Commercial Banking
Effective November 14, 2019, Fifth Third Bank, an Ohio-chartered institution, has converted to Fifth Third Bank, National Association, a federally-chartered institution. There is no action requested of our customers.
How Did We Get Our Name?

This is the question we get asked most often! Fifth Third Bank traces its origins back to 1858, when the Bank of the Ohio Valley first opened its doors. In 1871, that bank was purchased by the Third National Bank. When Third National Bank merged with Fifth National Bank at the end of the century, our company took on the name “Fifth Third Bank.”

Over the last 160 years, we have learned the secret to successful banking: relationships. Fifth Third has always been, and will always be, a relationship bank focused on keeping our customers at the center of all we do. We ask questions. We listen. We inspire. We are advisors and strategic counselors who can serve as an extension of your business: people who look out for you and your interests.

We understand the complexities both of the financial industry and your industry. Our advisors and strategic counselors are your partners, people who work towards your goals and keep the attention centered on your personal and professional interests. This approach, combined with deep industry knowledge and strong community values, enables us to deliver creative and tailored solutions to you, our valued customer.
Commercial Banking

Our Philosophy

Through shifting markets and changing technology, organizations like yours continue to produce and innovate, create jobs, and give back to their communities. For over 160 years, Fifth Third Bank has kept business at the core of what we do. We invest in the people, technology, and knowledge to help your company reach its potential.

Fifth Third ranks among the top 13 of the largest financial services companies in the country. And while the size of a bank is important, it will never eclipse the focus on individualized planning and consulting with you or your company. Every Fifth Third Relationship Manager strives to create the personal connections that build value and trust.

Our size gives us the strength and capitalization you want in a financial partner. It also means we have the resources needed to continue growing and providing the solutions that allow our business customers to thrive.

Value and trust — the centerpieces of who we are — are at the very heart of forming enduring customer relationships.

Our Approach

One thing that distinguishes Fifth Third is our “One Bank” approach. This brings you a truly unique banking experience, with local, dedicated relationship managers who are rooted in the community and supported by teams of experts. Your One Bank team will take time to understand your business, your goals, and challenges. Then, by leveraging industry insights, years of experience, and product expertise, the One Bank team will deliver customized recommendations with sophisticated solutions that are tailored to your individual needs and that power your business forward.

We collaborate with each other as One Bank partners to provide thoughtful, comprehensive solutions — keeping the client at the center of everything we do.

Our Industry Knowledge

Deep knowledge in select industries is a critical part of our Commercial Bank. By understanding the bigger picture — the industry dynamics and challenges that drive change and impact your company’s business — our specialized teams of experts can provide solutions and guidance in a variety of areas:

- Consumer and Retail
- Dealer Finance
- Energy
- Entertainment, Lodging, and Leisure
- Financial Institutions
- Governments and Institutions
- Healthcare
- Manufacturing and Distribution
- Solar Project Finance
- Technology, Media, and Telecommunications
- Diversified Industries (including Aerospace and Defense, Transportation and Logistics, Environmental Services, Chemicals, and many others)
Solutions For Your Business

Fifth Third’s solutions are built to meet the day-to-day banking and the long-term needs of businesses. We take pride in working holistically across all areas of the bank to provide clients with strategic ideas that enable business growth, mitigate risk, and assist in building individual wealth.

We focus on these areas of expertise while bringing our services and solutions to bear to help empower businesses.

**Strategic counsel and advice**

We invest in the resources — people, technology, thought leadership — to help companies, their executives, and their employees achieve business and personal success. This enables our expert teams of investment bankers and wealth advisors to provide strategic ideas that empower businesses and families to reach their long-term financial goals.

**Financing and capital solutions**

Fifth Third supports the growth and expansion of business with access to capital markets and borrowing. Our flexible borrowing solutions can achieve the best mix of debt and equity financing, lowering the cost of capital and maximizing value.

**Risk management**

We are in the business of taking calculated risks, so we have a deep understanding of risk management. Whether it’s hedging against rising interest rates, avoiding fraud losses, or property and casualty and life insurance, our team will partner with you to help manage your financial risk.

**Treasury management**

Fifth Third offers integrated solutions for cash flow, receivables, payables, and data management. We also provide highly efficient merchant services and expense management tools, including attractive corporate cards.

