Welcome to banking a Fifth Third better.

You’ve got big plans. We’re here to help make them happen.

No matter if you’re a company of one or a multi-site operation, running a business is no small task. It takes passion, drive and dedication. You expect nothing less of yourself, and you’ll receive nothing less from us.

As your business evolves, we’re here to offer experienced guidance and dedicated support to help you:

**Manage your business with greater efficiency.**
Our solutions help simplify running the day-to-day, so you can focus more on what matters most to you.

**Keep your business on track.**
Through listening, planning and insight, we can help you find the most effective way to reach your goals.

**Take care of finances easily and securely.**
Access tools and solutions that accommodate the way you run your business, while protecting against risk.

**Attract, retain and reward employees.**
From insurance to wealth management, our solutions can help you look out for your most valuable resource—your staff, and that includes you.
Addendum to Account Opening Disclosures

Important Upcoming Changes to Your Account Terms
Notice: The updates detailed below highlight important upcoming changes to your account(s) including:

- Fifth Third Business Standard Checking Account changes
- Fifth Third Business Premium Checking Account changes
- Fifth Third Business Elite Checking Account changes

On and after September 1, 2022, these terms replace previously disclosed terms and conditions found in Fifth Third Bank materials. Unless specified, prior terms and conditions continue to apply.

If you continue to use your account(s) or keep your account(s) open after the effective dates, the new terms, conditions and fees will apply to you and your account(s).

Fifth Third Business Standard Checking Account® changes

- **Standard monthly service charge change.** The standard charge is changing to $10.
- **Balance requirement to avoid monthly fee change.** The balance requirement to avoid a monthly service charge is changing to $1,000\(^1\).
- **Change in included transactions.** The number of included transactions per month without an additional fee\(^2\) is changing to 100.

Fifth Third Business Premium Checking Account® changes

- **Balance requirement to avoid monthly fee change.** The balance requirement to avoid a monthly service charge is changing to $25,000\(^1\).
- **More transactions included.** The number of included transactions per month without an additional fee\(^2\) is changing to 500.

Fifth Third Business Elite Checking Account® changes

- **Standard monthly service charge change.** The standard charge is changing to $50.
- **Balance requirement to avoid monthly fee change.** The balance requirement to avoid a monthly service charge is changing to $50,000\(^1\).
- **More transactions included.** The number of included transactions per month without an additional fee\(^2\) is changing to 1000.
- **Cash Management Essentials services now included\(^3\).** Fifth Third Direct Prior Day Reporting, Customer Maintained Positive Pay (CMPP), and ACH are now included with no monthly service fee\(^4\).

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1. Any business checking account, savings account, or CD for the same entity may be considered for the combined monthly average balance earn out option to waive the business checking account standard monthly service charge. Ask a Fifth Third representative for details.
2. Transactions include checks paid, deposited items including paper and electronic transactions, cash deposits, deposit tickets, ACH addenda, ACH credits and debits received, and Overdraft Protection transfers. A deposit ticket and cash deposit each count as separate transactions. Transactions in excess of the included amount per month are subject to a $0.50 per item overage charge.
3. Activation requires customer to sign a Fifth Third Treasury Management agreement and compliance with the Treasury Management Services Terms and Conditions Book. Eligibility requirements apply. Ask a Fifth Third representative for details.
4. Cash Management Essentials activation requires customer to sign a Fifth Third Treasury Management agreement and compliance with the Treasury Management Services Terms and Conditions Book. Fifth Third Direct access includes the ability to view up to 5 accounts at no cost. Each additional account will be $5/each. ACH activation with Cash Management Essentials is subject to credit review and approval. Upon ACH activation, customer will receive 50 debits and 50 credits per month. Exceeding the ACH transaction limit results in an additional $0.25 overage fee per transaction. Additional fees beyond the standard monthly service charges will apply, including stop payment and wire fees. Ask a Fifth Third Representative for details.
<table>
<thead>
<tr>
<th></th>
<th>Fifth Third Standard Checking™</th>
<th>Fifth Third Premium Checking™</th>
<th>Fifth Third Elite Checking™</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>For businesses with basic</td>
<td>For businesses with moderate</td>
<td>For businesses with high</td>
</tr>
<tr>
<td></td>
<td>transactions and credit needs.</td>
<td>transaction activity or a need</td>
<td>transaction volume that</td>
</tr>
<tr>
<td></td>
<td></td>
<td>for Merchant Services.</td>
<td>may require more advanced</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>solutions.</td>
</tr>
<tr>
<td><strong>Number of Included</strong></td>
<td>100</td>
<td>500</td>
<td>1,000</td>
</tr>
<tr>
<td><strong>Transactions¹</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Included Cash Deposits²</strong></td>
<td>$5,000</td>
<td>$10,000</td>
<td>$25,000</td>
</tr>
<tr>
<td><strong>Online and Mobile Banking</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Mobile Deposit with</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Immediate Funds⁴</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Debit Mastercard</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Instant Text Alerts</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Overdraft Protection⁵</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Paperless Statements⁶</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Preferential Pricing on</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Payroll Solutions⁷</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Relationship Interest on</strong></td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Business Relationship</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Savings⁸</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Check Fraud Protection—Client</strong></td>
<td>$10</td>
<td>$5</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Maintained Positive Pay⁹</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ACH Initiation⁵,¹⁰</strong></td>
<td>$20</td>
<td>$20</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Fifth Third Direct Prior Day</strong></td>
<td>$20</td>
<td>$20</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Reporting⁹</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Fifth Third Direct Intraday</strong></td>
<td>$20</td>
<td>$20</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Reporting⁹</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Monthly Service Charge³</strong></td>
<td>$10</td>
<td>$25</td>
<td>$50</td>
</tr>
<tr>
<td><strong>Balance to waive</strong></td>
<td>$1,000</td>
<td>$25,000</td>
<td>$50,000</td>
</tr>
<tr>
<td><strong>Monthly Service Charge³</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(visit 53.com to learn about</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>additional ways you can avoid</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a monthly service charge)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Disclosures

1. Transactions include: checks paid, deposited items including paper and electronic transactions, cash deposits, deposit tickets, ACH addenda, ACH credits and debits received and Overdraft Protection transfers. A deposit ticket and cash deposit each count as separate transactions. Transactions in excess of the included amount per month are subject to a $0.50 per item overage charge.

2. Cash deposited in excess of the included amount per month is subject to an overage charge of $0.003 per dollar deposited.

3. Any business checking account, savings account, or CD for the same entity may be considered for the combined monthly average balance earn out option to waive the business checking account standard monthly service charge. Ask a Fifth Third representative for details.

4. Subject to Digital Services User Agreement, including applicable cut-off times. Additional fees and restrictions may apply.

5. A protected checking account can only have one account providing the Overdraft Protection. A savings, checking, or credit card account may provide Overdraft Protection to multiple checking accounts. At least one owner of the account providing Overdraft Protection must be listed as an owner on the account being protected. The account being protected and the protecting account must be opened in the same Affiliate.

6. A paper statement fee of $3 will be charged unless you carry an average daily collected balance of $3,000. You may suppress your statement through online banking at any time. Other charges may apply and are subject to change without notice.

7. Fifth Third Online Payroll is a service provided by Paycor. The actual percentage discount varies based on the number of employees in your business and services selected. Ask a Fifth Third representative for details.

