC Insurance

The FDIC protects the depositors of insured Banks against the loss of their deposits due to a bank failure. The standard insurance amount is \$250,000 per depositor. Insurance coverage is dependent upon account ownership categories and subject to FDIC requirements.

Sweep Arrangements: Federal law requires all insured depository institutions to provide the following disclosure to their customers regarding the effect that a sweep arrangement may have on FDIC insurance coverage. Sweep arrangements involving deposit-to-deposit transfers are insured by the FDIC, subject to FDIC requirements. Insurance coverage is dependent upon account ownership categories (e.g. single, joint, revocable trust). If there is a change in account ownership, the funds are aggregated with the deposit account balances of the new owner(s) and insured up to the maximum amount permitted by law. Funds swept via a sweep arrangement that transfers funds from an insured deposit account to a non-deposit investment vehicle or account are not considered a deposit and are not insured by the FDIC. These funds will have general unsecured creditor status. Repurchase Agreement Sweep Accounts Only: Upon transfer of the funds, customers become a legal owner or obtain a perfected security interest in the identified assets. These funds have secured creditor status.

External Sweep Arrangements (i.e. funds swept outside the insured depository institution): Funds not swept to a source outside the institution prior to the applicable cut-off time will be treated as deposits of the depository institution and insured under the applicable FDIC insurance rules and limits.

Pass-through Insurance Coverage: If you have opened a deposit account on behalf of a beneficial owner or owners of the funds in the account (for example as a trustee, agent, nominee, guardian, executor, custodian or funds held in some other

capacity for the benefit of others), those beneficial owners may be eligible for “pass-through” insurance from the FDIC. This means the account could qualify for more than the standard maximum deposit insurance amount (currently \$250,000 per depositor in the same ownership capacity). If the account has transactional features, you as the account holder must be able to provide a record of the interests of the beneficial owner(s) in accordance with the FDIC’s requirements as specified below. The FDIC has published a guide that describes the process to follow and the information you will need to provide in the event Bank fails. That information can be accessed on the FDIC’s website at www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html.

In addition, the FDIC published an Addendum to the guide, section VIII, which is a good resource to understand the FDIC’s alternative recordkeeping requirements for pass-through insurance. The Addendum sets forth the expectations of the FDIC for pass-through insurance coverage of any deposit accounts, including those with transactional features. The Addendum will provide information regarding the records you keep on the beneficial owners of the funds, identifying information for those owners, and the format in which to provide the records to the FDIC upon bank failure. You must be able to provide this information in a timely manner in order to receive payment for the insured amount of pass-through deposit insurance coverage as soon as possible.

You agree to cooperate fully with the Bank and the FDIC in connection with determining the insured status of funds in such accounts at any time. In the event of a bank failure, you agree to provide the FDIC with the information described above in the required format within 24 hours of a bank failure. As soon as a receiver is appointed, a hold will be placed on your account and that hold will not be released until the FDIC determines that you have provided the necessary data to enable the FDIC to calculate the deposit insurance. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in receipt of insured funds and legal claims against you from the beneficial owners of the funds in the account. If you do not provide the required data, your account may be held or frozen until the information is received, which will cause a delay when the beneficial owners could receive funds. Notwithstanding other provisions in this Agreement, this section survives after a receiver is appointed for the Bank, and the FDIC is considered a third party beneficiary of this section.

Checks, Withdrawals, Transfers, and Other Charges

1. Customer understands and agrees that Bank will not accept a substitute check that was created by a person or entity other than a bank, which has not yet been transferred by a bank, unless otherwise agreed to by Bank under separate written agreement.
2. The Bank assumes no liability for the payment of a post-dated check, unless notice of such post-dated check is given to the Bank in the form of a stop payment request as described below. If sufficient notice is received, the request will be treated as a stop payment request in accordance with the below stop payment provisions for all purposes including its effective period. It is the customer’s obligation to remove a stop payment order for a post-dated item once the item is no longer post-dated.
3. Bank is under no obligation to honor a check presented more than six months after date of issuance, but may charge Customer’s account for payment made thereafter in good faith.
4. Customer agrees that Bank can disregard any information on an item other than MICR encoded data, amount, signature of drawer, and identity of payee.
5. Customer authorizes Bank to honor any items bearing Customer’s account number if Customer has disclosed that account number to the payee or any representative, affiliate, or party associated with the payee, whether or not the item is signed by the Customer. Customer further agrees that Bank may presume that authorization was obtained by the issuer of the item. For example, if Customer voluntarily gives information about their account (such as the routing number and account number) to a party who is seeking to sell Customer goods or services, and Customer does not physically deliver a check to the party, any debit to the account initiated by the party to whom you gave the information is deemed authorized. Customer is responsible for all properly payable items.
6. If Bank cannot locate an item in the collection process and Customer suffers a loss, Bank will be liable up to the amount of the item only.
7. **Stop Payment:** A fee may be charged for any stop payment order. A stop payment order will be accepted only if sufficient information is given at the same time of request to reasonably allow Bank to honor the request. The Bank will honor only the exact information given to us; otherwise, the Bank is not responsible. A stop payment is effective for six months. Stop payment orders will not be effective until the Bank has recorded the information on your account and has had sufficient time to enforce the order. If Bank re-credits the account after payment over a verbal and timely stop payment order, Customer agrees to transfer all rights against payee or other holder of the item to Bank and will assist Bank in legal action taken against such person. Customer agrees that Bank will not be obligated to re-credit the

account if Customer received anything of value for the check. Computer generated checks without MICR line cannot be stopped.

8. Customer agrees Bank may charge a fee to anyone presenting an item for payment from Customer's account if such person does not have an account with Bank.
9. **Right to Stop Payment of Pre-Authorized Transfers:** If you have told us in advance to make regular payments from your account, you can stop any of these payments.

Procedure to Stop Payment: Contact us in time for us to receive your request three Business Days or more before the payment is scheduled to be made. The telephone number will be shown on your periodic statement. If you call, we may also require that you put your request in writing and get it to us within fourteen (14) days after your telephone call.

We will charge you a fee for each stop payment order you give.

Once you have placed a stop payment order on a pre-authorized transfer, the Bank will not make any more pre-authorized transfers to the person whom you were going to pay until we receive a new written authorization from you.

Notice of Varying Amounts: If these regular payments vary in amount, the person whom you are going to pay will tell you ten (10) days before each payment when it will be made and how much it will be. You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount will fall outside certain limits you set. We suggest that you contact the person you are going to pay directly to discuss this matter.

Bank's Liability for Failure to Stop Payment: If you order us to stop one of these payments three (3) Business Days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages. The Bank will honor only the exact information given us; otherwise, the Bank is not responsible.

Important Information About Substitute Checks and Your Rights

If you are a consumer customer who receives paid checks with your periodic account statements:

What is a substitute check?

To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of the original check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your account. However, you have rights under other laws with respect to those transactions.

What are my rights regarding substitute checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your account earns interest) within 10 Business Days after we received your claim and the remainder of your refund (plus interest if your account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your account.

How do I make a claim for a refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, contact us. You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the account statement showing that the substitute check was posted to your account, whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check and/or the following information to help us identify the substitute check: the check number, the name of the person to whom you wrote the check, and the amount of the check.

Account Ownership

1. **Joint Ownership:** Where there is more than one Account Owner (such Account Owners are sometimes referred to as "Joint Customers" in this document), the account shall be deemed as owned as joint tenants with right of survivorship, not as tenancy by the entireties. Any Joint Customer may stop payment, close the account, withdraw all or a portion of the account balance, transfer funds to or from the account, or otherwise transact on the account. Any such use of the account by any Joint Customer, or an authorized agent of any Joint Customer, shall be deemed ratified and approved by each Joint Customer as if the transaction or activity had been made and authorized personally by any and all of the Joint Customers. All Joint Customers agree to be jointly and severally liable to Bank for any deficit, regardless of which Joint Customer caused a deficit. Each Joint Customer will be liable for any overdraft of any other Joint Customer whether or not receiving any benefit from the payment. Each Joint Customer intends and agrees that the account balance upon his death shall, subject to set off and any and all pledge or security agreements, be the property of the survivor, or if more than one survivor, the survivors shall remain as joint tenants with rights of survivorship between them. A payment to a Joint Customer or the survivor shall be a valid and complete discharge of the Bank from any and all liability. However, upon receipt of notice of death or incompetence of a Customer, Bank may restrict or prohibit further withdrawals until Bank is satisfied that its obligations under law and this Agreement have been met. Payments to the survivor shall be subject to all applicable estate or inheritance laws. If a person is a Joint Customer of a Fifth Third Essential Checking account for students or other account along with a minor, all of the above rules regarding joint ownership apply to that person. Each Joint Customer consents to the Bank sharing confidential information with other Account Owners, including but not limited to, information related to garnishments and set off liabilities of other Joint Owners that may result in debits to the account.
2. In the event the ownership of an account or signing authority on an account is in dispute for any reason, including but not limited to a lost or destroyed signature card, and/or in the event of a conflict between Account Owners or individuals with signing authority on an account, the Bank reserves the right to take action, which may include, without limitation, instituting legal proceedings and/or placing a hold on the account until such time as the dispute or conflict is resolved.
3. **Minor Ownership:** A minor of any age may not be the sole owner of any Fifth Third checking, savings, or Express Banking account. A minor aged 13 years or older can be a joint owner on an account, as long as his/her parent or adult guardian (age 18 or older) is also a joint owner on the account.
4. **Trust Account:** When the signature card indicates that the account is a "Trust" account, the Trust shall be the Account Owner and the current Trustee(s) shall be the account signator(s). The Trustee(s) shall be responsible for all transactions performed on the account. In the case of a Trustee's death or resignation, the Successor Trustee(s) appointed by the Trust or by court order shall become the Trustee(s). Unless the Trust expressly provides otherwise, all Trust accounts shall be revocable by the grantor thereof during his or her life.
5. **Payable on Death Account:** If your account type permits a payable on death beneficiary or custodian designation, this paragraph applies. When the signature card designates the beneficiary to receive the account funds upon the death of the Customer, it supersedes and revokes any previous appointment of any other beneficiary.

Customer may withdraw all or any portion of the account balance during his lifetime and Customer retains the right to revoke the designation of any beneficiary. Bank has the right to deal with the Customer as if a beneficiary was not named. The amount on deposit in this account at the death of the Customer shall belong and be paid to the beneficiary, if the beneficiary survives the Customer, subject to the provisions of this Agreement, the rules of Bank and applicable laws. Payment to the beneficiary after the death of the Customer shall be a valid and full release and complete discharge of the Bank from any and all liability and shall be binding upon the heirs, executors, administrators and assigns of Customer. Bank reserves the right to require satisfactory proof of death of the Customer and survival of the beneficiary.

6. **Custodian Account:** When an account is opened with a Custodial relationship, the signature card will indicate the ownership of the account. For example, the signature card will indicate the ownership as “Minor” and “Custodian” when the Custodian Account is opened for the purpose of making a gift to a minor under the Uniform Transfer to Minors Act (the “Custodian” ownership designation is also used for Representative Payee accounts and Escrow Accounts). The Custodian(s) shall be the donor(s) and the custodian(s) for the minor owner named on the face of the signature card. The custodian(s) shall have all the powers and duties provided by law, including power to withdraw, with or without court order. Minor, as used here, is determined by age, according to applicable state law. For the purposes of the Uniform Transfers to Minors Act, the term minor, determined by applicable state law, as amended from time to time, means under the age of 21 in Florida, Illinois, Indiana, Ohio, Tennessee, Georgia, North Carolina and West Virginia and under the age of 18 in Kentucky and Michigan. The Uniform Transfer to Minors Act shall incorporate the Uniform Gifts to Minors Act in the event the state whose laws govern the account has not adopted the Uniform Transfer to Minors Act. The age of majority shall be determined by applicable state law.
7. Accounts and Cards are not transferable except as otherwise agreed in writing. Assignments and encumbrances other than indebtedness owing to the Bank must be consented to by Bank after receipt of written notice from the depositor.

Statements & Notices

1. Customer agrees to carefully examine and reconcile account statements and that statements may be mailed or made available to the last known address as carried on the records of Bank or made available to Customer via other means, i.e. Internet Banking. Customer agrees that Bank will not be liable if Customer fails to exercise ordinary care in examining their statements. Customer will notify Bank of a discrepancy with items such as, but not limited to, deposits, withdrawals, and checks, within thirty (30) days of the statement mailing or made available to customer date. Customer will also notify Bank of any forgery or alteration of these items within thirty (30) days of the statement mailing or made available to customer date. If notification is not received, Bank will have no liability for such item(s). Customer also agrees that Bank will have no liability if the item is forged, altered or counterfeited in such a manner that the fraud could not be detected by a reasonable person. Customer assumes all liability for unauthorized signatures produced by a facsimile signature device or stamp.
2. Cancelled checks and original deposit account documents will not be provided in account statements but reproductions will be available upon Customer’s request. Fees may apply. These occurrences will not extend the time within which Customer must notify Bank of irregularities shown on their account statement.

