



Account Opening & Usage - Checking & Savings Accounts	
Minimum Deposit Needed to Open Account	\$0. Your account must be funded with 45 days of opening
Checking Account Monthly Service Charge	Preferred Checking: \$25/month Enhanced Checking: \$20/month Essential Checking: \$11/month, or \$8/month with monthly direct deposits totaling \$500 or more See 53.com for qualifications to waive the monthly service charge
Savings Account Monthly Service Charge	Relationship Money Market: \$5/month Relationship Savings: \$5/month Goal Setter Savings: \$5/month See 53.com for qualifications to waive the monthly service charge
Interest Rate ¹	Accounts that earn interest: Enhanced Checking, Preferred Checking, Private Bank Checking, Platinum Capital Account [®] (PCA), and all savings accounts
Dormant Account Monthly Fee	\$5/month Fee will be assessed for no deposits or withdrawals for the period of 12 months for checking accounts and 36 months for savings accounts. Fee not assessed if balance is greater than \$2,500.

Payments - Checking & Savings Accounts	
Return Deposit Item	\$15/item
Money Orders	\$1 each
Cashier's Checks	\$4 each

Payments & Services - Apply to all Deposit Accounts, including Fifth Third Express Banking [®]	
Stop Payment	\$33/item
Fifth Third and Partner Networks ATM Fee	\$0 - No charge to use Fifth Third ATMs or partner network ATMs ²
Non-Fifth Third ATM Fee	\$2.75 for U.S. transactions \$5 for international transactions Transactions include cash withdrawals, deposits, transfers, balance inquiries, and purchases made at an ATM. Other ATM network owners may also assess a usage fee.
International POS/ATM Transaction Fee	3% of transaction amount ³
Currency Conversion Fee	0.20% of transaction amount ³
Incoming Wire Transfers	\$15 each for domestic and/or international wire transfers
Outgoing Wire Transfers (Domestic Wire in U.S. Dollar currency)	\$30 each ⁴
Outgoing Wire Transfers (Foreign Wire in Foreign currency)	\$50 each ⁴
Outgoing Wire Transfers (Foreign Wire in U.S. Dollar currency)	\$85 each ⁴
Processing Garnishment, Attachment, or Levy	\$80, or maximum amount allowed under state law, whichever is less

Obtaining Account Information - Apply to all Deposit Accounts, including Express Banking	
Copy of a Check or Statement	\$5/copy Up to 24 most recent months available through Online Banking at no charge
Copy of Check Images Mailed with Monthly Statement	\$2/month

(continued on next page)

Debit Card Services - Apply to all Deposit Accounts, including Express Banking

Gold Debit Mastercard® <i>includes Express Banking Debit Mastercard®</i>	\$0 - No Annual Fee
World Debit™ Mastercard®	\$3.95/month Fee is waived for Preferred Checking, Fifth Third Wealth Management Platinum Capital Account (PCA) and Wealth Management Checking account holders, when that account is the primary account linked to the card.
Stand Up To Cancer Debit Mastercard®	\$10/year Stand Up To Cancer will receive the annual fee associated with this debit card as a donation. No fee waiver.
Debit Card Replacement Fee	\$0 Expedited card shipping (by request): \$30. Fee is waived for Preferred and Private Bank customers.
Non-Fifth Third Cash Advance Debit Card Fee	Greater of \$5 or 3% of the transaction amount, up to maximum \$10

Processing Policies

Overdraft or Returned Item Fees	Checking & Savings Accounts: \$37/item for each occurrence. Maximum of 5 overdraft fees charged per business day. No per-item fees charged when your account is overdrawn by \$5 or less at the end of the Business Day. See 53.com for Overdraft Coverage options and fees. Express Banking: No overdraft fees. Not eligible for Overdraft Coverage. See the “Express Banking Terms & Conditions” section of <i>Deposit Account Rules & Regulations</i> for additional overdraft information.
Overdraft Protection Transfers	See 53.com for Overdraft Protection options and transfer fees
Overdraft Calculation Order	Refer to the “Account Overdraft & Returned Items” section of <i>Deposit Account Rules & Regulations</i>
Funds Availability Policy	Refer to the “Funds Availability” section of <i>Deposit Account Rules & Regulations</i>
Error Resolution	For Errors or Questions on: <ul style="list-style-type: none"> • PIN and ACH Transactions • Lost/Stolen/Unauthorized • Signature transactions Contact us at 877-833-6197 during the hours of operations (Mon-Fri 7am-8pm and Sat 8:30am-5pm ET) Or in writing: Disputes Resolution Department, Madisonville Operations Center, 5050 Kingsley Drive - MD 1MOCBX, Cincinnati, OH 45227 <i>To report your card lost or stolen 24/7 call: 800-782-0279</i>