8. Earn a relationship interest rate on the Business Relationship Savings account each month. The business entity owning the savings account must be the same business entity owning the Fifth Third Business Premium or Business Elite Checking account. The relationship interest is paid on your statement cycle date.

9. Service requires customer to activate and to sign Fifth Third Treasury Management agreements and related documentation. Additional fees beyond the standard monthly service charges may apply. Ask a Fifth Third Representative for details.

10. ACH activation with Cash Management Essentials is subject to credit review and approval. Upon ACH activations, customer will receive 50 debits and 50 credits per month. Exceeding the ACH transaction limit will result in an additional $0.25 overage fee per transaction. Additional fees beyond the standard monthly service charges apply.
Managing Your Business
- Checking accounts
- Savings accounts
- Credit and debit card solutions
- Treasury management solutions
- Merchant services

Providing Convenience and Protection
- Banking your way—mobile and online banking
- Fraud protection
- Payables and receivables solutions

Serving Owners and Employees
- Payroll and benefits
- Personal financial services
- Financial education

Supporting Growth and Expansion
- Lines of credit
- Term loans
- Commercial real estate loans
- Small Business Administration (SBA) loans and lines of credit

Supporting your success with solutions for every stage of your business.

From launching your business to expanding it, our team and resources are available to you at every step. You’ll find more details on our business banking solutions within the following tabbed product pages.
Checking Account Solutions

When it comes to business checking, one size does not fit all. That’s why we created a range of business checking account solutions to support your unique and ever-changing needs.*

**All Business Checking Accounts:** Additional fees apply for check and deposit ticket orders. A paper statement fee of $3 will be charged unless you carry an average daily collected balance of $3,000. You may suppress your statement through online banking at any time. Other charges may apply and are subject to change without notice.

---

**Fifth Third Business Standard Checking Account**

Simple to use, easy to understand, ideal for businesses with basic transaction and credit needs.

**Features:**
- Up to 250 transactions per month without an additional fee
- Up to $5,000 in cash deposits per month without an additional fee
- Preferential pricing on Payroll Services provided by Paycor®

**No standard monthly service charge with one of the following:**
- A combined monthly average balance of $5,500 across your business checking, savings and CDs
- At least $500 monthly spending across your Fifth Third business credit cards
- A personal Fifth Third Private Bank Checking account, Platinum Capital Account® (PCA) or Fifth Third Preferred Checking® account with a completed Relationship Consent form

Otherwise, it’s $31 per month.

Charitable non-profit organizations are exempt from the standard monthly service charge on Business Standard Checking. To have the standard monthly service charge waived, a non-profit organization must supply a determination letter for 501(c)(3) tax status from the IRS.

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**Fifth Third Business Premium Checking Account**

Designed for businesses with moderate transaction activity or a need for Merchant Services.

**Features:**
- Up to 450 transactions per month without an additional fee
- Up to $10,000 in cash deposits per month without an additional fee
- Preferential pricing on Payroll Services provided by Paycor®
- Relationship interest rate on a Business Relationship Savings account**

**No standard monthly service charge with one of the following:**
- A combined monthly average balance of $10,000 across your business checking, savings and CDs
- A Fifth Third Business Loan or Line of Credit
- Merchant Services® enrollment AND at least $500 monthly spending across your Fifth Third business credit cards
- Otherwise, it’s $25 per month.

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**Fifth Third Business Elite Checking Account**

For businesses with high transaction volume and may require more advanced Fifth Third Direct® solutions.

**Features:**
- Up to 650 transactions per month without an additional fee
- Up to $25,000 in cash deposits per month without an additional fee
- Preferential pricing on Payroll Services provided by Paycor®
- Relationship interest rate on a Business Relationship Savings account

**No standard monthly service charge with one of the following:**
- A combined monthly average balance of $25,000 across your business checking, savings and CDs
- A Fifth Third Business Loan or Line of Credit
- At least $500 monthly spending across your Fifth Third business credit cards AND one of the following: Electronic Deposit Manager OR Fifth Third Direct
- Otherwise, it’s $35 per month.

*All Business Checking Accounts: Additional fees apply for check and deposit ticket orders. A paper statement fee of $3 will be charged unless you carry an average daily collected balance of $3,000. You may suppress your statement through online banking at any time. Other charges may apply and are subject to change without notice.

---

**All Business Savings Accounts:** If an account is closed before interest is credited, you will not receive any accrued interest. Additional fees apply for check and deposit ticket orders. A paper statement fee of $5 will be charged on the Business Money Market account unless you carry an average daily collected balance of $25,000. A paper statement fee of $5 will be charged on the Business Relationship Savings account unless you carry an average daily collected balance of $500. You may suppress your statement through online banking at any time. Other charges may apply and are subject to change without notice.

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**With any of our business checking accounts, you’ll enjoy:**
- Business Debit Mastercard®
- Online banking and online bill payment
- Mobile banking, mobile deposit and text alerts
- More than 50,000 fee-free ATMs and 1,300 full-service banking centers

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Please discuss our additional business checking account solutions with your banker.

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Additional Checking Account Solutions

If your business:
-Processes a large number of transactions each month
-Makes large deposits regularly
-Has specific spending and expense-management needs
-Needs specialized products and services

We have other checking account solutions to meet your needs!

Our options include, but are not limited to:
- Commercial analyzed checking accounts
- Public funds accounts
- IOLTA/IOTA accounts

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Managing Your Business 5
Savings Solutions

Make your savings work for your business, while maintaining quick, convenient access to your funds—whether it's a growth opportunity or unexpected expense.

### Fifth Third Business Relationship Savings**
Earn higher yields with higher balances, along with a relationship interest rate.

**Features:**
- Tiered interest rates to help you earn more as your balance grows
- Receive a relationship interest rate when you also have a Business Premium or Business Elite Checking account
- Up to 20 deposited items per month without an additional fee
- Three checks or withdrawals per month
- Check-writing privileges

**No monthly service charge.**

### Fifth Third Business Money Market**
Earn a better rate while retaining the flexibility of a standard savings account.

**Features:**
- Earn more as your balance grows with tiered interest rates
- Up to 20 deposited items per month without an additional fee
- Three checks or withdrawals per month
- Check-writing privileges

No standard monthly service charge with the following:
- An average monthly collected balance of $10,000 or more
- Otherwise, it’s $10 per month.

### Fifth Third Business Savings**
Ideal for business customers with short-term savings and investment needs.

**Features:**
- Up to 20 deposited items per month without an additional fee
- Three withdrawals per month
- Tiered interest rates to help earn more as your balance grows

No standard monthly service charge with the following:
- An average monthly collected balance of $10,000 or more
- Otherwise, it’s $5 per month.

### Fifth Third Business Certificates of Deposit (CD)
A low-risk savings opportunity for funds that can be held for a specified length of time.