Dormant & Inactive Accounts

1. An account becomes dormant after a period of inactivity of 12 months for a checking account (excluding Express Banking) and 36 months for a savings account. Inactivity means there has been no deposit into or withdrawal from the account. See the “Pricing & Services” section of this booklet or ask a Fifth Third representative for the fees associated with dormant accounts.
2. The Bank reserves the right to close an account if there is a zero balance and no activity for a period of time. New checking and savings accounts (excluding Express Banking and Business Banking accounts) not funded and with no activity within 45 calendar days of opening will be closed. Express Banking accounts with a zero balance and no activity for a period of 395 calendar days will be closed.
3. Inactive accounts are subject to escheatment to the State Treasury (in the state of Customer’s last address of record with Bank) as unclaimed property. For more information about your state’s unclaimed property programs, visit www.unclaimed.org.

Savings Account Transaction Policies

1. **Unlimited Transactions:** You may make an unlimited number of payments from your savings account(s) to your Fifth Third installment, mortgage, or credit card accounts. Withdrawals/Transfers made in person or at an ATM are unlimited.
2. **Transfer/Withdrawal Restrictions:** You are limited to six of the following transactions from your savings accounts each month:
 - Pre-authorized or automatic withdrawals/transfers including but not limited to:
 - Automatic transfers from your savings account to cover an overdraft.
 - Internet Banking - transfer of funds or bill payment from your savings account to third parties or to other deposit accounts at Fifth Third.
 - Pre-authorized ACH or Electronic Transfers.
 - Fifth Third Telephone Banking or any money management payment from your savings account.
 - Point-of-sale transactions with a debit card.
 - Checks or drafts payable to third parties.
3. **Notification of Excessive Transfers:** We will send you notice after the first and second month of excessive withdrawals or transfers. After three instances in a twelve month period of exceeding the allowable number of withdrawals or transfers, your savings account may be closed and funds placed in a checking account, or you may be offered other options to eliminate future excessive transfers, including but not limited to removal of the savings account's transfer and draft capabilities.

Other Terms

1. Withdrawals or deposits may be made by the Account Owner in person or by his duly authorized agent; or, in case of death or disability, by his legal representative; and in case of minors, as provided by law. Certain transactions (e.g. ATM deposits) may be restricted prior to account opening. An account is considered opened when the Account Owner has complied with all account opening requirements, including but not limited to, the minimum required funding of the account, if applicable.
2. Any Obligation may be charged to any deposit account in the name of Customer or in the name of any Joint Customer and Customer hereby grants to Bank a security interest in Customer's accounts with Bank and any accounts Customer has with any Bank Affiliate to secure the Obligations, regardless of the amount of contribution by any Customer to such account(s). Customer agrees that the security interest it has granted to Bank hereunder is consensual and is in addition to Bank's common law right of set off. Customer also grants Bank the right, on Bank's own behalf and on behalf of any Bank Affiliate, to set off against any and all funds in Customer's account to pay any Obligation owed by the Customer. Customer acknowledges that the Obligations that are secured by the Bank's security interest and set off rights granted hereby include all present and future Obligations owed by Customer to any Bank Affiliate. Customer agrees that Bank may act in accordance with instructions received from any such Bank Affiliate regarding disposition of any funds in Customer's accounts without any further consent or action by Customer. Bank may exercise its right of set off and its security interest without recourse to other collateral, if any, and even if such action causes Customer to lose interest, have transactions drawn on its account returned, incur an early withdrawal penalty or any other consequence. If Bank exercises its rights hereunder, Bank will notify Customer to the extent required by applicable law. Bank's right of set off and its security interest may not apply to Customer's account to the extent expressly prohibited by applicable law.
3. **Business Transactions:** Personal or consumer account types should not be utilized for business transactions. Bank reserves the right to close personal consumer deposit accounts used to process business transactions. Bank may, in its sole discretion, refuse to honor items presented that are payable to a business accompanied by a request to cash the item or deposit the item into an individual account.
4. Bank may at its sole discretion, with prior notice to Customer (if required), change a Customer's account type.
5. Bank may re-open a closed account for any reason, including without limitation, to post items drawn on the account presented for payment, returned items, or fees.
6. If the Bank reasonably suspects fraud of any type relating either directly or indirectly to an account(s), the Bank may take action, which may include, without limitation, placing a hold on the account(s) in order to conduct an investigation or allow

law enforcement to conduct an investigation. The Bank shall not be liable for its actions pursuant to this paragraph. This paragraph does not imply that the Bank has an obligation to monitor accounts or transactions.

7. If the account or account funds become involved in any dispute or legal proceedings, including but not limited to, disputes or proceedings which are challenging the ownership or custody of the account and/or the ownership or custody of account funds, the use of the account may be restricted. In the event that we are brought into or must initiate any legal proceedings in regard to the account and/or account funds, including but not limited to the collection of overdrafts, you agree to reimburse us to the extent allowed by law, for any attorneys' fees which we may incur. We may also, at our option, pay the funds to the clerk of an appropriate court, so that the court may decide who owns or controls the money. If we do so, we will ask the court to award our attorneys' fees to us from the account.
8. Should the Bank be served with any legal process which affects the account, the Bank may without liability suspend payment on any account which it believes to be affected thereby until final determination of such legal proceeding or appropriate resolution of the legal proceeding, even though the suspension of payment may have been due to inadvertence, error on account of similarity of names of Account Owners, or other mistake. Should the Bank be served with garnishment in the name or names of any Joint Customer, each Customer agrees that Bank's remittance of any amounts constitutes an authorized withdrawal as provided herein. The Bank shall not be liable for any damages to Account Owner by reason thereof, providing the Bank shall have acted in good faith. Attachments, garnishments, levies and the like shall be subject to fees assessed by the Bank and to Bank's security interest and right of set off. Customer acknowledges and agrees that Bank may collect fees associated with the processing of these orders from Customer's account(s) for a period of up to six months.
9. If the Bank incurs any expenses, including administrative costs and reasonable attorney fees, in responding to an attachment, garnishment or other levy that is not otherwise reimbursed, the Bank may charge such expenses to Customer's account without prior notice to Customer. Any garnishment or other levy against Customer's account is subject to the Bank's right of setoff and security interest.
10. The Bank will not be liable for any damages whatsoever if the Bank acted in good faith.
11. **Bank's Liability for Failure to Make Transfers:** If we do not complete a transfer to or from your account on time or in the correct amount according to our account agreement with you (including all rules and regulations governing your account), we will be liable for all losses not to exceed the amount of the transfer. We will not be liable, however in instances such as:
 - If, through no fault of ours, you do not have enough money in your account to complete the transfer;
 - If the transfer would go over your credit limit on your line of credit account;
 - If Fifth Third Bank ATMs or other ATM terminals where you are making the withdrawal do not have enough cash;
 - If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken;
 - If the funds in the account are subject to legal process or other encumbrance restricting such transfer;
 - If Fifth Third Bank ATMs or other ATM terminals or system is not working properly due to normal maintenance activities or malfunction;
 - If the Fifth Third Internet Banking system was not working properly due to the failure of electronic or mechanical equipment or communications lines, telephone or other interconnect problems, normal maintenance, unauthorized access, theft, operator errors, severe weather, earthquakes, floods and strikes or other labor problems;
 - If there is an allegation of fraudulent activity concerning the account; or
 - If other rules, regulations, or agreements of the Bank so provide.
12. **Sub-accounting for Checking Accounts:** Each checking account will consist of a checking subaccount and a non-interest bearing savings subaccount. Checks, debits and other items presented for payment will be posted to the checking subaccount. Bank may transfer funds between these subaccounts from time to time as follows. Bank may establish a threshold balance for your checking subaccount by reviewing the master account historic activity to determine the amount not routinely needed to pay debits ("threshold balance"). If the balance in your checking subaccount during any calendar month exceeds this threshold balance, Bank may transfer the excess funds to the savings subaccount. Bank may also sweep the entire balance of your checking subaccount into the savings subaccount during the weekend when no items will post to your account.

If the balance in your checking subaccount falls below the threshold balance during any calendar month, we will transfer funds to your checking subaccount from your savings subaccount sufficient to restore the checking

subaccount to the threshold balance. Bank may not make more than six transfers out of the savings subaccount during any calendar month. If a sixth transfer is necessary, all funds in the savings subaccount will be transferred to the checking subaccount for the remainder of the calendar month. In that event, at the end of the calendar month, Bank will transfer funds in excess of the threshold balance from the checking subaccount to the savings subaccount. Because the savings subaccount is used for internal purposes only, you cannot access it directly. Bank's transfers of funds into and out of the savings subaccount will be the only transactions on the savings subaccount. Transfers between subaccounts will not appear on your statement and will not be subject to any fees. The combined balances of both subaccounts will be used to determine the balance of your account for any minimum balance requirement or any other reason that a balance is considered. Interest-bearing checking accounts only: The subaccounts will not affect your use of your interest-bearing checking account, funds availability, or the interest paid on your account. The interest rate that applies to your interest-bearing checking account will apply to both subaccounts.

13. **English Document Controlling:** Any translation of this Agreement is provided only for your convenience. The meanings of terms, conditions and representations herein are subject to definitions and interpretations in the English language. Any translation provided may not accurately represent the information in the original English version. The English version is the document that will govern the relationship between you and the Bank.
14. Customer agrees that except where a shorter time is permitted by law, regulation, or agreement, Bank is not required to retain records of any transaction for more than seven (7) years [five (5) years for Florida residents] after receipt of the item and Customer and Customer's heirs, assigns, and personal representatives release Bank from any liability therefore on Customer's behalf.
15. **Unlawful Internet Gambling Enforcement Act Notification:** Restricted transactions are prohibited from being processed through any Fifth Third Bank account or relationship. A restricted transaction includes, but is not limited to, any transaction or transmittal involving any credit, funds, instrument, or proceeds that any person engaged in the business of betting or wagering knowingly accepts, in connection with the participation of another person in unlawful Internet gambling. It includes credit or the proceeds or extension of credit (including credit extended by use of a credit card); electronic fund transfers or funds transmitted by or through a money transmitting business; or a check, draft or similar instrument that is drawn on or payable at or through any financial institution.

Unlawful Internet gambling means to place, receive, or otherwise knowingly transmit a bet or wager by any means which involves the use, at least in part, of the Internet where such bet or wager is unlawful under any applicable Federal or State law in the State or Tribal lands in which the bet or wager is initiated, received, or otherwise made.

16. **Telemarketing Sales Rule:** If you are subject to the requirements of the Telemarketing Sales Rule as promulgated by the Federal Trade Commission (together with any additional or related rules and policies, the, "TSR"), you are prohibited, among other requirements, from creating and using certain payment methods including "remotely created payment orders" (including a "remotely created check") as defined in the TSR (collectively, the "Prohibited TSR Payments"). You are responsible for understanding and complying with the TSR and agree that you will not deposit with, initiate or send to, or seek to process with us any Prohibited TSR Payment.
17. **ATM Safety & Security:** As with all financial transactions, discretion should be applied when using an ATM or night deposit facility. For your safety, you should always remain alert and be cognizant of your surroundings, particularly during hours of darkness. Remember to keep your Personal Identification Number ("PIN") confidential, and refrain from displaying cash that you withdraw. If you are ever confronted with suspicious activity when engaging in an ATM transaction, you should stop your transaction and use another ATM machine or conduct your transaction at another time.

Also, you should immediately report this occurrence, as well as any crime that you may observe, to your local police department or to the operator of the ATM. Additionally, if you observe that an ATM's lights have gone out or other safety precautions are not in place, please report this to the operator of the ATM.

18. To the extent permitted by applicable law, you consent that we may contact you at any telephone number that you have given to us, any number that you have called us from or any number we have for you in our records, including your cellular or other wireless device to service your account or for collection purposes. We have your permission to contact you by any means available, including by text message. You also agree that we may contact you using prerecorded messages or automatic dialers. When we use the words "we" and "us" in this paragraph, we are also referring to our affiliates, agents and service providers. If you give us an email address, you also consent to our contacting you by email.

