



Fifth Third has a variety of solutions for those times when the funds in your account aren't enough to cover your purchases and payments.¹

There are several ways to track your balance and avoid an overdraft situation:



Log on to **53.com** or use the Fifth Third Mobile App



Enroll in Account Alerts²



Use one of our convenient Fifth Third ATMs



Call 1-800-972-3030

Overdraft Coverage Options

Allows payments and purchases to be made even when there is not enough money in your account.

	Standard For checks & automatic bill payments	Optional For debit card ³ & ATM transactions
What is it?	Your checks and payments may be paid on your behalf when there aren't sufficient funds in your account.	Your everyday debit card purchases and ATM withdrawals may be approved and paid even if you don't have enough money in your account. You must enroll in this service. When you choose not to opt-in for this coverage, your card transactions are automatically declined.
What is the benefit?	Avoid returned checks and late payment charges from merchants and billers.	Avoid declined debit card and ATM transactions.
What's the cost?	\$37 per item Maximum of five overdraft fees charged per business day.	\$37 per item Maximum of five overdraft fees charged per business day.
How do you enroll?	No enrollment required. <i>Consumer accounts (excluding Basic Checking and Express Banking) are automatically enrolled.</i>	<ul style="list-style-type: none"> • Visit your local banking center. • Log into Online Banking. • Call us at (800) 972-3030. • <i>Coverage not available for Basic Checking or Express Banking.</i>

Note: Overdraft payments are discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or if you are not making regular deposits, or if you have too many overdrafts. When an item is returned due to insufficient funds, you will be charged \$37.

Fifth Third Overdraft Solutions

With Overdraft Protection, you can choose to use your savings account, secondary checking account, credit card, or line of credit to cover your transactions and avoid a negative balance.¹

Overdraft Protection Options		
Uses money set aside in another account as a financial cushion to cover a negative balance.		
	Savings or Secondary Checking Account ^{4,5}	Credit Card or Line of Credit
What is it?	When you overdraw your account, funds from your savings or secondary checking account will be automatically transferred to cover your transactions.	When you overdraw your account, funds from your Fifth Third credit card or line of credit will be automatically transferred to cover your transactions. <ul style="list-style-type: none"> • For Credit Cards⁵: 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 Credit⁶: The amount transferred will be subject to the interest rate applicable to the line of credit.
What is the benefit?	Avoid overdrafts and per-item overdraft fees.	Avoid overdrafts and per-item overdraft fees.
What's the cost?	\$12 per transfer <ul style="list-style-type: none"> • When you overdraw, the exact amount of the negative balance plus the \$12 transfer charge will be transferred the next business day. • No transfer fee when your account is overdrawn by \$5 or less. 	\$12 per transfer <ul style="list-style-type: none"> • When you overdraw, the exact amount of the negative balance plus the \$12 transfer charge will be transferred the next business day. • No transfer fee when your account is overdrawn by \$5 or less.
How do you enroll?	Visit your local banking center.	Visit your local banking center.

Note: There are some limits on the types of accounts that can be linked to any account for Overdraft Protection transfers.

Our Simple Overdraft Fee Policy:

- No Daily/Extended Overdraft Fees: We charge an up-front fee — \$37 per item—when an item is paid by Overdraft Coverage or returned due to insufficient funds.
- We do not charge daily overdraft fees.
- If your account is overdrawn by \$5 or less at the end of the business day, we do not charge any per-item overdraft fees.
- See *Deposit Account Rules & Regulations* for Funds Availability restrictions.

1. Any debits to your account including writing checks, withdrawing money at the bank or ATM, ACH transactions or other electronic means may result in your account being overdrawn and a fee being imposed.
 2. Mobile Internet data and text messaging charges may apply. Please contact your mobile service provider for details.
 3. Everyday debit card purchases are defined as one-time debit card purchases and do not include recurring debit card payments which can be regularly scheduled electronic bill payments through your debit card account number.
 4. Minor owned accounts, Goal Setter Savings accounts, and Secured Credit Cards cannot be used to provide Overdraft Protection.

5. Lending subject to credit review and approval. A checking account can only have one account (the linked account) providing the Overdraft Protection. However, a savings, checking, Equity Flexline, or credit card account may provide Overdraft Protection to multiple checking accounts. In addition, the primary owner's name and TIN/SSN on the checking account on the linked Overdraft Protection account must be the same.
 6. New loan/line of credit applications are subject to credit review and approval.

Fifth Third Bank, Member FDIC.  Equal Housing Lender.