**Features:**
- Flexible terms starting at seven days
- Security of FDIC insurance

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**All Business Savings Accounts:** If an account is closed before interest is credited, you will not receive any accrued interest. Additional fees apply for check and deposit ticket orders. A paper statement fee of $3 will be charged on the Business Money Market account unless your average daily collected balance is $10,000. A paper statement fee of $3 will be charged on the Business Relationship Savings account unless you carry an average daily collected balance of $500. You may suppress your statement through online banking at any time. Other charges may apply and are subject to change without notice. (Please see Business Product Disclosures for more details.)
MANAGING YOUR BUSINESS

Overdraft Solutions

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.34

Overdraft Coverage

<table>
<thead>
<tr>
<th>What is it?</th>
<th>Your transactions may be paid on your behalf when there aren’t sufficient funds in your account. (See note below.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>What transactions does it cover?</td>
<td>Checks and other transactions made by using your checking account number, automatic and online bill payments, ACH transactions and recurring debit card transactions.</td>
</tr>
<tr>
<td>What’s the benefit?</td>
<td>Avoid returned checks, late payment charges from your billers, and declined ATM and debit card transactions.</td>
</tr>
<tr>
<td>What’s the cost?</td>
<td>$37 per item. Maximum of five overdraft fees charged per business day. An $8/day daily overdraft fee is assessed if an overdraft is not paid and account is not brought current within 5 business days.</td>
</tr>
<tr>
<td>How do you enroll?</td>
<td>You’re automatically enrolled!</td>
</tr>
</tbody>
</table>

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. You’re eligible to opt out of overdraft coverage at any time. To opt out of overdraft coverage please visit your local branch or contact your banker.

Overdraft Protection

<table>
<thead>
<tr>
<th>What is it?</th>
<th>Use money set aside in another account as a financial cushion to cover a negative balance when you enroll in Overdraft Protection.</th>
</tr>
</thead>
<tbody>
<tr>
<td>What accounts can be protected?</td>
<td>Any Fifth Third business checking account.</td>
</tr>
</tbody>
</table>
| What accounts can provide protection? | • Fifth Third Simply Business™ Credit Card  
• Business savings accounts and select business checking accounts |
| Types of Overdraft Protection | • Credit Card: Amount available varies based on a combination of credit limit, cash advance limit and other risk factors. The amount transferred will be subject to both the available cash advance limit and cash advance interest rate applicable to the card.  
• Savings and Checking: Based on available balance, up to $99,999.99. |
| What’s the benefit? | Avoid overdrafts and per-item overdraft fees. |
| What’s the cost? | A $12.00 transfer fee is assessed for each transfer to applicable Consumer, Business Banking, or Commercial checking account unless the overdraft is $5.00 or less. When you overdraft, the exact amount of the negative balance plus the $12 transfer charge will be transferred on the next business day. |
| How do you enroll? | Talk to your banker. |

Note: Fifth Third Bank may cancel Overdraft Protection upon notice from Bank to customer or upon closing of a linked account, or upon termination, or exceeding the available credit on linked line of credit accounts or credit card accounts.

Business Checks*

Find everything for your business check-writing needs.

Check ordering through Fifth Third offers:

- An easy fit—Checks and envelopes are compatible with more than 1,700 software packages.
- Security enhancements—Our checks feature standard and optional security elements.
- Simple reordering—We’ve partnered with Harland Clarke for fast, safe online reordering.

Choose from a variety of check packages:

Three-To-A-Page ValuePack

This complete check-writing package includes:

- 150 single or duplicate checks
- Endorsement stamp
- Stub and bill keeper
- Register
- Standard logo
- Premier binder
- 200 book-bound deposit tickets
- Distinctive lettering

Laser ValuePack

Maximize check functionality and efficiency with:

- 250 single laser checks
- Distinctive lettering
- Standard logo
- 250 compatible window envelopes
- 200 book-bound deposit tickets
- Endorsement stamp
- Distinctive lettering

Business Size Executive 50 ValuePack

With easy-to-carry business-size checks, this set includes:

- 50 single or duplicate checks, 8"x3 3/8"
- Business register
- Vinyl cover
- 12 deposit tickets
- Standard logo
- Endorsement stamp
- Distinctive lettering

Need to reorder checks? Visit 53.com/checks or call 800-503-2345, Monday–Friday 7 a.m.–10 p.m. ET, and Saturday 7 a.m.–7 p.m. ET.

*Additional fees apply for check orders.
Credit Card Solutions

We have a business credit card solution for you.

**Fifth Third Simply Business™ Card**
Simplify your day-to-day business purchases and earn simple, powerful rewards.

**Features:**
- 1.67 rewards points on all purchases, all the time—redeem the way you like!*1
- No rotating categories, no earning caps and no points expiration!*2
- Track purchases easily with Mobile Receipt Capture and Management!*2
- Zero Liability on card purchases!*2,42
- Automatic Car Rental Insurance
- ID theft protection!*3

**Fifth Third Commercial Card**
Manage spending and gain more control over your working capital.

**Features:**
- In-depth reporting tools
- Convenient program administration—set individual and departmental spending limits
- Charge purchases back to designated accounts
- Assign pre-established spending limits
- Manage all cardholder accounts through our convenient online portal
- Fraud protection monitoring
- $350,000 minimum spend a year to avoid a $250 fee

*Note: Commercial Card is paid in full. Revolving balances are not allowed.

For more information about business credit card solutions, please visit 53.com/BusinessCreditCard or visit a local Fifth Third branch.

Fifth Third Merchant Services
powered by Worldpay*18,20

In your business, every transaction is the most important transaction, and Fifth Third Bank understands the critical role each one plays in your success. Working with Fifth Third Bank Merchant Services powered by Worldpay, we’re pleased to offer you a wide range of innovative and secure payment processing services to help meet your growing business needs.

**Features:**
- Debit and credit card acceptance: Process payments efficiently paying with the credit card of your customers’ choice, including VISA, Mastercard, Discover and American Express.
- Accessibility: To every major PIN debit network for customers paying with a debit card.
- Superior customer experience:
  - Fast, reliable and secure payment processing
  - Quick payment funding
  - 24/7 live, US-based customer support
- Reporting and data analytics: Web-based reporting portal for merchants to view their transaction data and actionable insights to help them run their business more efficiently.
- Fraud and security solutions:
  - EMV transaction support
  - Point-to-point encryption
  - Breach assistance
  - PCI assistance

Costs vary by dollar amount, volume and type of transactions. Ask a Merchant Services Account Representative for more details about Fifth Third Bank Merchant Services Powered by Worldpay.

*Credit Cards are subject to credit review and approval. Rates are determined by the creditworthiness of the applicant.
Touchpoints

■ Mobile Banking
Conduct business from wherever you are—right from your phone.2

Features:
• No-wait banking: Check your balances, deposit checks, pay bills, transfer funds, and locate branches and ATMs wherever you go.
• NOWBalance®: Check account balances without needing to sign in.
• Automatic alerts: Sign up to receive free, personalized updates for all your checking, savings, and credit card accounts. Your alerts can be sent to as many as two email addresses and one mobile phone number.
• Two easy, secure mobile options: Our mobile app and our mobile website m.53.com. Download the app for iPhone® and Android™ smartphones directly from the App Store or Google Play™ store.

■ Online Banking
Managing your money online on 53.com is now easier than ever. From sending and receiving money to checking your balance, we've made online banking quick and simple.

Features:
• Online bill pay: Pay anyone, from anywhere, at any time—for free in the United States.
• Paperless statements: View, print, and save the last six months of your statements and check images.
• Advanced security: Use Fifth Third online banking with confidence. The highest standards of encryption, including Secure Sockets Layer (SSL) technology, are in place to safeguard your personal information.
• Financial tools: Access your online banking information automatically using Quicken® or QuickBooks® to pay bills, download statements, and transfer money.