These Rules & Regulations, as well as the fees and charges associated with your account(s) may be altered or amended at any time by the Bank and as altered or amended shall be binding on all Customers. The current version of these Rules & Regulations is available online at 53.com or in any Fifth Third banking center. Continued use of products constitutes acceptance of the terms.

Arbitration Agreement (Effective for accounts opened on or after November 14, 2019)

1. **NOTE:** If you are a Covered Borrower under the Military Lending Act Regulations, you are not required to submit to arbitration in the case of a dispute. If you were a Covered Borrower under the Military Lending Act Regulations with regard to any prior Account or agreement, this arbitration clause does not cover any claims related to that prior Account or agreement.
2. **Claim Definition:** "Claim" is defined as any claim, dispute or controversy between you and us arising from or relating to your Account, these Rules & Regulations, any prior agreement that you may have had with us, or the relationships resulting from the Rules & Regulations, or any prior agreement (including the validity, enforceability or scope of Paragraphs 1-7, the Rules & Regulations, or any prior agreement). Claim includes claims of every kind and nature, including but not limited to initial claims, counterclaims, cross-claims and third-party claims and claims based upon contract, tort, fraud and other intentional torts, statutes, common law and equity. The term Claim is to be given the broadest possible meaning and includes, by way of example and without limitation, any claim, dispute or controversy that arises from or relates to: (a) the Account governed by these Rules & Regulations or any prior agreement; (b) any balances or Obligations you owe; (c) advertisements, promotions or oral or written statements related to your Account or these Rules & Regulations; and/or (d) your use of the Account.
3. If you are a Covered Borrower, you and we will only arbitrate if you choose to arbitrate. We cannot elect to arbitrate a Claim with a Covered Borrower. If you are not a Covered Borrower, you and we each agree that each party has the right to elect to have any Claim arbitrated instead of litigated in court under the circumstances and procedures set forth below. If arbitration is elected, any Claim will be resolved pursuant to this provision and the American Arbitration Association ("AAA") rules and procedures ("Rules") in effect at the time the Claim is filed. (If for any reason the AAA is unable or unwilling or ceases to serve as arbitration administrator, another nationally recognized arbitration organization utilizing similar rules and procedures will be substituted by us.)
4. With respect to Claims covered by this provision, if you have asserted a Claim in a lawsuit in court, you may elect arbitration with respect to any Claim subsequently asserted in that lawsuit by any other party or parties. If we have asserted a Claim in a lawsuit in court, we may elect arbitration with respect to any Claim subsequently asserted in that lawsuit by any other party or parties, only if no other party is a Covered Borrower.
5. IF ARBITRATION IS CHOSEN WITH RESPECT TO A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO ENGAGE IN PREARBITRATION DISCOVERY EXCEPT AS PROVIDED FOR IN THE AAA RULES. FURTHER, YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. EXCEPT AS SET FORTH BELOW, THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. NOTE THAT OTHER RIGHTS THAT YOU WOULD HAVE IF YOU WENT TO COURT MAY ALSO NOT BE AVAILABLE IN ARBITRATION.
6. The AAA Rules and forms of the AAA may be obtained by calling 1-800-778-7879 or by visiting the AAA's Web site at www.adr.org. All Claims must be filed at any AAA office. There will be no authority for any Claims to be arbitrated on a class action basis. Any arbitration hearing that you attend will take place in the federal judicial district in which you reside. At your written request, we will temporarily advance up to \$500 towards the filing, administrative and/or hearing fees for any Claim that you may file against us after you have paid an amount equivalent to the fee, if any, for filing such a Claim in state or federal court (whichever is less) in the judicial district in which you reside. At the conclusion of the arbitration, the arbitrator will decide who will ultimately be responsible for paying the filing, administrative and/or hearing fees in connection with the arbitration. Unless inconsistent with applicable law, each party will bear the expense of that party's attorneys', experts' and witness fees, regardless of which party prevails in the arbitration. This provision is made pursuant to a transaction involving interstate commerce and will be governed by the Federal Arbitration Act, 9 U. S. C. §§ 1 et seq., as amended ("FAA"). The arbitrator will apply applicable substantive law consistent with the FAA and applicable statutes of limitations and will honor claims of privilege recognized at law. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction. The arbitrator's decision will be final and binding, except for any right of appeal provided by the FAA and except that, if the amount in controversy exceeds \$100,000, any party can appeal the award to a three-arbitrator panel administered by the AAA, which will reconsider de novo any aspect of the initial award requested by the appealing party. The decision of

the panel will be by majority vote. The costs of such an appeal will be borne by the appealing party regardless of the outcome of the appeal.

7. As solely used in Paragraphs 1-7, the terms “we” and “us” will for all purposes mean Fifth Third Bank, all of its parents, wholly- or majority-owned subsidiaries, affiliates, predecessors, successors and assigns, and all of their independent contractors, agents, employees, directors and representatives. Paragraphs 1-7 will survive termination of your Account, as well as the repayment of all outstanding amounts incurred in connection with your Account, related products, or any other Obligation owed to the Bank. If any portion of this provision is deemed invalid or unenforceable under any law or statute consistent with the FAA, it will not invalidate the remaining portions of this arbitration provision or the Rules & Regulations. In the event of a conflict or inconsistency between the AAA Rules and this arbitration provision, this provision will govern.

FUNDS AVAILABILITY FOR TRANSACTION ACCOUNTS (excluding Express Banking)

Fifth Third Bank is continually working to improve the collection of checks and the availability of funds for withdrawal. The Expedited Funds Availability Act (Regulation CC) gives the Federal Reserve Board powers to expedite the collection and return of checks. Fifth Third Bank is required to notify you of the details of this regulation which affect the availability of funds deposited to your checking account.

Savings accounts are not covered under Regulation CC, but the Bank reserves the right to place a hold to guarantee funds.

Follow these steps to determine the availability of your deposit:

STEP 1: Determine the Day of Your Deposit

1. Our policy is to make funds from your in-person cash deposits available to you on the calendar day we receive your deposit, subject to applicable cut-off times. Electronic direct deposits and wires will be available on the Business Day we receive the deposit.
2. **Business Day:** “Business Day” is defined as Monday through Friday, excluding Federal Holidays or as otherwise posted in the Banking Center. For deposits made on Saturday, Sunday, or a Federal Holiday, the day of your deposit is the next Business Day.
3. The types of deposits available on the first Business Day after the day your deposit is received by a Fifth Third Bank employee are:
 - U.S. Treasury checks that are payable to you,
 - Federal Reserve Bank checks that are payable to you,
 - Federal Home Loan Bank checks that are payable to you,
 - Postal money orders that are payable to you.
 - State and local government checks*
 - Cashier’s and certified checks*

*Business/Commercial Accounts: A special deposit slip must be obtained from a Fifth Third Bank customer service representative in order to process these types of deposits for next day availability, provided the item(s) are payable to you and deposited into your account.

If you do not make your deposit of the items listed above in person to a Fifth Third Bank employee (for example if you mail the deposit or through the Night Depository), funds will be available no later than the second Business Day after the day your deposit is received.

4. **Business Day Cut-Off Times:** If you make a deposit at any banking center on a Business Day that the banking center is open and prior to closing, we will consider that day to be the day of deposit. However, if you make a deposit on a day that we are not open or after the banking center is closed, we will consider that the deposit was made on the next Business Day that we are open. Contact us for additional information on your banking center’s hours of business.

Funds received after certain cut-off times for certain channels and products may be credited as of the next Business Day. Refer to the chart below for details.

Deposits made after cut-off times will reflect on your account statement the following Business Day.



Channel	Cut-Off Time
In Person at a Fifth Third Banking Center	Banking Center Closing Time (varies by location)
Night Depository at a Fifth Third Banking Center	7:00 a.m. local time
Fifth Third ATM	7:00 p.m. ET
Mobile Deposit	8:00 p.m. ET
Online Banking Mobile Banking (transfers) Automated Telephone Customer Service Line	9:00 p.m. ET
Deposits Made Using Fifth Third's Cash Vault Services (Business Accounts Only)	2:00 p.m. ET* <i>*based on when deposit is received at our cash vault</i>

Note: The cut-off times listed above also apply to associated debits that may post to your account, such as ATM withdrawals and funds transferred from a Fifth Third account to another Fifth Third account, loan, or credit card. Transfers to or from a non-Fifth Third deposit account made via Online Banking may be subject to different cut-off times which are disclosed to you in Online Banking.

STEP 2: Determine What's Available and When

Once deposits are available, you can withdraw the funds in cash, and we will use the funds to pay transactions you have initiated. Funds deposited on a non-Business Day will follow the next Business Day cutoff.

Please note the manner in which you make your deposit and the cut-off times listed on page 10 can impact funds availability. Cut-off times are specified as Eastern Time Zone (ET). Deposits made in a different time zone after the cut-off times listed on page 10 may not be immediately available.

		
	What amount is available to pay checks and other transactions that post to your account on the Business Day of your deposit?	When will my funds be available for cash withdrawals and debit card purchases?
Direct Deposits	Full Deposit Amount	Same Day
Cash Deposits	Full Deposit Amount	Same Day
Transfers from another Fifth Third account	Full Amount	Same Day, <i>if transferred prior to our cut-off time*</i>
Mobile Deposits, using Fifth Third's "Immediate Funds" Service	Full Deposit Amount	Same Day
<u>Personal Accounts</u> Check Deposits made in any other channel - Banking Center, ATM, Mobile Deposit using standard availability service	Full Deposit Amount	Next Business Day, <i>if deposited prior to our cut-off time*</i>
<u>Business Accounts</u> Check Deposits made in other channels - Banking Center, ATM, Mobile Deposit	Full Deposit Amount	\$225 of your total deposit amount available next Business Day. Remaining funds available on second Business Day after we receive the deposit.
Wire Transfers	Full Amount	Full Amount

*For deposits and transfers made after the cut-off times listed on page 10, funds are available for cash withdrawals and purchases on our next Business Day, following the schedule listed above.

Note: In certain instances, availability may be delayed. See Step 3 for circumstances where delays may impact the availability of your deposits.

STEP 3 - Consider Circumstances Where Longer Delays May Apply

In some cases, funds that you deposit by check will not be available according to the schedule defined herein. If all the funds from your non-ATM/mobile deposit will not be available according to the scenarios described herein, a customer service representative will notify you when your funds will be available at the time you make your deposit. If we decide to take this action after you leave the premises, we will mail you notice of when the funds will be available by the Business Day after we receive your deposit or the Business Day following the day the facts upon which a determination to hold your funds become known to the Bank.

If your deposit is not made directly to a bank employee, and if we decide to take this action, we will mail you notice when the funds will be available by the Business Day after we receive your deposit or the Business Day following the day the facts upon which a determination to hold your funds becomes known to the Bank.

If you want to be sure when a particular deposit will be available for withdrawal, you should ask us when the funds will be available. It's important to know that, even though your account may show available funds, the check you deposited may not be authentic or may not have cleared the bank it was drawn on.

Extraordinary circumstances which may delay the availability of funds deposited for a longer period include, but are not limited to:

- Reason to believe the check deposited will not be paid.
- Checks totaling more than \$5,000 that are deposited on the same day.
- A check is re-deposited that has been returned unpaid.
- The deposit account has been repeatedly overdrawn in the last six months.
- An emergency, such as failure of communications or computer equipment, occurs.
- An operational issue has occurred, such as failure of an ATM-owning financial institution to timely balance or reconcile the ATM and/or the ATM deposits.

Availability of funds will generally be no later than the seventh Business Day after the day of your deposit.

Funds Availability for New Accounts

An account (excluding Express Banking) is considered a new account during the first 30 calendar days after an account is established. An account is not considered a new account if Customer has had, within 30 calendar days before the account is established, another transaction account at Bank for at least 30 calendar days.

Funds from deposits of cash and the day's total deposits of cashier's, certified, traveler's, U.S. Treasury checks, U.S. Postal money orders, Federal Reserve Bank checks, Federal Home Loan checks and state and local government checks will be available on the first Business Day after the day your deposit is received by the Bank provided all checks are payable to you and you use a special deposit slip, if required. For business/commercial accounts, if you do not make this deposit in person to a Bank employee, or use a special deposit slip, if required, the funds will be available on the second Business Day after the day your deposit is received by the Bank.

Funds from wire transfers and electronic direct deposits to your account will be available on the day we receive the deposit. Funds from all other check deposits will be available no later than the ninth Business Day after the day of your deposit.

Endorsements

Part of the Expedited Funds Availability Act is to standardize check endorsements.

As a depositor of checks, the regulation limits the location of your endorsement to the top 1.5 inches at the trailing edge of the check. The trailing edge is directly behind where the "Pay to the Order" is printed. This is where most endorsements are usually placed.