**Employee benefits**

A business is only as good as its people. Fifth Third supports comprehensive payroll services, 401(k) retirement plans, and tax advantaged spending accounts to help you attract and retain employees.
Business growth is built on the quality of your company, but is realized through strategic financing and access to capital. Fifth Third wants its customers to reach their full potential and offers the financial options that move companies to the next stage of their success.

**Financing**

**Traditional lending**  
Commercial term loans and lines of credit, recapitalizations, and more.

**Asset-based lending**  
A powerful tool for companies in asset-intensive industries, allowing your company to diversify its capital structure and free up borrowing capacity for other purposes.

**Leveraged finance**  
A specialized structuring and underwriting team delivering cash-flow-based lending solutions.

**Equipment finance and leasing solutions**  
Lease or finance with competitive rates, flexible terms, and a team of industry experts.

**Commercial real estate**  
Market insights, comprehensive financial solutions, specialized treasury management expertise, and extraordinary service for the acquisition, construction, expansion, consolidation, or disposition of commercial and residential properties.

**Asset securitization**  
Specialized structuring can lower borrowing costs by pooling receivables or loan instruments into an asset-backed loan.

**Employee stock ownership plans**  
Expert guidance and financing when you are ready to exit — keeping your business locally rooted and your employees meaningfully employed, while benefiting from a tax-advantaged sale.

**Capital Markets Access**

**Strategic guidance and value-added insights built on our analysis of vertical industries and deep understanding of the capital markets.**

**Investment banking**  
Capital strategies and M&A, with exceptional expertise in middle-market and mid-cap institutions.

**Equity capital markets**  
IPOs, convertibles, follow-on public equity offerings, stock buyback programs, and at-the-market (ATM) equity offerings.

**Debt capital markets**  
Sophisticated end-to-end public and private debt financing solutions, including access to pools of public and private market investors.

**Financial risk management**  
Customized trading and derivatives strategies to hedge financial risk and manage the impact of volatility in interest rates, foreign exchange, and commodities. *Fifth Third Market Trade* is a proprietary, intuitive digital platform that makes the foreign exchange trading process fast and easy.

**Fixed-income sales and trading**  
A full-service institutional brokerage focused on the underwriting and sale of fixed-income securities, including taxable and tax-exempt bonds, certificates of deposit, structured notes, commercial paper, agencies, and mortgage-backed securities.

**Financial sponsors group**  
Nationwide coverage for more than 150 of the most successful middle-market private equity firms and family offices in the country.

**Public Finance**  
Fifth Third Securities Public Finance Group provides a broad range of debt underwriting, placement, and financial advisory services to municipal issuers including state level issuers, cities, villages, townships, counties, school districts, water and sewer districts and other public utility systems, healthcare facilities, and higher education institutions.
Treasury Management

Managing capital is key to running and growing a successful company. Our full suite of sophisticated business accounting tools allows you to collect funds quickly, streamline payables, generate reports, and mitigate the risks of managing corporate finances.

Fifth Third’s Treasury Management solutions include:

**Integrated receivables**
Our integrated receivables solutions will help optimize your working capital by accelerating receipt of payments while reducing processing costs, and providing insight into your cash position to inform your borrowing and investing decisions.

**Integrated payables**
Customized treasury solutions convert cash transactions into electronic payments to improve your payment efficiency, smooth the flow of capital, and reduce the risk of fraud.

**Information management**
Put key financial data at your fingertips. Fifth Third Direct® offers comprehensive, custom reporting and account reconciliation capabilities that meet your organization’s unique needs.

**Risk management**
Safeguard business and customer financial information from payment and cyber fraud with a full range of financial risk management and data security protections.

**Global treasury solutions**
Our global treasury solutions — including international wire transfers — are offered with experienced guidance and insight to foreign commerce.

**Liquidity management**
We are innovators in the day-to-day management of your cash positions, offering not only customized bank deposits, but other investment alternatives that may reprice more rapidly and provide both economic and tax-related advantages to your company.

Fifth Third Direct®

With Fifth Third Direct, our single sign-on digital portal, you can manage your accounts, organize cash, payables and receivables, and produce reports — all through a single, comprehensive online resource. Accessible through your desktop, laptop, or mobile device, Fifth Third Direct provides flexible, secure access at all times.
International Banking

Fifth Third Bank has the products, services, and experienced professionals you can rely on to conduct business across the border and around the world.