■ In-Person and On the Phone
Anytime you need to talk with us, we’re here to help with dedicated banking expertise.

• Banking Centers:
Visit any of our more than 1,100 full-service banking centers. To find one near you, use the Branch & ATM Locator at 53.com or by clicking on Locations in the mobile app.

• Business Banking Support Center:
Call 877-534-2264 for in-depth support from a Client Support Professional. Available Monday through Friday, 7 a.m. to 10 p.m. ET; Saturday, 8:30 a.m. to 5 p.m. ET.

■ Fee-Free ATMs
Access to over 50,000 fee-free partner ATMs across the United States, including over 2,000 Fifth Third Bank ATMs.1
Fifth Third’s Cash Management Solutions

Running more efficiently, every day.

At Fifth Third, we know good capital management is key to running and growing a successful company. Our solutions can help you find new revenue sources, offset operating costs and improve your bottom line—changing the way you do business.

**Receivables Solutions**

Our robust receivables solutions can significantly reduce costs and your staff’s workload.

- Electronic Deposit Manager (EDM)
- ACH Collections
- Lockbox
- Cash/Currency Solutions
- Merchant Services—powered by WorldPay

**Payables Solutions**

Using our online suite of payment solutions, you can increase accountability and streamline your staff’s time.

- ACH Payments
- Wire transfers
- Payroll Services—powered by Paycor

**Fifth Third Security Suite**

We offer advanced tools to help safeguard your financial information to minimize ACH and check fraud for your business.

- Positive Pay
  - Bank-Maintained Check Positive Pay (BMPP)
  - Customer-Maintained Check Positive Pay (CMPP)
  - ACH Positive Pay (ACH PP)
- Check Block
- ACH Transaction Control

**Fifth Third Direct**

With Fifth Third Direct®, our secure, online payments platform, you can see all your information in one place—anytime, anywhere.

- Control your data
- Access multiple accounts
- Create and view reports

For more details, please contact a Fifth Third Representative.
Borrowing Solutions

When opportunity knocks, our credit and financing solutions can help you open the door to new ways to grow and expand your business.

<table>
<thead>
<tr>
<th>What do you need?</th>
<th>How Fifth Third can help</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lines of Credit</td>
<td>Term Loans</td>
</tr>
<tr>
<td>Easy access to cash to support day-to-day operations</td>
<td>✓</td>
</tr>
<tr>
<td>Get funding to acquire or start a business</td>
<td>✓</td>
</tr>
<tr>
<td>Finance equipment</td>
<td>✓</td>
</tr>
<tr>
<td>Limited equity cash for a down payment</td>
<td>✓</td>
</tr>
<tr>
<td>Buy, build or renovate commercial real estate</td>
<td>✓</td>
</tr>
<tr>
<td>Fixed interest rate</td>
<td>✓</td>
</tr>
</tbody>
</table>

Note: With an active Business Line of Credit, Revolving Line of Credit, Term Loan or SBA Loan, we’ll waive the standard monthly service charge on your Business Premium or Business Elite Checking account.13

Fifth Third Line of Credit

Access the capital you need to keep your business humming with fast funding, quick approval and flexible payments.

A Fifth Third Line of Credit can help small businesses increase revenues and expand profits by providing the financial flexibility to cover gaps in business cash cycles. You can use business lines of credit to:

- Manage day-to-day business needs
- Access funds to meet short-term working capital needs, such as inventory purchases, future project costs, or company payroll
- Take advantage of immediate business opportunities
- Pay for equipment repair and upgrade
- Meet seasonal business needs—cover overhead, meet payroll, maintain normal business activities
- Finance initiatives or marketing campaigns to attract new customers and generate additional revenue through expanded business or sales

Fifth Third offers two types of lines of credit—unsecured and secured.36

Fifth Third Fast Capital®

- Approval and access to funds as fast as one business day
- Line amounts from $10,000 up to $100,000
- No collateral requirements

Note: Unsecured line of credit available at competitive interest rates. Pay no interest until you draw money from the line.

Secured Line of Credit

- Requires a business to pledge assets as collateral to secure the loan
- Secured Lines of Credit offer flexible loan amounts starting at $10,000 and above. (No cap at $100,000)

Note: Secured line of credit available at competitive interest rates. Pay no interest until you draw money from the line.

Term and Real Estate Loans

Provides the financing you need for bigger business investments, such as vehicles, equipment or business expansions.36

Get the funding you need to make your big plans a reality with a Fifth Third Fast Capital term loan or real estate loan from Fifth Third Bank:

- Fixed and variable interest rates available
- Includes new purchases or refinancing existing loans
- Use a commercial real estate loan to purchase, expand, renovate, remodel or construct owner-occupied commercial real estate
- Term loans offer fast, flexible financing solutions
Borrowing Solutions (continued)

**SBA Financing**

Flexible borrowing solutions designed especially for small businesses.

Backed by the Small Business Administration, an SBA loan or line of credit offers greater flexibility in loan amounts and repayment options.81

**What can you use an SBA loan for?**

- Commercial real estate purchase, including construction
- Business acquisition or expansion
- Refinance existing debt on more favorable terms
- Support working capital with SBA lines of credit up to $5,000,000
- Purchase equipment, machinery, vehicles, etc.

**Benefits:**

- Fixed or variable interest rates with flexible terms
- No balloon maturity
- Loan closing costs may be financed81
- Higher advance rates on commercial real estate
  - Up to 100% financing on owner-occupied commercial real estate for loans up to $5,000,000

**Who may qualify for an SBA loan?**81

- Businesses must be for-profit
- Businesses must operate in the United States or its possessions
- Businesses cannot have more than $15,000,000 in maximum tangible net worth and a two-year average net income after federal income tax of $5,000,000

Find the right SBA loan for your needs.

From working capital to equipment financing and commercial real estate, the SBA offers a variety of loan solutions to help your business. Talk to your banker today about the options available through today’s SBA financing.

---

**Additional Financing Solutions**

**GreenSky® Program**

Close more sales with fast and paperless financing.

Fifth Third Bank has teamed up with GreenSky®10, which offers consumer financing through its mobile platform. As a GreenSky merchant you can get credit decisions in seconds to help you close sales faster.

**How It Works:**

1. **Customer Application**—Customer applies for financing by mobile app, online or by phone.
2. **Customer Approval**—Within seconds customers know whether they are approved or not. Approved customers receive a GreenSky account number and a loan agreement from Fifth Third.
3. **Funding**—Process your customer’s GreenSky account number just like you would a credit card.

**Markets Served:**

- Home improvement and contractors
- Specialty retailers
- Healthcare services, including dental, cosmetic, vision, bariatric surgery and outpatient surgical and non-surgical procedures

**Celtic Commercial Finance**

Smart leasing solutions, backed by personalized service.

Celtic Commercial Finance, a division of Fifth Third Bank13, has been dedicated to create smart equipment leasing solutions for small to medium size businesses in education, professional services and healthcare industries.