Any marks below the 1.5 inches on the back of the check may obscure the bank's information and ultimately result in a delay in returning the check, and could result in the forfeiture of your right to the recovery of those funds.

Transfer Limitations

The following limitations apply to Electronic Transfers:

- Due to certain state banking laws currently in effect, you may not be able to make deposits at certain locations.
- The immediate use of deposited funds is restricted by the Account Agreement.
- For security reasons, there are limits on the amount of cash withdrawals from the Account that may be made from Fifth Third ATMs or other ATMs.
- There are limits on the amount of cash you may withdraw or transfer immediately after you make a deposit.
- Once you have placed a stop payment order on a pre-authorized transfer, we will not make any more pre-authorized transfers to the person whom you were going to pay until we receive a new written authorization from you.
- No deposits or withdrawals may be made on a dormant account through Fifth Third ATMs or other ATMs.
- For security reasons, there may be other limits on the number and amount of transactions you can make using Fifth Third Bank ATMs or other ATM terminal systems.

- The Bank specifically reserves the right to require seven (7) days written notice before funds deposited in any savings deposit account may be withdrawn.

ACCOUNT OVERDRAFT & RETURNED ITEMS (excluding Express Banking)

Managing Your Account

You can avoid overdraft situations by always making sure you have sufficient funds in your account to cover all of the debits (-) you make. We have services available to help you keep track of your account balance and the money you have spent. These include:

- Logging on to 53.com
- Using our mobile app
- Enrolling in text or email alerts
- Using a Fifth Third ATM
- Contacting us at the phone number listed on the back of this booklet.

We also offer several options that may help you manage times when you are facing an overdraft situation. These options include Overdraft Protection and, for consumer accounts, Overdraft Coverage for ATM and one time debit card transactions. You can get more information on these options by contacting us.

Daily Overdraft Calculation

In this section, we describe how we apply credits (+) and debits (-) to your account for the purposes of calculating whether your account is overdrawn and fees will be assessed.

Credits (+) are deposits or transfers of funds into your account.

Debits (-) are withdrawals or transfers of funds from your account.

How credit and debit information is received:

Credits (+) and debits (-) can be initiated with us or a third party. Examples of credits (+) and debits (-) that you can initiate with us include:

- Withdrawals from a Fifth Third ATM.
- Transfers between Fifth Third accounts done through Online Banking, phone, or at a Fifth Third banking center.

Examples of credits (+) and debits (-) that can be initiated with a third party include:

- Checks you write that are presented to other banks.
- Transactions with merchants where you have used your debit card.

How we process credits and debits:

Whether a debit (-) or credit (+) will be applied to your account on a particular day is affected primarily by whether the credit (+) or debit (-) was initiated with us or a third party.

Credits (+) and debits (-) that you initiate with us are subject to cut-off times. Cut-off times allow a bank to process and validate transactions. Credits (+) and debits (-) that are initiated before a cut-off time on a Business Day are applied to your account that day, however credits (+) are subject to Funds Availability limitations. Cut-Off Times and Funds Availability limitations can be found in the "Funds Availability for Transaction Accounts" sections. Transactions initiated after a cut-off time on a Business Day are posted to your account the next Business Day.

Our ability to process credits (+) and debits (-) that are initiated with third parties is dependent on when the third party sends information about the credit (+) or debit (-) to us. We do not control the timing by which they provide this information to us. In addition, receipt of the information may be impacted by circumstances beyond our control, such as disruptions in network processing or processing delays by a third party intermediary. We generally apply credits (+) and debits (-) to your account on the first Business Day they are presented to us from a third party. Credits (+) are subject to Funds Availability limitations.

Overdraft Calculation Order

If there is not enough money in your account at the end of the day to cover all of your posted and pending debits (-), then we consider transactions in the following order:

START with your ending Daily Balance from the prior Business Day. This can be found on Online Banking at 53.com, by reviewing your periodic statement, or by contacting us.		
FIRST Add in Credits (+)	Examples of credits (+) may include: <ul style="list-style-type: none"> • Posted deposits, including cash, check, ATM, and Mobile deposits, and Direct Deposits. • Transfers into the account such as ACH and wire transfers. • Online/telephone/Mobile Banking transfers into the account. • Refunds. • Returned Items. 	
SECOND Deduct Pending Debits (-)	Examples of pending debits (-) may include: <ul style="list-style-type: none"> • Transactions initiated at a merchant or online which have not been presented to us for payment. • Debit Card authorizations, such as those by car rental agencies or hotels. 	
THIRD Deduct Posted Time-Stamped Debits (-)	Examples of Posted Time-Stamped Debits may include: <ul style="list-style-type: none"> • Posted ATM withdrawals. • Posted Debit Card purchases. • Posted online/telephone/Mobile Banking transfer to another Fifth Third Account. • Posted time-stamped ACH debits (such as Zelle Pay). • Posted Overdraft Protection Transfers. 	<i>In this order:</i> Oldest to Most Recent
FOURTH Deduct Posted Batch Debits (-)	Examples of Posted Batch Debits may include: <ul style="list-style-type: none"> • Posted Checks written. • Posted online/telephone transfers to a non-Fifth Third account. • Posted Online Banking bill payments. • Posted outgoing ACH transfers (automatic bill payments). • Posted outgoing wire transfers. 	<i>In this order:</i> Largest Amount to Smallest Amount
FIFTH Deduct Fees and Service Charges	Fifth Third account fees and services charges on your account.	<i>In this order:</i> Largest Amount to Smallest Amount

Terms to Understand

Time-stamped Debits (-) generally are debits (-) that are authorized at the time of use (for example, at the time you use your debit card for a purchase at a store or for a withdrawal from an ATM) and are later presented to us for payment. Time-stamped Debits (-) are authorized and cannot be returned. Because of this, we pay these items first, in the order they were authorized. Time-stamped debits appear in your account as pending items until they are posted.

Batch Debits (-) generally are debits (-) that are not pre-authorized by us. Batch debits do not include a timestamp, and if you do not have enough money in your account, can often be returned by us to the sender, unpaid.

Pending status is when a debit (-) has been authorized but has not been posted to your account. A common example of this is using a debit card to make a purchase. When your debit card is used at the point of purchase, the debit (-) is authorized and in pending status. When the debit (-) is presented to us for payment, the debit (-) is posted (see below).

Typically, debits (-) made with your debit card using a PIN are posted to your account on the same date the transaction is made. Some transactions made with your debit card without using a PIN can take additional Business Days to post. In some cases, the amount of the pending debit (-) may not match the actual amount of the final debit (-). For example, transactions with some merchants (including gas stations and restaurants) may involve an initial hold for a dollar amount that could be higher or lower than the final debit (-). All pending activity will impact your available balance and will be included in the overdraft calculation.

Posting is when a credit (+) or debit (-) is presented to us, applied to your account, and appears on your deposit account statement.

Additional Overdraft Information & Fees

We may assess a fee for overdrafts created by checks, in-person withdrawals, ATM withdrawals, debit card transactions, or other debits. We may assess an overdraft/returned item fee whether we pay or return a debit (-). See the "Pricing & Services" section of this booklet for information on the fees.

If there is not enough money in your account at the end of the day to cover all of your batch debits (-), we may choose to pay any or all of the batch debits (-) or return any or all of the batch debits (-) unpaid.

For debits (-) which require approval at the time of the transaction, such as debit card purchases, we may authorize or decline the debit (-) if the transaction would overdraw your account. Overdraft fees will not be charged for debit card transactions authorized against available funds. Accounts may receive an overdraft fee if the account is opted in to Overdraft Coverage and the transaction is authorized against unavailable funds.

These are the ways a debit (-) may be handled when there is not enough money in your account:

- If you choose to enroll, Overdraft Protection may be used to pay the debit (-) (using funds from another Fifth Third account). If your account providing the protection does not have sufficient funds available or is subject to a restriction, or if the protected account is subject to a hold, Overdraft Protection may not be applied and Overdraft Coverage fees may be assessed.
- Overdraft Coverage may be applied by the Bank, at the Bank's discretion, to pay the debit (-), resulting in a negative balance in your account.
- Your debit (-) may be returned unpaid.

If you are charged overdraft or returned item fees, the fees will be an additional debit (-) to your account and will further increase the negative balance in your account if a deposit is not made on time. For consumer accounts, we will not assess a per-item overdraft fee for ATM and one-time debit card items unless you have accepted Overdraft Coverage on your account for these transactions.

You are Responsible for Overdrawn Accounts. As a Fifth Third customer, you agree to immediately pay to us the amount of any overdraft, plus any related fees. Our payment of a debit (-) when there is not enough money in your account is not an application for credit. You also acknowledge that the amount of deficiency, whether due to the amount of the overdraft or any fees assessed, is immediately due and payable without further demand.

Overdraft Coverage

An *overdraft* occurs when you do not have enough money in your account to cover a transaction; however, with Overdraft Coverage we may pay it anyway. As part of our standard Overdraft Coverage service, we do authorize and pay overdrafts for the following types of transactions at our discretion:

- Checks and other transactions made by using your checking account number.
- Automatic bill payments.

For Consumer accounts we do not authorize and pay overdrafts for the following types of transactions unless you instruct us to do so:

- ATM transactions.
- Everyday debit card transactions.

We pay overdrafts at our discretion, which means we *do not guarantee* that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

If you want us to authorize and pay overdrafts for ATM and Debit Card transactions, contact us or visit **53.com/accountmanagementservices**. You may change your Overdraft Coverage preference selection at any time by either of these methods.

Overdraft Protection

With Overdraft Protection, money to cover the overdraft is transferred from another Fifth Third account – Savings, Checking, Credit Card (also known as Ready Reserve Overdraft Protection) or Line of Credit – previously selected by the customer by notifying Fifth Third Bank (“Linked Account”). There is an Overdraft Protection fee only when a transfer has been made. See the “Pricing & Services” section of this booklet for Overdraft Protection transfer fee information.

An Overdraft Protection transfer to cover insufficient funds will be made automatically at the end of the Business Day the overdraft occurred.

You must have sufficient funds in your Linked Account to cover the overdraft item(s) plus the Overdraft Protection transfer fee. If your account providing the protection does not have sufficient funds available or is subject to a restriction, or if the protected account is subject to a hold, Overdraft Protection may not be applied and Overdraft Coverage fees may be assessed.

For all Overdraft Protection transfers, if there are not sufficient funds available in your Linked Account to cover the full negative balance plus the overdraft protection transfer fee amount, we will attempt to transfer enough to cover at least one item plus the Overdraft Protection transfer fee amount – starting with the last debit considered in the Overdraft Calculation Order. After paying as many items as possible with an Overdraft Protection transfer from your Linked Account, additional items may be subject to Overdraft Coverage fees.

If there are sufficient funds to cover the full amount or at least one item, transfers from a Savings or Checking account, Credit Card, or Loan will always be the exact amount needed. The amount of sufficient funds available for transfer differs by type of Overdraft Protection account:

- Sufficient funds from a savings or checking account is determined by the available balance.
- Sufficient funds from a Line of Credit is determined by the available credit limit on the account.
- Sufficient funds from a Credit Card is a variable amount determined by a combination of available credit limit, cash advance limit and other risk factors.

There may be limits on the types of accounts that can be linked to any account for Overdraft Protection transfers. The maximum amount of a transfer from a Credit Card is \$32,767.00. The maximum amount of a transfer from a Savings or Checking account or a Line of Credit is \$99,999.99. If the Linked Account is closed, your Overdraft Protection will be cancelled.

TERMS & CONDITIONS APPLICABLE TO FIFTH THIRD EXPRESS BANKING®

Unless otherwise noted, all General Deposit Account Terms & Conditions, beginning on page three of this booklet, apply to Fifth Third Express Banking.

Eligibility

To enroll in and utilize Fifth Third Express Banking, you must be a U.S. Resident and 13 years of age or older at the time of origination.

Loyalty Pricing (applicable to Express Banking only)

Express Banking gives you the opportunity to earn discounts for the continued usage of qualifying transactions. As you conduct certain transactions, we will graduate you up through Loyalty Tiers that provide discounts for certain services. Cash Service transactions processed in a Banking Center and through Mobile Deposit using Fifth Third's "Immediate Funds" Services will be aggregated real-time for purposes of determining the Tier level.

Qualifying transactions to advance up Tier levels include:

- Direct Deposit or ACH credits
- ACH debits
- Debit Card purchases
- ZelleSM transactions
- Check cashing
- Money Orders
- Cashier's Checks
- Mobile Deposit using Fifth Third's "Immediate Funds" Service

Note: Some transactions post in a batch debit process at the end of each Business Day. Because of this, Debit Card transactions, Direct Deposits, and ACH transactions will not be applied toward your Tier level until the day following transactions posting.