¹ This account earns interest. Please request a Rate Sheet for the interest rates and annual percentage yields. At the Bank's discretion, the Bank may change the interest rate and annual percentage yield at any time on your account. Your interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest on your account will be compounded continuously and credited monthly. The Bank uses the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the balance in your account each day. When your account is closed, you will forfeit any accrued interest.

² Fifth Third Bank is part of the Allpoint®, Presto!, and 7-Eleven® network of ATMs, which features more than 50,000 fee-free ATMs nationwide. Customers of Fifth Third Bank can use their Fifth Third debit or prepaid card to withdraw cash fee-free from any domestic Allpoint® ATM in addition to Presto! ATMs located in Publix stores, and 7-Eleven® ATMs listed on our ATM locator on 53.com or on our Mobile Banking app. Fees will apply when using your credit card at any ATM to perform a cash advance or when using a credit card to withdraw cash at any Presto! ATM. ATM fees may apply to certain 7-Eleven® locations in Oklahoma, Hawaii, and Alaska. Any 7-Eleven® location listed on our ATM locator is fee-free.

³ See Debit Card Disclosure and Card Agreement.

⁴ Exchange rates, other bank fees, and taxes may apply.

FIFTH THIRD EXPRESS BANKING® PRICING & SERVICES

Account Opening & Usage	
Minimum Deposit Needed to Open Account	\$0
Express Banking Monthly Fee	\$0
Enrollment Fee	\$0
Cash Deposit Fee	\$0
Overdraft or Returned Item Fees	\$0
Return Deposit Item Fee	\$0
Dormant Account Monthly Fee	\$5/month for accounts with balances of \$0.01 up to \$99.99, after being inactive for a period of 395 calendar days. No monthly fee for inactive accounts with balances of \$100 or more.
Express Banking Account Closure Fee	\$0

Express Banking Loyalty Tiers				
Tier Level	1	2	3	As you conduct certain transactions, we will graduate you up the Tiers. You never go backward, but instead, your transactions count for as long as you own the relationship. Once you reach Tier 3, you stay there.
Number of Transactions	0-4	5-15	16 +	

Express Banking Tier Pricing			
	Tier 1	Tier 2	Tier 3
Cashier's Check Fee	\$8.00	\$6.00	\$4.00
Money Order Fee	\$2.00	\$1.50	\$1.00
Identity Alert	\$9.95	\$9.95	\$6.00
Identity Alert Premium	\$14.95	\$14.95	\$9.00
Goal Setter Savings Account Monthly Service Charge	\$5.00	\$5.00	\$0
Banking Center Check Cashing Fees			
On-Ups (Fifth Third Check)	1.00%	1.00%	Free
Payroll, Government, and Non-Personal Checks	2.00%	2.00%	1.00%
Personal Checks	4.00%	4.00%	3.00%
Pricing for Mobile Deposit using Fifth Third's "Immediate Funds" Service			
Payroll, Government, and Non-Personal Checks	2.00%	2.00%	1.00%
Personal Checks	4.00%	4.00%	3.00%
Other Banking Center and Mobile Deposit Pricing			
Minimum Fee Assessed	\$5.00	\$4.00	\$4.00
Minimum Check Amount <i>(at or below this amount is a free transaction)</i>	\$20.00	\$20.00	\$20.00
Maximum Fee Assessed for On-Ups Checks only	\$25.00	\$25.00	\$25.00

Listed services qualify for a discount based on your Tier level. Remember, if the average balance in your Goal Setter Savings account is \$500 or greater, you will not be assessed a monthly service charge regardless of what Tier level you have reached.

Our check cashing solution lets you cash practically any kind of check at competitive rates. Then, you can deposit that cash right into your Express Banking Account!

Using Fifth Third's mobile app, you can deposit checks through your mobile device with funds available in seconds.⁵

⁵ Fifth Third Express Banking does not allow for use of Fifth Third Bank Online Bill Pay. Mobile Internet data and text messaging charges may apply. Subject to Digital Services User Agreement, including applicable cut-off times.