**What can you use an equipment lease for?**

- Office furniture
- Technology assets (PC’s, routers, servers, etc.)
- Software
- Medical equipment
- Telephone
- Warehouse equipment

**Benefits:**

- Provides off balance sheet financing
- Reduces the risk of obsolescence
- Reduced upfront cash outlay

**Who may qualify?**

- Cost of equipment must be at least $100,000.00
- Businesses must be in business for at least three years
- Businesses who show positive cash flow and profitability
Fifth Third Preferred Banking

You’ve worked hard to get where you are. And at Fifth Third Preferred Banking, we’ll work just as hard to help you reach what’s next.

Our Preferred Banking promise
As we work with you to turn your goals into reality, we promise to:

1 Champion your vision of success.
   Your Preferred banker will provide judgment-free guidance that enables you to sort through the unknowns and uncover new ways to accomplish the things you care about.

2 Keep it simple.
   With financial clarity comes confidence. That’s why we give you tools that help make it easier to protect your assets, manage your budget, grow your resources and gauge your progress.

3 Give rewards that matter.
   We’ll provide perks that get you closer to your unique goals and recognize you for the progress you’ve made along the way.

We back our promise with premium products and amenities that help you achieve more every day. As a Preferred Banking client, you’ll enjoy:

- A dedicated Preferred banker
- Complimentary and fee-free services
- Access to Fifth Third’s Life360 Platform to help organize and manage your complete financial picture*
- Complimentary Fifth Third Identity Alert® or a discount on Fifth Third Identity Alert Premium® when you maintain a Fifth Third Preferred Checking® account50
- 24/7 customer service
- No monthly maintenance fee on Business Banking Standard Checking29
- Unlimited 2% cash back on every purchase with no caps and no expiration38 with the Fifth Third Preferred Cash/Back Card
- Fast, easy and affordable estate planning from Trust & Will. As a Fifth Third customer, you can get Trust & Will’s digital estate planning solutions at a discounted price.39,40

Visit 53.com/preferred or ask your banker for details about the Fifth Third Preferred Banking.

*Life360 is controlled and operated by eMoney Advisor LLC for the use of Fifth Third and its subsidiaries, which have no affiliation with eMoney Advisor LLC.
Employee Benefits Solutions

HR software and expertise to help you make a difference.

**HR & Payroll Services**
powered by Paycor®

Payroll and HR doesn’t have to be a time-consuming juggling act. With Fifth Third HR & Payroll®, powered by Paycor, you can easily manage all of your HR, payroll, timekeeping and reporting tasks anytime, anywhere. You’ll gain access to a dedicated Paycor payroll specialist who can answer questions, provide guidance and ensure the accuracy of your payroll and tax filings. And best of all? You’ll receive preferential payroll pricing when your payroll is funded through a Fifth Third Business Checking account.21

**Features:**
- **Dedicated expertise:** Tax experts who work in some of the most challenging regulatory environments help ensure compliance at every turn.
- **Engaging employee self-service:** Reduce questions about pay history and tax forms by empowering employees through self-service access.
- **Powerful reporting and analytics:** Make real-time business decisions with our powerful analytics platform.
- **Attract and retain top talent:** Find top performers and develop them into your most productive employees.
- **Glean true insights into your data:** Tap into your data and gain rich insights to predict expenses and improve your bottom line.
- **Adapt and stay ahead of what’s next:** Protect your business with quarterly product enhancements and compliance expertise.

Costs vary by dollar amount, volume and type of transactions. Ask a Fifth Third representative for an introduction to Fifth Third HR & Payroll, powered by Paycor.

**Membership Advantage Banking**

Membership Advantage is a program that enhances your employee benefits package by focusing on your employees’ long-term financial wellness and banking needs—all at no cost to you.21 We provide both in-person and virtual classes. Our program also allows Employees to create their own playlist based on their financial needs which help them learn at their own pace. Your employees also receive exclusive banking benefits and discounts because of our partnership. Ask a Fifth Third representative for details.

**Features:**
- Financial Empowerment Seminars—Covering a full range of topics including savings and budgeting, home buying and borrowing, protecting your identity, and understanding your credit
- Access to over 50,000 fee-free ATMs1
- Savings accounts with monthly service charges waived31
- 0.25 rate discount for new installment loans and lines of credit32
- 0.50 discount point on mortgage loans33

**Additional Employee Benefits Solutions**

**Health Savings Account**

HealthEquity HSA—a perfect complement to your High Deductible Health Plan, our partnership with HealthEquity for tax-advantaged HSAs help your employees save for healthcare expenses—with minimal administration time from you. They have a robust set of tools to simplify HSAs, drive participation, and increase saving, helping you be more successful.25,44

**Retirement Plans†**

Offering a retirement plan can make your business more competitive and help you attract top talent. You can choose from a range of strategies that will help meet your company’s particular needs and help your employees save for retirement.

**Insurance+++**

With life insurance and disability income plans, your employees can feel more secure and comfortable in the knowledge that their families will be protected in the event of the unforeseen. And you’ll feel better knowing you’re doing what you can to keep your best workers.

**Executive Bonus Programs**

A powerful incentive can make the difference in an employee’s decision to join—or stay with—you business. We can help you provide key employees with a variety of attractive compensation options—including the ability to establish plans without the contribution limits associated with qualified retirement plans.
Personal Checking Options

Fifth Third Preferred Checking
Exclusive program discounts and benefits with comprehensive financial solutions and service.

This interest-bearing checking account is part of the Fifth Third Preferred Banking, which offers comprehensive financial solutions with dedicated, personalized service along with exclusive products, pricing, and rates.

As a benefit of Preferred Checking, the monthly service charge on a Business Standard Checking Account can be waived if the business owner/owner of the Business Standard Checking Account completes a Relationship Consent form. Otherwise, the standard monthly service charge for Business Standard Checking is $11.

Fifth Third Private Bank Checking or Platinum Capital Account

For individuals and families with complex banking needs, Fifth Third Private Bank offers a suite of comprehensive wealth solutions, including wealth planning, sophisticated banking services, investment management, insurance strategies, and trust and estate planning.

Based on your unique goals and objectives, a Wealth Management Advisor will ensure you receive the highest level of personalized guidance and advice, to help uncover solutions for your financial needs.

For more information, please visit 53.com or ask your banker for details.

Wealth Planning Options

Private Bank Wealth Services
Access comprehensive wealth solutions to simplify your finances and help you achieve your goals.

Our highly credentialed specialists will create a customized plan, exploring all appropriate options until you have a plan that aligns with your vision. Our wealth management solutions include:

- Private Bank
- Investment management
- Retirement planning
- Trust and administration services
- Estate settlement
- Personal and business insurance protection

Business Transition & Succession
As a business owner, it’s important you have a succession plan in place to ensure the continued legacy of your business.

With a Buy-Sell Agreement in place you can:

- Help ensure the intended successor has the capital to stay in control of the business
- Keep your business operating according to your succession plan

For more information, visit 53.com or ask your banker for details.
Always at Your Service

How can we help you today?

It takes a lot of hard work and dedication to run a business, so we want to ensure that banking with us makes it easier for you. Whenever you need assistance, we’re here for you:

Contact Us
877-534-2264
7 a.m.–10 p.m. ET, Monday–Friday
8:30 a.m.–5 p.m. ET, Saturday
—or—
bbgsupport@53.com

Branches and ATMs
You can also visit any of our more than 1,100 financial centers for your banking needs. To find one near you, use the Branch & ATM Locator at 53.com.

Account Fraud
If your account has been compromised, call us immediately at 866-475-0729.