- Accelerate deposits and manage working capital
- Manage payables and receivables across multiple currencies and time zones
- Optimize the financing and payments of imported and exported goods
- Execute corporate banking transactions between domestic and foreign businesses

Global treasury solutions
Leverage our relationships with banks in other countries and simplify the day-to-day management of your foreign accounts. Our dedicated global treasury services team focuses on foreign currency accounts, helping customers conduct business around the world.

Global import support
The Global Trade Solutions team at Fifth Third Bank can help you evaluate risk, determine protection, and arrange financing for you and your suppliers. We have broad trade industry experience, and deliver hands-on guidance with international payments and navigating international trade channels.

International support
With offices located in North America and abroad, we bring access to foreign business experience directly to our local banking relationships. Members of our international banking team focus on:

- European corporate clients through our European Representative Office in London
- Canadian corporate clients through our Canada Branch Office in Toronto

Employee Benefits

Membership Advantage®
Membership Advantage is an employee benefit that can enrich and add value to employees’ professional and personal lives. With Membership Advantage, your company can offer an exclusive program that integrates discounted banking services with a broad range of educational tools that provide useful financial information employees can apply to their daily lives.

Convenience
Bank professionals can schedule meetings with employees at work.

Personal
Like all Fifth Third services, employee services are customized to individual needs and goals.

Financial empowerment
Digital courses, seminars, and a host of other resources educate and guide employees through financial decisions.

Consumer Directed Healthcare (CDH)
Our CDH solution provides you with accounts that pair easily with your health insurance plans. With these accounts, your employees can save for qualified medical expenses while reducing their own costs. We offer CDH on a single platform, making the program simple for employees, who can access their accounts with a single login and a Multi-Benefit Card®.

Our CDH offerings include:

- Health Savings Accounts
- Flexible Spending Accounts
- Health Reimbursement Arrangements
Institutional Services

Fifth Third offers institutional trust and custody, institutional investment management, and retirement plan services. We combine our strong commitment, keen insights, and extensive resources to help your company face the challenges that impact the financial health of your organization and your employees.5

We take a hands-on, client-centric approach that builds trusted relationships and fully commits to our client goals and outcomes. Our specialized teams provide effective solutions to our clients’ most complex financial challenges.

Our services fall into four broad categories:

- **Retirement plan services**
  A comprehensive set of offerings, from fiduciary advisory services to defined contribution plans and deferred compensation.

- **Institutional investment management**
  A broad range of services that include fixed income strategies, mutual fund consulting, discretionary investment management, and more.

- **Institutional trust and custody**
  An extensive selection of services, including mutual fund trading and settlement, institutional brokerage,6 securities lending,7 and planned giving.

- **Insurance**
  Our professionals at Fifth Third Insurance will work with you to develop a practical, comprehensive program to address your business insurance requirements, including life, long-term care, and disability income policies for you and your employees.
In today’s complex financial landscape, we recognize that a high net worth requires specialized investment and planning solutions. Fifth Third’s Private Bank is designed to deliver our highest levels of personalized attention to help you achieve your goals.

Tailored to clients with $1 million or more in assets, Private Bank services bring you a dedicated Wealth Management Advisor and a team of professionals who can help preserve your wealth, protect your business, or leave a lasting legacy.

Drawing on our key areas of expertise, we’ll work closely with you to create a comprehensive program. Our Private Bank services include:

- Comprehensive wealth planning
- Investment management
- Insurance services
- Exclusive products and preferred rates
- Trust and estate administration
Personal Banking Solutions

We can make your financial life easier and more productive than ever before with attractive accounts, banking amenities, and a wide range of solutions to help you make the most of your money at every stage of your life.

Personal checking and savings accounts

Online/Mobile Banking and Bill Pay

Banking locations
Nearly 1,100 across ten states.

ATMs
Access to more than 50,000 fee-free partner ATMs across the U.S.

Borrowing
As needs and opportunities arise — vehicle purchases, consolidating bills, remodeling your home — Fifth Third offers loans and lines of credit to meet your individual needs.

Investments and insurance
The professionals at Fifth Third Securities and Fifth Third Insurance Agency can work with you to develop a customized, comprehensive plan to grow and protect your assets in the following key areas:

• Stocks, bonds, exchange-traded funds (ETFs), mutual funds, variable annuities, and managed money

• Retirement strategies

• Educational funding

• Life, disability income, and long-term care insurance

• Protecting your business

*Securities and investments offered through Fifth Third Securities
Community Commitment

Fifth Third’s mission is to improve the lives and well-being of the people and communities it serves. Through our 5-year, company-wide Community Commitment programs we will deliver $32 billion in comprehensive community support through 2020.