Transactions & Services

Check Deposit Restrictions: Checks cannot be deposited directly into Express Banking Accounts at a Fifth Third Banking Center, ATM, Fifth Third Night Depository, or via mail.

- If you attempt to make a check deposit via mail or through a Fifth Third Night Depository, the deposit will not be processed and check(s) will be returned to you.
- Checks presented in person at a Fifth Third Banking Center can be cashed using our check cashing solution. You can deposit that cash right into your Express Banking account. Applicable Banking Center Check Cashing Fees will apply. These fees are listed in the "Express Banking Pricing & Services" section of this booklet.
- Checks can also be deposited via Mobile Deposit using Fifth Third's "Immediate Funds" Service. Applicable fees will apply. These fees are listed in the "Express Banking Pricing & Services" section of this booklet.

No Check Writing Capability: This payment type is specifically prohibited with Express Banking. Checks are not real-time payments and therefore cannot be reflected in your balance quickly enough.

- Fifth Third will not honor a check if sufficient funds are not present to cover the item. We will not charge a fee for this transaction.
- Fifth Third reserves the right to reject a check presented against the account even if sufficient funds exist to cover the item, at no cost/fee to you.
- Fifth Third reserves the right to close your Express Banking account if checks are presented against the account.
- Furthermore, the Bank may at its sole discretion, with prior notice to the Customer (if required), change a Customer's account type. This could cause a disruption for you as your account number would likely change.

Direct Deposit: You may, and we may encourage you to, provide your routing and account number to your employer or government agency for the purpose of Direct Deposit.

Debit Card: Fifth Third Express Banking offers the ability to select a Debit Card for your account. This Debit Card can be used to make purchases at point of sale, send funds electronically, or make payments online. Debit Card transactions that

are processed will count toward your Loyalty Tier. Please note Debit Card transactions post in a batch debit process at the end of each Business day. Debit Card transactions do not happen in real time and will not count toward your Tier until the day following transaction posting.

Express Banking Funds Availability Policy

Not all Express Banking transactions happen in real time. Debit card transactions can sometimes be delayed from the time that they are authorized until the time that they are settled. We will reject a debit card authorization if the transaction will turn your current balance into a negative value. However, we cannot reject the settlement record even if it overdraws your account. We will not charge you a fee if we reject or accept the transaction.

Our policy is to make funds from your cash deposits available to you on the calendar day we receive your deposit, subject to applicable cutoff times. Electronic Direct Deposits and wire transfers will be available on the Business Day we receive the deposit. "Business Day" is defined as Monday through Friday, excluding Federal Holidays. Once deposits are available to you, you can withdraw the funds in cash, and we will use the funds to pay transactions you have initiated.

Note the manner in which you make your deposit and cutoff times can impact funds availability.

Additional Overdraft Information and Fees (applicable to Express Banking only)

In any instance where your account is overdrawn, no fee will be charged.

For debits (-) which require approval at the time of the transaction, such as debit card purchases, we will decline the transaction if the authorization amount requested is more than your available balance.

Express Banking Pricing & Services

Account Opening & Usage	
Minimum Deposit Needed to Open Account	\$0
Express Banking Monthly Fee	\$0
Enrollment Fee	\$0
Cash Deposit Fee	\$0
Overdraft or Returned Item Fees	\$0
Return Deposit Item Fee	\$0
Dormant Account Monthly Fee	\$5/month for accounts with balances of \$0.01 up to \$99.99, after being inactive for a period of 395 calendar days. No monthly fee for inactive accounts with balances of \$100 or more.

Express Banking Loyalty Tiers				
Tier Level	1	2	3	As you conduct certain transactions, we will graduate you up the Tiers. You never go backward, but instead, your transactions count for as long as you own the relationship. Once you reach Tier 3, you stay there.
Number of Transactions	0-4	5-15	16 +	

Express Banking Tier Pricing			
	Tier 1	Tier 2	Tier 3
Cashier's Check Fee	\$8.00	\$6.00	\$4.00
Money Order Fee	\$2.00	\$1.50	\$1.00
Banking Center Check Cashing Fees Pricing			
On-U's (Fifth Third Check)	1.00%	1.00%	Free
All Other Acceptable Checks	2.00%	2.00%	2.00%
Pricing for Mobile Deposit using Fifth Third's "Immediate Funds" Service			
All Acceptable Checks	2.00%	2.00%	2.00%
Additional Check Cashing and Mobile Deposit Pricing			
Minimum Fee Assessed	\$5.00	\$3.00	\$3.00
Minimum Check Amount (<i>at or below this amount is a free transaction</i>)	\$20.00	\$20.00	\$20.00
Maximum Fee Assessed for On-U's Checks only	\$25.00	\$25.00	\$25.00

Listed services qualify for a discount based on your Tier level. All Express Banking Tiers qualify for a Goal Setter Savings Account with no monthly charge as well as discounted Fifth Third Bank Identity Alert and Fifth Third Bank Identity Alert Premium Pricing.

Our check cashing solution lets you cash practically any kind of check at competitive rates. Then, you can deposit that cash right into your Express Banking Account!

Using Fifth Third's mobile app you can deposit checks through your mobile device with funds available in seconds.¹

¹ Fifth Third Express Banking does not allow for use of Fifth Third Bank Online Bill Pay. Mobile Internet data and text messaging charges may apply. Subject to Digital Services User Agreement, including applicable cut-off times.

ELECTRONIC FUND TRANSFER

The Electronic Fund Transfer Act and Regulation E require Banks to provide certain information to customers regarding electronic fund transfers (EFT's). This Electronic Fund Transfer Disclosure applies to any EFT service you receive from us related to an account established primarily for personal, family, or household purposes. Examples of EFT services include direct deposits to your account, automatic regular payments made from your account to a third party, and one-time electronic payments from your account using information from your check to pay for purchases or to pay bills.

Consumer Liability: Tell us AT ONCE if you believe your card or password/PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your savings or credit account if you have a checking account with the Overdraft Protection feature). If you tell us within two (2) Business Days after you learn of the loss or theft of your password/PIN, you can lose no more than \$50 if someone used your password/PIN without your permission.

If you do NOT tell us within two (2) Business Days after you learn of the loss or theft of your password/PIN, and we can prove we could have stopped someone from using your password/PIN without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make or that were not authorized by you, including those made by PIN, code or other means, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed or made available to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time period for a reasonable time.

Notice about Electronic Check conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

Contact in event of unauthorized transfer: If you believe your card or password/PIN has been lost or stolen, contact us.

You should also contact us if you believe a transfer has been made using the information from your check without your permission.

Business Days: For purposes of these disclosures, our business days are Monday through Friday, excluding Federal Holidays.

Transfer Types and Limitations

Electronic Check Conversion: You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:

1. Pay for purchases.
2. Pay bills.

Limitations on frequency of transfers: We reserve the right to impose limitations for security purposes at any time.

Limitations on dollar amounts of transfers: We reserve the right to impose limitations for security purposes at any time.

Fees: We reserve the right to impose a fee and to change fees upon notice to you. A fee may be imposed by an automated teller machine (ATM), and by any network used to complete the transaction, when you initiate an electronic fund transfer or make a balance inquiry.

Confidentiality: We will disclose information to third parties about your account or the transfers you make:

1. Where it is necessary for completing transfers;
2. In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant;
3. In order to comply with government agency or court orders; or
4. If you give us your written permission.

Right to Receive Documentation of Transfers

Preauthorized credits: If you arrange to have direct deposits made to the Account at least once every sixty (60) days from the same person or company, you can contact us to find out whether or not the deposit has been made.

Periodic statements: You will get a monthly account statement unless there are no transfers in a particular month. In any case, you will get the statement at least quarterly, unless the account is dormant, in which case you will receive a statement only once a year.

ATM Transfers: You will get a receipt at the time you make any transfer to or from your account using one of our Automated Teller Machines (ATM) or point-of-sale terminals.

Error Resolution

In case of errors or questions about your electronic transfers, contact us as soon as you can.

If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, we must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared:

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) Business Days. We will determine whether an error occurred within ten (10) Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question.

If we decide to do this, we will credit your account within ten (10) Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not credit your account.

For errors involving new accounts opened within thirty (30) days or less, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) Business Days to credit your account for the amount you think is in error.

We will tell you the results within three (3) Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

ELECTRONIC BANKING

The following disclosures are made to you in order to explain electronic banking terms and conditions. Electronic banking includes all use of the Jeanie[®], Plus System[®], NYCE[®] Network, Pulse[®], Star[®] Systems, Visa[®], MasterCard[®], Cirrus[®], or other access terminals, including point of sale terminals, whether or not the electronic terminal is involved at the time of the transaction, the use of telephone bill payment service, the use of a Fifth Third Bank ATM or Fifth Third Bank Telephone Banking to transfer money, use of Fifth Third Internet Banking to transfer money or pay bills, the deposit of government payments such as Social Security and payroll payments and other deposits to your accounts if these deposits are received by the Bank electronically, and the withdrawal of money from your account to pay insurance premiums or other bills if these withdrawals are made electronically and have been pre-authorized by you in writing.

Any account holder (Customer), whether individually or jointly, may utilize the transfer or payment capabilities of any electronic banking product offered by Bank. Customer agrees to keep confidential all account and personal identification information necessary to utilize any electronic banking product. Customer agrees that any other User of electronic banking services is authorized or permitted by Customer to make transfers from Customer's account upon transmitting the applicable account or personal identification information until Customer has taken all steps necessary to revoke such authorization by preventing such use by any User. Customer assumes responsibility for all transactions arising from use of any electronic banking product by any User whether such use is with an electronic transfer device, touch tone phone, Internet access product or line of credit.

Each customer agrees to pay Bank for all purchases made, services rendered, and cash or funds advanced by or to any User using electronic banking. This liability will be joint and several as to all joint Customers. Except as specifically prohibited by law or regulation, Customer hereby waives as against Bank all claims, defenses, rights and offsets of Customer or User now or hereafter existing against any merchant or other payee for services or merchandise acquired through any electronic banking product. All transactions arising out of use of electronic banking will be controlled by the terms of all applicable account agreements, other contractual relationships with Bank and all Rules and Regulations Applicable to All Fifth Third Consumer and Business Banking Accounts and Cards (excluding Express Banking), as amended from time to time. Bank reserves the right to refuse or terminate Customer's permission to use electronic banking at the sole discretion of Bank.

Electronic banking transfers and payments are subject to the limitations contained in the section of these rules entitled Transfer Types and Limitations. Customer authorizes the disclosure to any merchant or other payee of the information relating to the Customer's accounts as is reasonably necessary to operate the electronic banking service. The laws of the United States and the State of Ohio govern this Agreement regardless of the Customer or User's place of residence and all transfers are agreed to be originated within the State of Ohio. Customer and User hereby consent to service of process, personal jurisdiction and venue in the state and federal courts in Cincinnati, Ohio and Hamilton County, Ohio, and select such courts as the exclusive forum with respect to any action or proceeding brought to enforce any liability or obligation under these Rules & Regulations Applicable to all Fifth Third Accounts and Cards (excluding Express Banking).

Please understand that not every automatic or pre-authorized deposit or withdrawal is done electronically. Many of these transactions are done by the third party mailing to the Bank a check or draft and, therefore, are not covered by the following disclosures. However, all debit card transactions are covered, even if an electronic terminal is not involved at the time of transaction. Also, you have received separate disclosures for your line of credit account.

In these electronic banking disclosures, several words are used repeatedly. These words are defined as follows:

"Bank", as used herein, shall mean Fifth Third Bank, National Association.

"Customer" shall mean the person or persons in whose name the account is carried on the books of the Bank and shall include the masculine, feminine, and neuter genders and the plural as well as the singular wherever the context so permits.

"Card" shall mean one or more plastic credit or debit cards or any other access device issued or approved by the Bank for use in conjunction with a money dispensing machine, banking terminal, electronic funds transfer device, internet access product, line of credit account or any credit or debit program at Bank.

"Deposit" shall mean any transfer of money into your account.

"Electronic Banking Delivery Systems" allow you to access your accounts using automated tellers, touch- tone phones or other devices by which you make deposits, transfers or withdrawals from your account.

"Telephone Banking" allows you to access your account using any touch-tone phone.

"Withdrawal" shall mean any transfer of money out of your account in cash or for payment to a third party.

"VISA" allows you to access any device identified with a Visa logo.

"Jeanie Network" allows you to access any device identified with the Jeanie network logo.