Dedicated Support Team
We know that needs and questions can arise outside of regular business hours. Thankfully, one phone number and one email address gets you direct access to dedicated business banking support. We can help you with service inquiries or issues such as:
• Account balance requests.
• Check image requests.
• Payoff letters.
• Commercial card questions.
• Audit confirmation/credit references.
• Fifth Third Direct support.
• Service for commercial analyzed accounts.

Business Welcome Center
Find what you need to start getting the most from your business account in one quick, convenient place: 53.com/businesswelcome.
• Activate your credit and debit cards.
• Set up online account management.
• Access additional details on business credit cards, cash management and borrowing solutions.
• Link to the Business Resource Center for thought leadership and business insights.

Small Business Resource Center
Find a wealth of expert insights, written by Fifth Third Bank specialists and business industry leaders for the success of your business at 53.com/content/fifth-third/en/financial-insights.html.
• Articles: From creating the perfect team to improving cash flow, our well-stocked article library covers topics to help you keep your business growing.
• Newsletters: We’ll deliver the latest financial resources right to your inbox.

Your Fifth Third Business Banking Team
From a dedicated Business Bank Relationship Manager to Relationship Specialists, your Fifth Third Business Banking Team is here to make banking with us easier. We’ll provide you with a list of your immediate Fifth Third contacts.

Business Solutions Support & Resources
My Solutions:

Managing Your Business
Checking Accounts
☐Fifth Third Business Standard Checking®
☐Fifth Third Business Premium Checking®
☐Fifth Third Business Elite Checking®
☐Overdraft Protection

Savings Accounts
☐Fifth Third Business Relationship Savings
☐Fifth Third Business Savings
☐Fifth Third Business Money Market
☐Fifth Third Business Certificates of Deposit

Credit Card Solutions
☐Fifth Third Simply Business™ Card
☐Fifth Third Commercial Card
☐Merchant Services powered by Worldpay®

Providing Convenience and Protection
☐Online Banking
☐Mobile Banking

Supporting Growth and Expansion
☐Secured Line of Credit
☐Unsecured Line of Credit
☐Term and Real Estate loans
☐Small Business Administration (SBA) Loan

Serving Owners and Employees
☐Payroll and HR Services powered by Paycor®

Employee Benefits
☐Fifth Third Membership Advantage
☐Fifth Third Health Savings accounts
☐Insurance services
☐Retirement Plans
☐Executive Bonus

Personal Checking
☐Fifth Third Preferred Banking

Owner Services
☐Fifth Third Private Bank Checking
☐Buy/Sell Agreements
☐Owner Wealth Management

What we’ll need from you:
☐ Legal Business Name, address, and phone number
☐ Tax ID number
☐ Form W-9 or W-8
☐ Organization documents
  • Corporation—Articles of incorporation and/or By-Laws
  • LLC—Articles of Organization / Operating Agreement
  • Partnership—Partnership Agreement
  • Sole Proprietorship or DBA—Trade or Assumed Name Certificate
  • Non-Profit—Copy of form 501(c)3
☐ Beneficial Ownership Disclosure Form

Note: All signers must provide the following:
  • Name, address and phone number
  • Social Security number
  • Driver’s license or ID
  • Mother’s maiden name or a password

Notes & Questions:
1. APM network is free to the Fifth Third Bank, National Association customers when using their preferred card to withdraw cash at ATMs. Please note: if you are an APM network user, you may be charged a fee by the ATM operator or network used and you may be charged a fee for a transaction fee for a transaction. 

2. Certain services will require you to register for our Fifth Third Business Online banking. There is no fee for Fifth Third business bank services if your business is not enrolled in a business banking program. 

3. No charge for transactions at any ATM with the Fifth Third Business Checking Account. The actual percentage discount varies based on the number of transactions in the previous month. 

4. Deposits in excess of the included amount are subject to a $0.50 per item overage charge. 

5. A separate fee of $0.003 per dollar deposited. 

6. Customer is responsible for all transaction costs. 

7. The amount of any referral fee paid for received services will not affect the fees paid or payable by you. 

8. Contact Fifth Third Bank for pricing. Fifth Third Bank reserves the right to change the per transaction rate based on the number of employees in your business and services selected. Ask Fifth Third representative for details. 

9. No monthly service charge for Preferred Checking if a combined balance of $100,000 or more is maintained in the checking account on the last day of each month. 

10. The standard deposit insurance amount is $250,000 per depositor, for each deposit insurance category. 

11. Your account must be in good standing. 

12. The standard deposit insurance amount is $250,000 per depositor, for each deposit insurance category. 

13. The amount of any referral fee paid for received services will not affect the fees paid or payable by you. 

14. Additional fees may be imposed. Overdraft payments are discretionary and we reserve the right not to pay. 

15. All other SBA qualification requirements exist. Please contact a Fifth Third Bank SBA Specialist for more information. 

16. Contact Third Third Bank for pricing. Fifth Third Bank reserves the right to change the per transaction rate based on the number of transactions in the previous month. 

17. The amount of any referral fee paid for received services will not affect the fees paid or payable by you. 

18. Contact Fifth Third Bank for pricing. Fifth Third Bank reserves the right to change the per transaction rate based on the number of transactions in the previous month. 

19. Any debits to your account including writing checks, withdrawing money at the bank or ATM, ACH and wire transfers may reduce your balance. If your balance falls below overdraft protection, we reserve the right to not pay. 

20. Any data to your account indicating writing checks, withdrawing money of the bank or ATM, ACH and wire transfers may reduce your balance. If your balance falls below overdraft protection, we reserve the right to not pay. 

21. The amount of any referral fee paid for received services will not affect the fees paid or payable by you. 

22. All services are provided at Fifth Third Bank's discretion. 

23. The amount of any referral fee paid for received services will not affect the fees paid or payable by you. 

24. Check the periodic rate to the balance in your account each day. If an account is closed before interest is earned, you will not receive any accrued interest. 

25. The amount of any referral fee paid for received services will not affect the fees paid or payable by you. 

26. Ask a Fifth Third representative for details. 

27. Merchants are not responsible for the services provided. Ask a Fifth Third representative for details. 

28. Merchants are not responsible for the services provided. Ask a Fifth Third representative for details. 

29. Ask a Fifth Third representative for details. 

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33. Ask a Fifth Third representative for details. 

34. Ask a Fifth Third representative for details. 

35. Ask a Fifth Third representative for details. 

36. Ask a Fifth Third representative for details. 

37. Contact Fifth Third Bank for pricing. Fifth Third Bank reserves the right to change the per transaction rate based on the number of transactions in the previous month. 

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99. Ask a Fifth Third representative for details. 

100. Ask a Fifth Third representative for details.
The information in the following charts apply only to Business Standard, Business Premium, and Business Elite Checking Accounts. Contact us for information on any other Business Banking Accounts. Prices of all services are subject to change upon 30 days’ notice from Bank.

