



Fifth Third Completes Merger with Comerica

An Open Letter to our Valued Customers

We are excited to share that Fifth Third has officially closed our merger with Comerica, creating the ninth-largest U.S. bank with approximately \$294 billion in assets and a presence in 17 of the 20 fastest-growing large markets in the country.

This is more than a combination of two strong banks. It's about bringing together complementary strengths—Fifth Third's award-winning retail and digital capabilities with Comerica's renowned commercial banking expertise—to deliver even greater value to you and to the communities we serve.

As we move forward as one company, we're building on what you already value. That includes trusted relationships, deep roots in our communities, and simple, intuitive banking solutions delivered where and when you need them. **Our goal is simple: to serve you even better in the future.**

What this means for you right now

Integration teams are working closely to facilitate a smooth customer transition. Full system and brand conversions are expected in the third quarter.

If you're a Fifth Third customer, it's business as usual.

If you're a Comerica customer, changes may occur at different times based on the nature of your business with Comerica, and when it will convert to a Fifth Third platform, system or branch.

- For retail customers, there are no immediate changes to your banking experience. Over time, you'll benefit from expanded access, innovative products (including Early Pay, estate planning with Trust & Will, Smart Shield, Extra Time, MyAdvance and Overdraft Protection) and improved technology.
- There are no immediate changes to your relationship team. Our goal is to maintain continuity in customer relationships. If changes occur in the future, you will be notified and introduced to your new contacts.

- Until customer conversion, you will see little change in your day-to-day banking, and Comerica locations will continue to operate under the Comerica brand. All changes will be communicated clearly and in advance.

What you can expect as our companies come together

As we bring our companies together, you can expect:

- *More convenience:* A larger combined network of branches and ATMs across the Midwest, Southeast, Texas and California.
- *Broader capabilities:* Access to innovative products and services, including our top-rated mobile app and expanded commercial and wealth management expertise.
- *Community commitment:* We remain deeply invested in the communities we serve, with programs to support economic mobility and small businesses.

Our commitment to you

We are committed to making any upcoming transitions as smooth as possible. We'll communicate any changes to your accounts or services and let you know when action is needed to make sure you're informed and supported every step of the way.

To learn more, please visit 53.com/bettertogether.

Thank you for choosing Fifth Third as your banking partner. We are honored to have your trust and excited to serve you with expanded products, services and locations. Together, we're building a stronger, more dynamic bank that is not just bigger, but truly **better**.

Sincerely,

A handwritten signature in black ink, appearing to read "Tim Spence", with a long horizontal flourish extending to the right.

Tim Spence

Chairman, CEO, and President
Fifth Third Bank

