



Overdraft Coverage

An overdraft occurs when you do not have sufficient funds in your account to cover a transaction; however, with Overdraft Coverage we may pay it anyway. One way we can cover your overdrafts is by extending a standard **Overdraft Coverage** service as part of your checking account relationship. As part of this service, we do authorize and pay overdrafts for the following types of transactions:

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

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

- ATM transactions
- Everyday debit card transactions

In addition, we also offer **Overdraft Protection** that links your Fifth Third savings, credit card or line of credit to cover overdrafts and may be less expensive than the standard **Overdraft Coverage** service. If you are enrolled in Overdraft Protection (where funds are automatically transferred from one of your Fifth Third accounts to cover balance shortages), the fee charged will be \$12 each time funds are transferred.

Furthermore, we pay overdrafts at our discretion and we do not guarantee that we will always authorize and pay any type of transaction when you have overdrawn your account(s). If we do not authorize and pay an overdraft, your transaction will be declined.

Overdraft Coverage for ATM and Debit Card Transactions

Fifth Third Bank can no longer authorize and pay overdrafts pertaining to ATM and everyday Debit Card transactions unless you instruct us to do so. If you want us to authorize and pay overdrafts for ATM and Debit Card transactions, you may do so by contacting the ATM and Debit Card Enrollment Center at 1.800.845.3262, or by visiting www.53.com/accountmanagementservices. ***You may change your Overdraft Coverage preference selection at anytime by any of the methods noted above.***

Overdraft Coverage Pricing

- If Overdraft Coverage is used, the per item fee for each overdraft is \$37 per item.
- You will not be charged for more than 5 items per day.
- There is no per item Overdraft Coverage fee when your account is overdrawn by \$5 or less at the end of our business day.
- There are no daily overdraft fees.

For questions, please call us at 1-800-972-3030 or visit any banking center. Thanks for choosing Fifth Third Bank.