## BUSINESS CHECKING ACCOUNT INFORMATION

<table>
<thead>
<tr>
<th>Monthly Maintenance Fee</th>
<th>Fifth Third Business Standard Checking&lt;sup&gt;a&lt;/sup&gt;</th>
<th>Fifth Third Business Premium Checking&lt;sup&gt;a&lt;/sup&gt;</th>
<th>Fifth Third Business Elite Checking&lt;sup&gt;a&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$11/month</td>
<td>$25/month</td>
<td>$35/month</td>
</tr>
</tbody>
</table>

### No Monthly Maintenance Fee with one of the following:

- A combined monthly average balance of $3,500 across your business checking, savings and CDs<sup>1</sup>
- At least $500 monthly spending across your Fifth Third business credit cards<sup>2</sup>
- A personal Fifth Third Private Bank Checking account, Platinum Capital Account<sup>7</sup> (PCA) or Fifth Third Preferred Checking<sup>6</sup> account with a completed Relationship Consent form
- A combined monthly average balance of $10,000 across your business checking, savings and CDs<sup>1</sup>
- Merchant Services<sup>6</sup> enrollment AND at least $500 monthly spending across your Fifth Third business credit cards<sup>2</sup>
- A Fifth Third Business Loan or Line of Credit<sup>3</sup>

### Banking Center Cash Deposit<sup>8</sup>

- $0 - $5,000: No Charge
- $5,001+: $0.0030 per $1.00

### Checking Transactions per Month<sup>2</sup>

- 0-250: No Charge
- 251+: $0.50/each

### Paper Statement Fee

- $3 per month unless average daily collected balance is greater than or equal to $3,000

- A combined monthly average balance of $25,000 across your business checking, savings and CDs<sup>1</sup>
- A Fifth Third Business Loan or Line of Credit<sup>3</sup>
- At least $500 monthly spending across your Fifth Third business credit cards<sup>2</sup>
- A Fifth Third Business Loan or Line of Credit<sup>3</sup>
- At least $500 monthly spending across your Fifth Third business credit cards<sup>2</sup>
AND one of the following: Electronic Deposit Manager OR Fifth Third Direct<sup>4</sup>,

Additional checking account solutions are but not limited to: Commercial Analyzed, Public Funds and IOLTA/IOTA accounts. Contact your banker for additional information on these checking account solutions.
The information in the following charts apply only to Business Savings, Business Relationship Savings, and Business Money Market Accounts. Contact us for information on any other Business Banking Accounts. Prices of all services are subject to change upon 30 days’ notice from Bank.

### BUSINESS SAVINGS ACCOUNT INFORMATION

<table>
<thead>
<tr>
<th>Monthly Maintenance Fee</th>
<th>Business Relationship Savings</th>
<th>Business Savings</th>
<th>Business Money Market</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$0</td>
<td>$5/month</td>
<td>$10/month</td>
</tr>
<tr>
<td>No Monthly Maintenance Fee with one of the following:</td>
<td>No Monthly service charge</td>
<td>An average monthly collected balance of $10,000 or more</td>
<td></td>
</tr>
<tr>
<td>Banking Center Cash Deposit</td>
<td>$0.0030 per $1.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposit Tickets and Deposited Items&lt;sup&gt;5&lt;/sup&gt;</td>
<td>0-20 : No Charge 21+: $0.50/per item</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings Deposit Transactions Per Month&lt;sup&gt;6&lt;/sup&gt;</td>
<td>0-20 : No Charge 21+: $0.50/per item</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CCA Checks Paid/Other Debits&lt;sup&gt;8&lt;/sup&gt;</td>
<td>0-3 Checks: No Charge 4-6 Checks: $1.05/ per check 7+ Checks: $10.50/ per check</td>
<td>0-3 Checks: No Charge 4-6 Checks: $1.15/ per check 7+ Checks: $11.25/ per check</td>
<td></td>
</tr>
<tr>
<td>Interest</td>
<td>Variable interest rate. The interest rate and annual percentage yield may change. Variable based on the daily balance; 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. If an account is closed before interest is credited you will not receive any accrued interest.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Paper Statement Fee</td>
<td>$3 per month unless average daily collected balance is greater than or equal to $500</td>
<td>$3 per month unless average daily collected balance is greater than or equal to $3,000</td>
<td></td>
</tr>
</tbody>
</table>

1. Any business checking account, savings account, or CD for the same entity may be considered for the combined monthly average balance earn out option to waive the business checking account standard monthly service charge. Ask a Fifth Third representative for details.

2. Business credit cards are subject to credit review and approval. $500 monthly credit card spend is calculated by looking at all of your Fifth Third Credit Card accounts and adding the total amount spent on any business credit card statement(s) issued within the last 35 days (excludes Professional Card). The business entity owning the Fifth Third Business Checking account must be the same business entity owning the Business credit cards. Ask a Fifth Third representative for details.

3. All Business Loans and Lines of Credit are subject to credit review and approval. Business Term Loans must have a balance during the checking statement cycle being evaluated. Business Lines of Credit or Revolving Lines of Credit must have a balance or have been used during the checking statement cycle being evaluated. The business entity owning the Fifth Third Business Checking account must be the same business entity owning the Business Loan or Line of Credit. Ask a Fifth Third representative for details.

4. Activation requires customer to sign a Fifth Third Treasury Management agreement and compliance with the Treasury Management Services Terms and Conditions Book. Eligibility requirements apply. Ask a Fifth Third representative for details.

5. Cash Management Essentials activation requires customer to sign a Fifth Third Treasury Management agreement and compliance with the Treasury Management Services Terms and Conditions Book. ACH activation with Cash Management Essentials is subject to credit review and approval. Upon ACH activation, customer will receive 50 debits and 50 credits per month. Exceeding the ACH transaction limit results in an additional $0.25 overage fee per transaction. Additional fees beyond the standard monthly service charges will apply, including stop payment and wire fees. Ask a Fifth Third Representative for details.

6. Merchant Services are provided through Fifth Third Processing Solutions, a dba of Worldpay, LLC and are subject to credit approval. Merchant Services agreement required. Merchant Services processing fees vary. Ask a Fifth Third representative for details.

7. Other fees may apply.

8. Partitioned Tiered Pricing: The units are priced separately based on the tier they are in.
## Business Fee Schedule

Prices of all services are subject to change upon 30 days’ notice from Bank.

