



FIFTH THIRD



Fifth Third to Acquire Comerica

An Open Letter to our Valued Customers

We are pleased to share some exciting news about our journey to best serve you. Fifth Third and Comerica have signed a definitive merger agreement, bringing together two banks with a long history of serving consumers, small businesses, commercial clients and their communities.

This combination is about taking what you already value—trusted relationships, deep roots in our communities, and simple, intuitive banking solutions delivered where and when you need them—and building on it to serve you even better in the future.

What this means for you right now

- No action is required. You can continue to bank exactly as you do today.
- Your accounts, online and mobile logins, cards, checks, and fees remain the same.
- Your relationship team and contacts are unchanged. Keep calling your customer contact, using your current branch, website and apps.

What is expected to improve over time

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:* Fifth Third's award-winning retail and No. 1-rated mobile app paired with Comerica's commercial banking expertise.
- *Community commitment:* Continued focus on local service and investment in the communities we serve.

Our commitment to a smooth transition

We anticipate the transaction will close at the end of the first quarter of 2026, and, until it does, Comerica and Fifth Third will continue to operate as separate companies. We will communicate clearly and well in advance of any changes that might affect your accounts

or services, and we'll outline the simple steps to follow and how to get help when action is needed. In the meantime, you can continue to do your banking as you normally would as a customer of either Comerica or Fifth Third.

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

Thank you for the trust you place in us. We're excited about what this combination will enable us to do for you—bringing more convenience and capabilities while continuing to deliver the services you know today.

Sincerely,



Tim Spence

Chairman, CEO, and President
Fifth Third Bank



Curtis C. Farmer

Chairman, President, and CEO
Comerica Bank

**This transaction is subject to customary shareholder and regulatory approvals and closing conditions. Until closing, Comerica and Fifth Third remain separate companies.*