"Plus System" allows you to access any device identified with a Plus System logo.

"Star System" allows you to access any device identified with the Star Systems logo.

"NYCE Network" allows you to access any device identified with the NYCE Network logo.

"PULSE Network" allows you to access any device identified with the Pulse Network logo.

"Mastercard" allows you to access any device identified with a Mastercard logo.

"Electronic Transfer" shall mean any electronic banking transaction, including deposits or withdrawals accomplished electronically, as well as all transfers resulting from debit card transactions, even if an electronic terminal is not involved at the time of the transaction.

"Fifth Third Online Banking" Allows you to access your account using any personal computer via the Internet.

"Cirrus" allows you to access any device identified with the Cirrus System logo.

® Reg. U.S. Pat. & T.M. Off.

Electronic Check Conversion

When you provide a check as payment, you authorize a merchant or payee to make a one-time electronic payment from your checking account using information from your check to pay for purchases or to pay bills.

Electronic Check Re-Presentation

(This section applies to consumer accounts, excluding Express Banking)

A check may be re-presented from a person's bank to whom Customer has written a check which Bank has returned to that bank by electronic re-presentation. If Bank receives an Re-presented Check Entry (RCK), Bank will pay or return the RCK as if the original paper check were being presented to us. The information relating to "Electronic Funds Transfers" in this Rules and Regulations Brochure will not apply to these transactions. The following conditions must be met for an RCK to be charged to Customer's account: 1) the RCK must relate to a paper check drawn on an account that was returned unpaid because of insufficient or uncollected funds; 2) the paper check must not have contained an unauthorized signature or an alteration and must not have been a counterfeit; 3) a stop payment must not have been placed on the paper check after it was returned unpaid but before it was collected electronically; 4) the paper check must have been less than \$2,500; 5) the paper check must have been dated 180 days or less before the date on which the RCK is presented to Bank; 6) the RCK must be for the face amount of the paper check only and may not include any collection fee charged by anyone; 7) the payee of the paper check must have given you notice that, if the paper check is returned by Bank, the paper check could be collected electronically; and 8) the RCK must have been sent to Bank no more than twice after the first time Bank returned the paper check, or no more than once after the second time Bank returned the paper check.

Electronic Presentation of Checks

Under certain circumstances your check information can be converted to electronic information by merchants, banks or others. Electronic information may be used to debit your account electronically. Merchants may use check information such as routing, account and serial numbers to make an electronic presentation against your account and the check may not be returned to you. These types of transactions may occur at point-of-sale purchases or where checks are submitted to a lock box for processing.

In other circumstances, checks you wrote returned for insufficient funds or uncollected funds and represented for payment electronically by the payee's bank are not covered under Regulation E. Electronic re-presentments will appear as separate entries on your statement with appropriate descriptions. If any of your checks are converted to an electronic presentation by others, we shall have no liability to you should we fail to honor any stop payment order you have placed on the check. Also, we shall have no liability to you for duplicate payments if a paper check and an electronic re-presentation are both presented. This limitation of our liability to you in no way affects your legal right to dispute an electronically presented item under applicable rules and regulations, nor does it affect your legal rights to recover a duplicate payment from the third party payee.

Wire Transfers

The following terms apply to wire transfer requests:

1. Customer is solely responsible for the content of the request and the accuracy and completeness of the information contained in the request. Bank will rely on the information contained on the request in carrying out Customer's instructions.
2. Customer represents and agrees that all transfers requested are for lawful purposes and comply with all applicable laws and regulations, including those relating to foreign asset control, funding of terrorism and anti-money laundering.
3. **Evidence of Authority:** Bank may require evidence of the authority of the person submitting the request to act for the named customer before acting on the Request.
4. **Instructions:** Bank will rely on the information provided in the Request in executing the payment order on Customer's behalf. Bank has no obligations to detect any errors in the Request and no liability for any incorrect or missing information in the Request. No instructions or other restrictions accompanying the Request shall be effective unless expressly accepted and agreed to in writing by Bank.

5. **Verification:** Customer understands that Bank may in its discretion seek to verify the authenticity of the Request pursuant to the Bank's Security Procedures.
6. **Payment to Bank:** Bank is authorized to debit Customer's account for the US Dollar amount of the transfer at the time Bank processes the payment order. If the beneficiary's bank is instructed to pay in a currency other than its local currency, payment will be made pursuant to that bank's policies and Customer is responsible for any effects of such payment. For consumer international transactions see Pre-Payment and Disclosure Receipt. The Bank's Fee Schedule is available upon request.
7. **Cancellation or amendment of wire transfer:** With respect to consumer international transactions, Customer has 30 minutes to request Bank to amend or cancel the Request or payment order. For all other transactions, Bank has no obligation to amend or cancel a request or payment order after the Request has been submitted by Customer. If Customer makes a verifiable request to cancel or amend in accordance with Bank's procedures, Bank will make a good faith effort to act on it provided the payment order has not been executed and there is a reasonable amount of time to act on the request. Bank shall have no liability whatsoever if such cancellation or amendment is not effected. Furthermore, Customer agrees to indemnify and hold Bank harmless from any and all liabilities, costs, and expenses Bank may incur in attempting to cancel or amend the wire transfer.
8. **Name and Numbers:** Customer agrees that Bank, and any bank or intermediary are entitled to rely on the account number and bank identification numbers provided to us without any obligation to look at the name of the beneficiary or bank which may also appear in the Request or payment order, even if the number identifies a person different than the named beneficiary or bank. If Customer provides an incorrect account number or bank identifier for the recipient, your funds may be misdirected resulting in the loss of your funds.
9. **System Rules:** All payment orders are subject to Article 4A of the Uniform Commercial Code ("UCC") in effect in state of the Bank's headquarters and to the rules then in effect for the funds transfer system in which Bank participates and the payment order is made such as the Federal Reserve System, SWIFT and CHIPS. In addition, consumer international transactions are subject to the applicable provisions of Consumer Financial Protection Bureau's Regulation E.

Limitation of Liability and Indemnification

Customer expressly agrees that Bank is only liable for direct actual damages and only to the extent damages are recoverable under the UCC as varied by their Terms. Bank's obligation for services outside the scope of the UCC is limited to the exercise of reasonable and ordinary care. Bank shall not be liable for any errors or delays on the part of any third party, including without limitation, third parties used by Bank in executing a payment order or performing a related act due to any cause other than Bank's failure to exercise reasonable and ordinary care, and no such third party shall be deemed to be Bank's agent. Bank shall not be liable for its refusal to honor any request if, in good faith, it is unable to satisfy itself that such request is valid, based upon adherence to procedures. **IN NO EVENT SHALL BANK BE LIABLE FOR SPECIAL, INDIRECT, PUNITIVE OR CONSEQUENTIAL DAMAGES, EXCEPT AS MAY BE OTHERWISE PROVIDED BY LAW EVEN IF BANK SHALL HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGE.** Except as may be limited by applicable law, Customer agrees to indemnify Bank and hold it harmless (including the payment of reasonable attorneys' fees) from and against all damages, costs, expenses and liability to third parties arising out of, or in connection with, the services provided by Bank or actions otherwise pursuant to customer's instructions except where Bank is grossly negligent or engaged in willful misconduct.

PRICING & SERVICES APPLICABLE TO CONSUMER DEPOSIT ACCOUNTS

The information in the following charts apply to consumer checking and savings accounts, and Express Banking accounts where indicated. See the Fifth Third Express Banking® Terms & Conditions section of this booklet for additional pricing specific to Express Banking.

Account Opening & Usage	
Minimum Deposit Needed to Open Account	\$0. Your account must be funded with 45 days of opening
Checking Account Monthly Service Charge	Preferred Checking: \$25/month Enhanced Checking: \$20/month Essential Checking: \$11/month, or \$8/month with monthly direct deposits totaling \$500 or more See 53.com or the Welcome Kit for qualifications to waive the monthly service charge
Savings Account Monthly Service Charge	Relationship Money Market: \$5/month Relationship Savings: \$5/month Goal Setter Savings: \$5/month See 53.com or the Welcome Kit for qualifications to waive the monthly service charge
Interest Rate	Accounts that earn interest: Enhanced Checking, Preferred Checking, Private Bank Checking, Platinum Capital Account® (PCA), and all savings accounts
Dormant Account Monthly Fee	\$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 - Checking & Savings Accounts	
Return Deposit Item	\$15/item
Money Orders	\$1 each
Cashier's Checks	\$4 each

Payments & Services - Apply to all Deposit Accounts, including Express Banking	
Stop Payment	\$33/item
Fifth Third and Partner Networks ATM Fee	\$0 - No charge to use Fifth Third ATMs or partner network ATMs ¹
Non-Fifth Third ATM Fee	\$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.
International POS/ATM Transaction Fee	3% of transaction amount ²
Currency Conversion Fee	0.20% of transaction amount ²
Incoming Wire Transfers	\$15 each for domestic and/or international wire transfers
Outgoing Wire Transfers (Domestic Wire in U.S. Dollar currency)	\$30 each ³
Outgoing Wire Transfers (Foreign Wire in Foreign currency)	\$50 each ³
Outgoing Wire Transfers (Foreign Wire in U.S. Dollar currency)	\$85 each ³
Processing Garnishment, Attachment, or Levy	\$80, or maximum amount allowed under state law, whichever is less

Obtaining Account Information - Apply to all Deposit Accounts, including Express Banking	
Copy of a Check or Statement	\$5/copy Up to 24 most recent months available through Online Banking at no charge
Copy of Check Images Mailed with Monthly Statement	\$2/month

Debit Card Services - Apply to all Deposit Accounts, including Express Banking	
Fifth Third Debit Card <i>includes Express Banking Debit Mastercard®</i>	\$0 - No Annual Fee
World Debit™ Mastercard®	\$3.95/month Fee is waived for Preferred Checking, Fifth Third Wealth Management Platinum Capital Account (PCA) and Wealth Management Checking account holders, when that account is the primary account linked to the card.
Debit Card Replacement Fee	\$0 Expedited card shipping (by request): \$30. Fee is waived for Preferred and Private Bank customers.
Non-Fifth Third Cash Advance Debit Card Fee	Greater of \$5 or 3% of the transaction amount, up to maximum \$10

Processing Policies	
Overdraft Fee	Checking & Savings Accounts: \$37/item for each occurrence. Maximum of 5 overdraft fees charged per account, per business day. No per-item fees charged when your account is overdrawn by \$5 or less at the end of the Business Day. Express Banking: No overdraft fees. Not eligible for Overdraft Coverage.
Returned Item Fee	\$37/item for each occurrence. You will be charged a Returned Item Fee if we return your checks and payments unpaid.
Extended Overdraft Fee	If your consumer deposit account is overdrawn for seven consecutive calendar 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.
Overdraft Protection Transfer Fee	\$12/transfer. No fee is charged when your account is overdrawn \$5 or less at the end of the Business Day. ⁴ <ul style="list-style-type: none"> • 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.
Overdraft Calculation Order	Refer to the "Account Overdraft & Returned Items" section of this booklet.
Funds Availability Policy	Refer to the "Funds Availability" section of this booklet.
Error Resolution	For Errors or Questions on: <ul style="list-style-type: none"> • PIN and ACH Transactions • Lost/Stolen/Unauthorized • Signature transactions 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) Or in writing: Disputes Resolution Department, Madisonville Operations Center, 5050 Kingsley Drive - MD 1MOCBX, Cincinnati, OH 45227 <i>To report your card lost or stolen 24/7 call: 800-782-0279</i>

¹ 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.

² See Debit Card Disclosure and Card Agreement.

³ Exchange rates, other bank fees, and taxes may apply.

⁴ If your account providing the protection does not have sufficient funds available or is subject to a restriction, or if the protected account is subject to a hold, Overdraft Protection may not be applied and Overdraft Coverage fees may be assessed.

PRICING & SERVICES APPLICABLE TO HEALTH SAVINGS ACCOUNTS (HSA)

Refer to the Health Savings Account (HSA) Fee Schedule provided at account enrollment for applicable fees.

PRICING & SERVICES APPLICABLE TO BUSINESS CHECKING ACCOUNTS

The information in the following charts apply only to Business Standard, Business Premium, and Business Elite Checking Accounts. Contact us for information on any other Business Banking Accounts. Prices of all services are subject to change upon 30 days' notice from Bank.