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ATM and Debit Card Fees</strong></td>
<td>$0.00 - No charge to use Fifth Third ATMs</td>
</tr>
<tr>
<td>Non-Fifth Third ATM Transactions</td>
<td>$0.00 - No charge for U.S. transactions and $5 for international transactions. Transactions include balance inquiries, transfers, cash withdrawals, and purchases made at an ATM. Other ATM network owners may also assess a usage fee.</td>
</tr>
<tr>
<td>International POS/ATM Transaction Fee†</td>
<td>3% of transaction amount</td>
</tr>
<tr>
<td>Currency Conversion Fee‡</td>
<td>0.20% of transaction amount</td>
</tr>
<tr>
<td>Business Debit Mastercard‡</td>
<td>$0.00 - No Annual Fee</td>
</tr>
<tr>
<td>Debit Card Replacement Rush Fee</td>
<td>Expedited card shipping (by request): $30.00 Fee is waived for Preferred and Private Bank customers.</td>
</tr>
<tr>
<td>Non-Fifth Third Cash Advance Debit Card Fee</td>
<td>Greater of $5 or 3% of the transaction amount, up to maximum $10.00</td>
</tr>
<tr>
<td>Wire Transfer Fees</td>
<td></td>
</tr>
<tr>
<td>Wire Incoming Structured</td>
<td>$15.50/per transfer</td>
</tr>
<tr>
<td>Wire Incoming Non-Structured with Repairs</td>
<td>$30.00/per transfer</td>
</tr>
<tr>
<td>Branch/Banker Domestic Wire Outbound Non-Repetitive</td>
<td>$45.00/per transfer</td>
</tr>
<tr>
<td>Online Outgoing Domestic USD Wire</td>
<td>$25.00/per transfer</td>
</tr>
<tr>
<td>Branch/Banker International Wire Outbound (USD)</td>
<td>$85.00/per transfer</td>
</tr>
<tr>
<td>Branch/Banker International Wire Outbound Non-Repetitive (FX)</td>
<td>$50.00/per transfer</td>
</tr>
<tr>
<td>Online Outgoing International USD Wire</td>
<td>$45.00/per transfer</td>
</tr>
<tr>
<td>Overdraft Fees</td>
<td></td>
</tr>
<tr>
<td>Overdraft Fee</td>
<td>$37/occurrence</td>
</tr>
<tr>
<td>Returned Item Fee</td>
<td>$37.00/item for each occurrence. You will be charged a fee each time we return your checks and payments. If one item is returned multiple times, whether as a check or other payment order, you may be charged multiple fees.</td>
</tr>
<tr>
<td>Extended Overdraft Fee</td>
<td>$8.00/day is assessed if an overdraft is not paid within 5 Business Days. If an account is not brought current, the daily overdraft fees will accrue as of the first calendar day of the overdraft occurrence up to a maximum of 20 calendar days.</td>
</tr>
<tr>
<td>Overdraft Protection Transfer Fee</td>
<td>$12.00/transfer. No fee if your account balance at the end of the business day is overdrawn by $5 or less.</td>
</tr>
<tr>
<td>Banking Center Cash Deposit</td>
<td>$0.0030 per $1.00 over allowable Deposit Product Cash Deposit Limit</td>
</tr>
<tr>
<td>Banking Center Deposit Non-Standard Bags</td>
<td>$155.25/bag</td>
</tr>
<tr>
<td>Banking Center Deposit Coin Mixed</td>
<td>$3.70/per deposit</td>
</tr>
<tr>
<td>Banking Center Deposit Coin Rolled</td>
<td>Savings: $0.11 Per roll</td>
</tr>
<tr>
<td>Banking Center Courier Deposit Charge</td>
<td>$3.70/per deposit</td>
</tr>
<tr>
<td>Banking Center Deposit Collection Courier</td>
<td>$11.75/per deposit</td>
</tr>
<tr>
<td>Banking Center Deposit Notes Strap</td>
<td>Savings: $0.16/per Strap</td>
</tr>
<tr>
<td>Banking Center Order Coin Box°</td>
<td>0-4: $3.00/per coin box; 5+: $7.50/per coin box</td>
</tr>
<tr>
<td>Banking Center Order Coin Roll°</td>
<td>0-10 Rolled Coins: No Charge; 11+ Rolled Coins: $0.25/per roll</td>
</tr>
<tr>
<td>Banking Center Order Notes Loose°</td>
<td>0-100: No Charge; 101+: $0.06/per note</td>
</tr>
<tr>
<td>Banking Center Order Notes Strap°</td>
<td>0-10 Straps: No Charge; 11+ Straps: $1.25/per strap</td>
</tr>
<tr>
<td>Banking Center Cash Order°</td>
<td>0-5 Cash Orders: No Charge; 6+ Cash Orders: $7.00/per order</td>
</tr>
<tr>
<td>Banking Center Courier Stop Scheduled</td>
<td>$13.00/courier stop</td>
</tr>
<tr>
<td>Other Fees</td>
<td>Amount</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>-------------------------------</td>
</tr>
<tr>
<td>Stop Payment</td>
<td>$33.00/item</td>
</tr>
<tr>
<td>Return Deposit Item</td>
<td>$15.00/item</td>
</tr>
<tr>
<td>Money Order</td>
<td>$2.00/item</td>
</tr>
<tr>
<td>Cashier’s Check</td>
<td>$10.75/item</td>
</tr>
<tr>
<td>Research Photocopy Time Fee</td>
<td>$15.00/photocopy or per quarter hour of research completed by a Fifth Third employee</td>
</tr>
<tr>
<td>Special Statement</td>
<td>$28/duplicate statement or statement sent to second address</td>
</tr>
<tr>
<td>Standard Confirmation - Written confirmation of Audit Inquiry</td>
<td>$57.75</td>
</tr>
<tr>
<td>Balance Inquiry</td>
<td>$10.75</td>
</tr>
<tr>
<td>Commercial Credit Reference</td>
<td>$89.25</td>
</tr>
<tr>
<td>Charged off Account</td>
<td>$30.00/account</td>
</tr>
</tbody>
</table>
| Check Excessive Deposit Rejects\(\geq1\)% of Deposited Items | 0-75: $0.315/per reject  
76-275: $0.365/per reject  
276-525: $0.41/per reject  
526+: $0.455/per reject |
| Disbursed Check Paid MICR Reject & Repair      | $0.37 per item                |
| Special Statement Cut-Off\(\geq1\)             | 0-99: $38.25/per request  
100-300: $31.00/per request  
301+: $15.50/per request |
| Deposit Adjustment Fee                         | $15.00 per adjustment         |
| Multi Signer Base Charge                       | $65.50/monthly                |
| Multi Signer Per Item Charge                   | $0.0597 per item              |
| RTP Credit                                     | $1.00 per real time payment transaction received |
| Fifth Third Direct Hard Token                  | $50.00 per token              |
| Fifth Third Direct Hard Token Replacement      | $50.00 per token              |
| Legal Processing - Processing Garnishment, Attachment, or Levy | $80.00 per item, or maximum amount allowed under state law, whichever is less |
| Dormant Account Monthly Fee                    | Checking: $5.00/month (Fee will be assessed for no deposits or withdrawals for the period of 12 months for checking accounts. Fee not assessed if balance is greater than $3,000.)  
Savings: Fee only assessed for the Business Relationship Savings & Business Money Market  
$5.00 per month dormant (Assessed when no deposits or withdrawals are made during a period of 36 months. Fee not assessed if balance is greater than $3,000.) |
| Negative Collected Fee                         | A Fee is charged for use of non-collected funds. If the account has an average daily negative collected balance during the service charge cycle, the charge will be $18.00 or 18% on the average daily negative collected balance amount, whichever is greater. This rate and calculation is subject to our discretion without notice. |

1. ATM network is fee free for Fifth Third Bank, National Association customers when using their 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). Fifth Third Bank is part of the Allpoint® 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 7-Eleven® ATMs listed on our ATM locator on 53.com or on our Mobile Banking app. 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. A $2.75 service fee per transaction applies for non-Fifth Third ATM transactions. In-person withdraw fee at non-Fifth Third Branches: $2.00; 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. A $5 International ATM Cash Withdrawal fee may apply. Other ATM network owners may also assess a usage fee.

2. See the Business Debit Card Agreement in the Deposit Account Rules and Regulations.

3. If your account providing the protection does not have sufficient funds available or is subject to a restriction, or if the protected account is subject to a hold, Overdraft Protection may not be applied and Overdraft Coverage fees may be assessed.

4. Partitioned Tiered Pricing: The units are priced separately based on the tier they are in

5. Threshold Tiered Pricing: All units are priced the same based on the total number of units.

LIDN 5749

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