Developed with the National Community Reinvestment Coalition and in consultation with more than 200 community organizations, the commitment programs focus on low-/moderate-income individuals and communities to deliver:

- Over $11B Mortgage Lending
- Over $11B Small Business Lending
- Over $9B Community Development Loans and Investments

In addition, Community Commitment pledges $213 million for impact programming, including $98 million in philanthropy, branch expansion into low-/moderate-income neighborhoods, affordable housing, small business technical support, supplier diversity, diverse hiring, and financial empowerment programming.
SNL Financial as of 2Q18 – U.S.-based savings and commercial banks per regulatory filings; EP loans including loans HFS.

2Fifth Third Capital Markets is the marketing name under which Fifth Third Bank and its subsidiary, Fifth Third Securities, Inc., provide certain securities and investment banking products and services. Fifth Third Capital Markets offers investment banking, debt capital markets, bond capital markets, equity capital markets, financial risk management, and fixed income sales and trading. Fifth Third Bank provides access to investments and investment services through various subsidiaries, including Fifth Third Securities. Fifth Third Securities is the trade name used by Fifth Third Securities, Inc., member FINRA/SIPC, a registered broker-dealer and registered investment advisor registered with the U.S. Securities and Exchange Commission (SEC). Registration does not imply a certain level of skill or training. Securities and investments offered through Fifth Third Securities, Inc.:  

<table>
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<th>Are Not FDIC Insured</th>
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Services and activities offered through Fifth Third Securities, Inc.

Services and activities offered through Fifth Third Bank.

Financial risk management products are offered through Fifth Third Financial Risk Solutions (“FTFRS”), a division of Fifth Third Bank, which is a provisionally registered Swap Dealer with the Commodities Futures Trading Commission and National Futures Association. FTFRS provides foreign currency, commodity, and interest rate risk management hedging products. The information presented herein is not, and should not be considered to convey, investment advice, a recommendation, or an opinion to enter into a transaction. Please carefully read the Disclosure of Material Information for Swaps that is provided prior to entering into a swap transaction for important information regarding the material risks, characteristics, incentives, and conflicts of interest that may be associated with swap transactions.

Deposits with Fifth Third Bank are not insured by the Canada Deposit Insurance Corporation.

Access to institutional brokerage, commission recapture, and transition management services provided through Fifth Third Securities, Inc., Capital Institutional Services, Inc., and Cowen Prime Services LLC.

Access to securities lending program provided through eSecLending.

Fifth Third Bank provides access to securities lending program provided through Fifth Third Insurance Agency, Inc. Insurance products and services are offered through Fifth Third Insurance Agency, Inc., which is a wholly-owned, nonbank subsidiary of Fifth Third Bank. Banking and insurance decisions are made independently and do not influence each other. Insurance products are not FDIC insured, not guaranteed by a bank, and are underwritten by unaffiliated, third-party insurance carriers. Insurance products are not available in all states. Please consult with a Fifth Third Insurance Professional.

ATM network is fee-free for Fifth Third Bank customers when using their debit or prepaid card to withdraw cash. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). Non-Fifth Third ATM Transaction: $2.75 per transaction; International Point of Sale/ATM Transaction Fee: 3.00% of Transaction Amount; Currency Conversion Fee: 0.20% of the Transaction Amount; International ATM Withdrawal: $5.00; Non-Fifth Third Cash Advance Debit Card Fee: Greater of $5 or 3.00% of the transaction amount up to a maximum of $10.

Fifth Third Bank provides access to investments and investment services through various subsidiaries, including Fifth Third Securities. Fifth Third Securities is the trade name used by Fifth Third Securities, Inc., member FINRA/SIPC, a registered broker-dealer and registered investment advisor registered with the U.S. Securities and Exchange Commission (SEC). Registration does not imply a certain level of skill or training. Securities, Investments, and Investment Advisory Services offered through Fifth Third Bank or its subsidiaries:

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Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp.

Credit and lending products are subject to credit review and approval, and to mutually acceptable documentation.

Fifth Third does not provide tax or accounting advice. Please consult an accountant or tax advisor for professional advice in these areas.

Deposit and credit products offered by Fifth Third Bank.

Member FDIC. Equal Housing Lender.