



Digital Services Disclosure

This Digital Services Disclosure ("Disclosure") is provided by Fifth Third Securities, Inc. ("Fifth Third") to govern the use of Fifth Third Digital Services which include, without limitation, online account access via various product companies and National Financial Services LLC ("NFS"), mobile access, and remote check deposit and imaging services. Digital Services provided by Fifth Third are additionally governed by other separate agreement(s) you may have with Fifth Third, or any of its affiliates, including, but not limited to, Customer Agreement, Privacy Policy, Investment Management Agreement, Statement of Investment Selection, and amendments or changes made to this Disclosure. For certain services offered as a part of Fifth Third's Digital Services, you may be required to agree to additional terms and conditions.

Use of Mobile and Internet Services

Fifth Third Digital Services allows Fifth Third Registered Representatives to access information, initiate transactions and perform certain functions for Fifth Third customers via desktop computer, mobile device, tablet, or other permitted electronic means.

Some Digital Services may not be available for certain accounts or customers. Fifth Third may modify or cancel any such services or a method of accessing Digital Services at any time without notice at Fifth Third's discretion, except as may be required by law.

Accessing Digital Services via a Mobile Device

Registered Representatives of Fifth Third may access Digital Services by a mobile device or tablet, including a Registered Representative's personal mobile device. Digital Services containing customer data will generally be accessed through systems, websites, and mobile applications that utilize various security systems and processes to protect customer data. When Registered Representatives utilize their personal device, their access to Digital Services will be limited through approved mobile applications and secure websites. No customer information will be stored on the Registered Representative's personal device.

Not all of the Digital Services may be available when using a mobile device. Fifth Third, NFS, or a product company may limit the types and the number of accounts displayed within Digital Services and may limit the information that can be accessed. Digital Services via mobile device may not be supportable for all device models or for all carriers at all times. Fifth Third cannot guarantee the availability of underlying data services provided by mobile carrier (i.e., Fifth Third is not responsible for carrier data outages or "out of range" issues).

Remote Check Deposit

Remote Check Deposit allows your Fifth Third Registered Representative to image checks for Fifth Third accounts custodied through NFS with a mobile device camera using the NFS Wealthscape Application ("Application"). Once the check or checks have been imaged through the Application, the check images are sent electronically through NFS systems to Fifth Third for review.

You further authorize Fifth Third to honor any checks bearing your account number if you have an authorized deposit, whether or not you have signed the item.

Customers may choose to decline participation in the Remote Check Deposit functionality. Please note, declining the Remote Check Deposit functionality set forth in this Disclosure, may delay checks clearing deposit into NFS accounts. Customers desiring to opt-out of participating in Remote Check Deposit can provide written instruction to:

Fifth Third Securities, Inc.
Attn: Operations Department
5001 Kingsley Drive, MD 1MOB2A
Cincinnati, OH 45227

Check Requirements

Fifth Third or NFS may restrict the types of checks accepted and the type of checks processed through the Remote Check Deposit Application. Examples of unacceptable checks include: cashier checks, foreign checks, traveler checks, money orders, promissory notes, checks made out to Fifth Third Bank, National Association, checks made payable to "cash" and starter checks, excluding starter checks from Fifth Third Bank, National Association. Checks deemed unacceptable or checks that cannot be processed as a result of missing or inaccurate information, will be returned to the customer in-person or mailed to the customer's address of record.

Check Deposit Limit: Checks over \$1,000,000, or a series of checks totaling over \$1,000,000 being deposited on the same day for the same NFS account, will not be processed through the Remote Check Deposit Application.

Checks should never be made out to the name of a Fifth Third Registered Representative.

Destruction of Original Check

If your check was deposited by your Registered Representative through the Remote Check Deposit application, the Registered Representative will provide the physical check back to you after successfully imaging the check (note: successfully imaging the check does not constitute approval or acceptance of the check). You should store the check in a secure location for 15 days. After 15 days, and after you have confirmed the deposited funds have been applied to your account correctly, you must destroy the check. You will be liable for checks that are presented on more than one occasion.