Account Opening & Usage	
Minimum Deposit Needed to Open Account	\$0
Monthly Service Charge	Business Standard: \$11/month Business Premium: \$25/month Business Elite: \$35/month See 53.com or the Business Banking Solutions Kit for qualifications to waive the monthly service charge
Checking Transactions per Month	Business Standard: 250 at no charge Business Premium: 450 at no charge Business Elite: 650 at no charge Excess transactions are charged \$0.50 per transaction
Dormant Account Monthly Fee	\$5/month (Fee will be assessed for no deposits or withdrawals for the period of 12 months for checking accounts. Fee not assessed if balance is greater than \$3,000.)

Banking Center Cash Deposits	
Banking Center Cash Deposit ²	Business Standard: \$0 - \$5,000 deposit at no charge Business Premium: \$0 - \$10,000 deposit at no charge Business Elite: \$0 - \$25,000 deposit at no charge Excess cash deposits are charged \$0.0030 per \$1.00 thereafter
Banking Center Courier Stop Scheduled	\$13.00
Banking Center Courier Deposit Charge	\$3.70
Banking Center Deposit Collection Courier	\$11.75
Banking Center Deposit Coin Mixed	\$3.70
Banking Center Deposit Non-Standard Bags	\$155.25 Per Bag

Banking Center Cash Orders	
Banking Center Cash Order ²	Tier 1: First 10 cash orders at no charge Tier 2: More than 10 cash orders are \$10.00 per order thereafter
Banking Center Order Coin Roll ²	Tier 1: First 40 rolled coins at no charge Tier 2: More than 40 rolls are \$0.25 per roll thereafter
Banking Center Order Coin Box ²	Tier 1: First 4 cash orders are \$2.40 per coin box Tier 2: 5-10 cash orders are \$5.25 per coin box Tier 3: 11 or more cash orders are \$7.35 per coin box
Banking Center Order Notes Strap ²	Tier 1: First 20 straps at no charge Tier 2: More than 20 straps are \$1.25 per strap thereafter
Banking Center Order Notes Loose ³	Tier 1: 0-100 at no charge Tier 2: 101-400 total loose notes are \$0.0157 per note Tier 3: 401-925 total loose notes are \$0.0624 per note Tier 4: 926 or more total loose notes are \$0.125 per note

Account Services	
Stop Payment	\$33/item
Fifth Third ATM Fees	\$0 - No charge to use Fifth Third ATMs
Non-Fifth Third ATM Transactions	\$0 - No charge for U.S. transactions and \$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.
International POS/ATM Transaction Fee ¹	3% of transaction amount ¹
Currency Conversion Fee ¹	0.20% of transaction amount ¹
Deposit Adjustment Fee	\$12 per adjustment
Return Deposit Item	\$12.50/item

Account Services (continued)	
Money Order	\$1.00
Cashier's Check	\$10.75
Paper Statement Fee	\$3 per month. No fee charged if the average collected balance is greater than or equal to \$3,000.
Research Photocopy/Time	\$12.00 per photocopy produced or per quarter hour of research completed by a Fifth Third Employee
Commercial Account Management	\$28 if managed by a commercial officer and annual sales revenues are greater than \$20 million. Effective November 1, 2019 new accounts will not be charged.
Deposit Administration Fee	\$0.1350 per \$1000 for customers with annual sales revenues greater than \$20 million. Effective November 1, 2019 new accounts will not be charged.
Snapshot Statement	\$6.30
Special Statement	\$28.00 per duplicate statement or statement sent to second address
Standard Confirmation - Written Confirmation Of Audit Inquiry	\$47.00
Balance Inquiry	\$10.75
Commercial Credit Reference	\$78.25
Processing Garnishment, Attachment, or Levy	\$80, or maximum amount allowed under state law, whichever is less
Charged Off Account	\$30/account
Check Excessive Deposit Rejects - Per MICR Item Rejected, Exceeding 1% Of Deposited Items ³	Tier 1: 0-75 MICR rejects are \$0.315 per reject Tier 2: 76-275 total MICR rejects are \$0.365 per reject Tier 3: 276-525 total MICR rejects are \$0.41 per reject Tier 4: 526 or more total MICR rejects are \$0.455 per reject
Special Statement Cut-Off ³	Tier 1: 0-99 requests (other than standard) are \$38.25 per request Tier 2: 100-300 total requests are \$31.00 per request Tier 3: 301 or more total requests are \$15.50 per request

Debit Card Services	
Business Debit Mastercard®	\$0 - No Annual Fee
Debit Card Replacement Fee	\$0 Expedited card shipping (by request): \$30. Fee is waived for Preferred and Private Bank customers.

Wire	
Wire Transfer (Incoming)	\$15.50 each for domestic and/or international
Wire Transfer (Outgoing)	\$30 each for domestic; \$50 each for foreign
Wire Incoming Non-Structured	\$26.50
Batch, Branch & Operations Wire Outbound Repetitive	\$18.50
Outbound International Wire Initiated By Commercial Officer	\$104.25
Wire Transfer Repetitive Storage	\$0.785 per wire template stored within system
Batch, Operations, Standing Wire Outbound Non Repetitive	\$26.25
Admin & Branch Outbound - Non Repetitive (Foreign Denominated)	\$41.50
Ex Phone Wire Outbound Repetitive/Non Repetitive /US Dollar International	\$54.50
Ex Phone Wire Outbound	\$8.35
Batch, Operations & Letter Wire Outbound US Dollar International (Via Printed Instructions)	\$42.75
Outgoing US Dollar Wire – Web ²	Tier 1: First 5 wires are \$10 per wire Tier 2: More than 5 are \$25 per wire thereafter
Outgoing International US Dollar Wire – Web ²	Tier 1: Up to 5 wires are \$25 per wire Tier 2: More than 5 wires are \$45 per wire thereafter

Processing Policies	
Overdraft Fee	\$37/item for each occurrence. Maximum of 5 overdraft fees charged per account, per business day. No per-item fees charged when your account is overdrawn by \$5 or less at the end of the business day.
Returned Item Fee	\$37/item for each occurrence. You will be charged a Returned Item Fee if we return your checks and payments unpaid.
Overdraft Protection Transfer Fee	\$12/transfer. No fee is charged when your account is overdrawn \$5 or less at the end of the Business Day. ⁴
Extended Overdraft Fee	\$8/day is assessed if an overdraft is not paid within 5 Business Days. If an account is not brought current, the daily overdraft fees will accrue as of the first calendar day of the overdraft occurrence up to a maximum of 20 calendar days.
Negative Collected Fee	If the account has an average daily negative collected balance during the service charge cycle, the charge will be \$18 or 18% on the average daily negative collected balance amount, whichever is greater.
Overdraft Calculation Order	Refer to the "Account Overdraft & Returned Items" section of this booklet.
Funds Availability Policy	Refer to the "Funds Availability" section of this booklet.
Error Resolution	<p>For Errors or Questions on:</p> <ul style="list-style-type: none"> • PIN and ACH Transactions • Lost/Stolen/Unauthorized • Signature transactions <p>Contact us at 1-877-833-6197 during the hours of operations (Mon-Fri 7 a.m. - 8 p.m. and Sat 8:30 a.m. - 5 p.m. EST)</p> <p>Or in writing: Disputes Resolution Department, Madisonville Operations Center, 5050 Kingsley Drive - MD 1MOCBX, Cincinnati, OH 45227</p> <p><i>To report your card lost or stolen 24/7 call: 1-800-782-0279</i></p>

All business checking accounts: Customers purchase checks. The standard deposit insurance amount is \$250,000 per depositor for each deposit insurance ownership category. Please see fdic.gov for insurance coverage.

¹ See Business Debit Card Agreement.

Pricing structure for each service charge will vary between price per unit, flat fee, or tiered pricing.

² Partitioned Tiered Pricing: The units are priced separately based on the tier they are in.

³ Threshold Tiered Pricing: All units are priced the same based on the total number of units.

⁴ If your account providing the protection does not have sufficient funds available or is subject to a restriction, or if the protected account is subject to a hold, Overdraft Protection may not be applied and Overdraft Coverage fees may be assessed.

PRICING & SERVICES APPLICABLE TO BUSINESS SAVINGS ACCOUNTS

The information in the following charts apply only to Business Savings, Business Relationship Savings, and Business Money Market Accounts. Contact us for information on any other Business Banking Accounts. Prices of all services are subject to change upon 30 days' notice from Bank.

Banking Center Cash Deposits	
Banking Center Cash Deposit ²	Fee only assessed for the Business Savings Account Tier 1: \$0 - \$25,000 deposited are \$0.0026 per dollar Tier 2: \$25,001-\$100,000 deposited are \$0.0032 per dollar Tier 3: \$100,001 or more deposited are \$0.0037 per dollar
Banking Center Courier Stop Scheduled	\$13.00
Banking Center Courier Deposit Charge	\$3.70
Banking Center Deposit Collection Courier	\$11.75
Banking Center Deposit Coin Mixed	\$3.70
Banking Center Deposit Non-Standard Bags	\$155.25 Per Bag
Banking Center Deposit Coin Rolled	\$0.11 Per roll
Banking Center Deposit Coin Loose ²	Tier 1: First 5 are \$1.60 per occurrence of >\$5 Coin Deposited Tier 2: 6-10 are \$2.90 per occurrence of >\$5 Coin Deposited Tier 3: 11 or more are \$5.55 per occurrence of >\$5 Coin Deposited
Banking Center Deposit Notes Strap	\$0.16 Per strap
Banking Center Cash Orders	
Banking Center Cash Order ²	Tier 1: First 5 cash orders are no charge Tier 2: 6-10 cash orders are \$6.00 per order Tier 3: 11 or more cash orders are \$12.00 per order
Banking Center Order Coin Roll ²	Tier 1: First 20 rolled coins are \$0.06 per roll Tier 2: 21-40 rolls are \$0.11 per roll Tier 3: 41 or more rolls are \$0.27 per roll
Banking Center Order Coin Box ²	Tier 1: First 4 cash orders are \$2.40 per coin box Tier 2: 5-10 cash orders are \$5.25 per coin box Tier 3: 11 or more cash orders are \$7.35 per coin box
Banking Center Order Notes Strap	\$0.75 per strap ordered
Banking Center Order Notes Loose ²	Tier 1: 0-100 loose notes are no charge Tier 2: 101-400 total loose notes are \$0.0157 per note Tier 3: 401-925 total loose notes are \$0.0624 per note Tier 4: 926 or more loose notes are \$0.125 per note
Account Services	
Monthly Maintenance Fee	Business Relationship Savings: \$0 Business Savings: \$5/month Business Money Market: \$10/month See 53.com or the Business Banking Solutions Kit for qualifications to waive the monthly service charge
Business Banking Deposits ¹	Business Relationship Savings: Tier 1: First 100 items at no charge; Tier 2: More than 100 are \$0.515 per item thereafter Business Savings & Business Money Market: Tier 1: First 100 items at no charge; Tier 2: More than 100 = \$5.60 overage fee plus \$0.42 per item thereafter
CCA Checks Paid/Other Debits ¹	Business Relationship Savings: Tier 1: First 3 at no charge; Tier 2: 4-6 checks are \$1.05 per item; Tier 3: More than 6 are \$10.50 per item Business Savings & Business Money Market: Tier 1: First 3 at no charge; Tier 2: 4-6 checks are \$1.15 per item; Tier 3: More than 6 are \$11.25 per item
Paper Deposit Statement	Business Relationship Savings: \$3 per month unless average daily collected balance is greater than or equal to \$500 Business Savings & Money Market: \$3 per month unless average daily collected balance is greater than or equal to \$3,000

Account Services (continued)	
Check Deposit Adjustment	\$12.00 per adjustment
Wire Incoming Non-Structured	\$19.25
Wire Incoming Structured	\$12.00
Return Deposit Item	\$12.50
Money Order	\$1.00
Cashier's Check	\$10.75
Research Photocopy/Time	\$12.00 per photocopy produced or per quarter hour of research completed by a Fifth Third Employee
Snapshot Statement	\$6.30
Special Statement	\$28.00 per duplicate statement or statement sent to second address
Standard Confirmation - Written Confirmation Of Audit Inquiry	\$47.00
Balance Inquiry	\$10.75
Commercial Credit Reference	\$78.25
Check Excessive Deposit Rejects ² Per MICR Item Rejected, Exceeding 1% Of Deposited Items	Tier 1: 0-75 MICR rejects are \$0.315 per reject Tier 2: 76-275 total MICR rejects are \$0.365 per reject Tier 3: 276-525 total MICR rejects are \$0.41 per reject Tier 4: 526 or more total MICR rejects are \$0.455 per reject
Disbursed Check Paid MICR Reject & Repair	\$0.37 per item
Special Statement Cut-Off ²	Tier 1: 0-99 requests (other than standard) are \$38.25 per request Tier 2: 100-300 total requests are \$31.00 per request Tier 3: 301 or more total requests are \$15.50 per request

Wire	
Branch Wire Outbound Non-Repetitive	\$30 per account
Branch Wire Outbound US Dollar International	\$50
Batch, Branch & Operations Wire Outbound Repetitive	\$18.50
Outbound International Wire Initiated By Commercial Officer	\$104.25

Wire (continued)	
Wire Transfer Repetitive Storage	\$0.785 per wire template stored within system
Batch, Operations, Standing Wire Outbound Non Repetitive	\$26.25
Admin & Branch Outbound - Non Repetitive (Foreign Denominated)	\$41.50
Ex Phone Wire Outbound Repetitive/Non Repetitive /US Dollar International	\$54.50
External Phone Wire Outbound	\$8.35
Batch, Operations & Letter Wire Outbound US Dollar International (via Printed Instructions)	\$42.75
Letter Wire Outbound Book Transfer (Via Printed Instructions)	\$5.60
Internal Phone Wire Outbound	\$5.80

Miscellaneous	
Commercial Account Management	Fee only assessed for the Business Relationship Savings. \$28 if managed by a commercial officer and annual sales revenues are greater than \$20 million. New accounts opened after November 1, 2019 will not be charged.
Deposit Administration Fee	\$0.1350 per \$1000 for customers with annual sales revenues are greater than \$20 million. New accounts opened after November 1, 2019 will not be charged.

Miscellaneous (continued)	
Stop Payment	\$33.00
Dormant Account Monthly Fee	Fee only assessed for the Business Relationship Savings & Business Money Market \$5 per month dormant (Assessed when no deposits or withdrawals are made during a period of 36 months. Fee not assessed if balance is greater than \$3,000.)
Overdraft Fee	\$37/item for each occurrence. Maximum of 5 overdraft fees charged per account, per business day. No per-item fees charged when your account is overdrawn by \$5 or less at the end of the business day.
Returned Item Fee	\$37/item for each occurrence. You will be charged a Returned Item Fee if we return your checks and payments unpaid.
Overdraft Protection Transfer Fee	\$12/transfer. No fee is charged when your account is overdrawn \$5 or less at the end of the Business Day. ³
Extended Overdraft Fee	\$8/day is assessed if an overdraft is not paid within 5 Business Days. If an account is not brought current, the daily overdraft fees will accrue as of the first calendar day of the overdraft occurrence up to a maximum of 20 calendar days.
Negative Collected Fee	\$17.50 If the account has an average daily negative collected balance during the service charge cycle, and if the your account has a \$2,000 or more average daily negative collected balance you will be charged 18% on the average daily negative collected balance amount.
Multi Signer Base Charge	\$57.50 per month base fee for multi-signer verification
Multi Signer Per Item	\$0.052 per check requiring multiple verifications
Charged Off Account	\$30
Excessive Withdrawal Fee (exceeding 6 withdraws per month)	\$5 per event up to a maximum of 4 events per month

Pricing structure for each service charge will vary between price per unit, flat fee or tiered pricing.

¹ Partitioned Tiered Pricing: The units are priced separately based on the tier they are in.

² Threshold Tiered Pricing: All units are priced the same based on the total number of units.

³ If your account providing the protection does not have sufficient funds available or is subject to a restriction, or if the protected account is subject to a hold, Overdraft Protection may not be applied and Overdraft Coverage fees may be assessed.

FIFTH THIRD PRIVACY NOTICE FOR COMMERCIAL CUSTOMERS

I. Introduction

This Privacy Notice for Commercial Customers (the “*Notice*”) applies to Company Information (as defined below) about individuals and business or other entities that seek or obtain financial products and services from Fifth Third for business or commercial purposes (“*Commercial Customers*”). This Notice does not apply to information received from individuals who seek or obtain financial products or services from us for personal, family or household purposes; such consumer information is governed by the Fifth Third Privacy Notice for Consumer Information, entitled, “What Does Fifth Third Do With Your Personal Information” and found at <https://www.53.com/privacy-security/#tab-consumersTab>.

For purposes of this Notice, “*Company Information*” means any information about a Commercial Customer from which the Commercial Customer could be identified, whether obtained directly from the Commercial Customer or from another source. Company Information may include, but is not limited to: (a) Company name; (b) physical address, including street name and name of city or town; (c) e-mail address or other electronic contact information; (d) telephone number; (e) tax identification number; (f) credit history; (g) bank or credit card account number; (h) financial statements; (i) information about officers, directors, and other control persons; and (j) any other information from or about a Commercial Customer. However, the following is not considered Company Information: (a) aggregated or anonymous information that does not identify a customer and (b) information that Fifth Third obtains from a public source (or knows to be available from a public source).

Fifth Third may make changes to this Notice from time to time. It is available to you at <https://www.53.com/privacy-security/#tab-businessTab>.

II. How We Gather Company Information

We may gather and retain Company Information about Commercial Customers from the following sources:

- Applications or other forms that you provide to us;
- Financial account activity and transactions (such as payment history, account balances and usage);
- Credit-related information from credit reporting agencies;
- Information from website visits (such as cookies, usage and transaction history, and other technical data that we use for security purposes and to enhance the online experience) ;
- Information we receive from third parties such as data providers or independent researchers.

III. How We Share Company Information

Fifth Third shares Company Information among and between all of its affiliates. You may not opt-out of this sharing.

Fifth Third may share Company Information with non-affiliated third parties and with Worldpay in order to offer you additional products and services. Fifth Third has an ownership interest in Worldpay. You have the right to opt-out of such sharing, as described below in “How To Change Your Privacy Options.”

Fifth Third may also disclose Company Information to non-affiliated third parties for routine business reasons. For example, Fifth Third may disclose Company Information to service providers and other third parties as necessary to facilitate a transaction requested by a Commercial Customer, or to report to credit bureaus. Fifth Third may also disclose Company Information to non-affiliated third parties in response to a subpoena, warrant, or court order, or as otherwise required or advisable considering applicable law or regulation. You may not opt-out of this sharing. Further, Fifth Third may disclose Company Information to its banking, securities, or other regulators without any prior notification or any other restriction.

Fifth Third may collect certain financial information about individuals – such as business owners or loan guarantors - that Fifth Third receives in connection with providing products or services to a Commercial Customer. Fifth Third will not use or transfer such information for any purpose other than facilitating the commercial transaction for which the information was originally provided, except with the consent of the individual.

Please note that Fifth Third does sell loans and other obligations to third parties for a variety of reasons. Consent of the individual, guarantors or borrowers is not required and notice will not be provided in the event of a sale of any loan or other obligation to a third party.

IV. How To Change Your Privacy Options

We will share Company Information as described in Section III above unless you direct us otherwise by taking one of the below steps. Note that based on the sharing practices above, there are certain instances of sharing for which you may not opt out.

- Write to us at Fifth Third, Customer Service, Privacy Administration, Post Office Box 4444, Cincinnati, Ohio 45263-4444. Requests must include Company name, address, contact telephone number, Tax Identification Number ("TIN") and account number(s) (if applicable) for the business entity(ies) opting out. Incomplete information will delay or possibly prevent our ability to honor your request.
- Call a Fifth Third Customer Service Professional at 1-800-889-5269.
- Visit any Fifth Third Banking Center.

Our system will be updated to reflect your privacy preferences within thirty (30) days following receipt of the request with complete information. You can verify the update by calling the Customer Service number listed above or visiting any Fifth Third Banking Center.

If you have already shared with us your privacy preferences under this Notice, it is not necessary to contact us again. We will continue to honor the preferences you have provided.

V. Security

To protect company Information from unauthorized access and use, we use appropriate physical, procedural and technical safeguards as required by law.

VI. Fifth Third Companies Covered by this Notice

This notice will apply to all affiliates of Fifth Third, now existing or hereafter arising. This list is available to you at <https://www.53.com/affiliatedcompanies>.

CONSUMER PRIVACY POLICY

At Fifth Third we are committed to protecting and managing your information and would like to share how we gather, retain and protect your information. Please review the "What Does Fifth Third Do With Your Personal Information" section for more information.

FACTS WHAT DOES FIFTH THIRD DO WITH YOUR PERSONAL INFORMATION?

WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income. • Payment history and account balances. • Credit history and credit scores.
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Fifth Third chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES FIFTH THIRD SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	N/A

TO LIMIT OUR SHARING	<ul style="list-style-type: none"> • Call 800-889-5269 — our menu will prompt you through your choice(s); or • Visit any Fifth Third Banking Center. <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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QUESTIONS	Call 800-889-5269 or go to 53.com/privacy-security .
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WHO WE ARE	
Who is providing this notice?	Fifth Third companies that are financial service providers, such as banks, mortgage companies, securities brokers, and insurance agencies.

WHAT WE DO	
How does Fifth Third protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Fifth Third collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or apply for a loan. • Pay your bills or make a deposit. • Use your credit card or debit card. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness. • Affiliates from using your information to market to you. • Sharing for non-affiliates to market to you.

	State laws and other individual companies may give you additional rights to limit sharing. See "Other Important Information" below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

DEFINITIONS	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> Our affiliates include companies with a Fifth Third name and financial companies such as banks, mortgage companies, insurance agencies, securities brokers, and investment advisors.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> Non-affiliates we share with can include government agencies, credit bureaus, auto dealers, companies that perform marketing services on our behalf, and companies that assist in servicing your account with us. Fifth Third does not share information with non-affiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> Our joint marketing partners include categories of companies such as insurance companies.

OTHER IMPORTANT INFORMATION									
<p>You may have other privacy protections under state law. We will comply with applicable state laws with respect to our information practices.</p> <p>For accounts with California and Vermont mailing addresses, we will not share your credit or financial information that we collect except as permitted by law, including, for example, with your consent or to service your account. We will also not use your information for joint marketing purposes.</p> <p>For Nevada residents: If you prefer not to be receive marketing calls from us, you may be placed on our internal Do Not Call List by calling us toll-free at 800-889-5269. Nevada law requires us to provide you with the following contact information:</p> <table border="0"> <tr> <td>Fifth Third Customer Services</td> <td>Bureau of Consumer Protection, Office of the Nevada Attorney General</td> </tr> <tr> <td>Privacy Administration</td> <td>555 East Washington Street, Suite 3900</td> </tr> <tr> <td>P.O. Box 4444</td> <td>Las Vegas, NV 89101</td> </tr> <tr> <td>Cincinnati, OH 45263-4444</td> <td>Phone: 702-486-3132, Email: BCFINFO@ag.state.nv.us</td> </tr> </table>		Fifth Third Customer Services	Bureau of Consumer Protection, Office of the Nevada Attorney General	Privacy Administration	555 East Washington Street, Suite 3900	P.O. Box 4444	Las Vegas, NV 89101	Cincinnati, OH 45263-4444	Phone: 702-486-3132, Email: BCFINFO@ag.state.nv.us
Fifth Third Customer Services	Bureau of Consumer Protection, Office of the Nevada Attorney General								
Privacy Administration	555 East Washington Street, Suite 3900								
P.O. Box 4444	Las Vegas, NV 89101								
Cincinnati, OH 45263-4444	Phone: 702-486-3132, Email: BCFINFO@ag.state.nv.us								

AFFILIATES PROVIDING THIS NOTICE
Fifth Third Bank, N.A. Fifth Third Insurance Agency, Inc. Fifth third Securities, Inc. Member FINRA/SIPC

Important Information about Credit Reporting:

We may report information about your accounts to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Important Information about Procedures for Opening a New Account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

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How to Contact Us

Main Phone Number: 1-800-972-3030

Website: 53.com

Visit a Banking Center: Find your local branch at locations.53.com

The telephone number for the branch where your account is located will be listed on your periodic account statement.

If you believe your card or password/PIN has been lost or stolen, call 1-800-782-0279

If you believe a transfer has been made using information from your checks without your permission, call 1-800-782-0279.

If you want us to authorize and pay overdrafts for ATM and debit card transactions, call 1-800-845-3262.

Business Banking Phone Number:

For business banking inquiries, call 1-877-534-2264

Written Correspondence:

To place a stop payment on a check or regular payment from your account, write to:

Customer Service Department, Fifth Third Bank
5050 Kingsley Drive – MD 1MOC3A
Cincinnati, OH 45263

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your account, write to:

Disputes Resolution Department, Fifth Third Bank
5050 Kingsley Drive – MD 1MOCBX
Cincinnati, OH 45263

All other written correspondence:

Office of the President, Fifth Third Bank
5050 Kingsley Drive - MD 1MOCOP
Cincinnati, OH 45263



FIFTH THIRD BANK

**November 14, 2019
650277**

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 Equal Housing Lender.