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.
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.

**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

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

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 fee4
• Up to $5,000 in cash deposits per month without an additional fee5
• Preferential pricing on Payroll Services provided by Paycor®6,24

No standard monthly service charge with one of the following:
• A combined monthly average balance of $3,500 across your business checking, savings and CDs7
• At least $500 monthly spending across your Fifth Third business credit cards8
• A personal Fifth Third Private Bank Checking account, Platinum Capital Account® (PCA) or Fifth Third Preferred Checking® account9 with a completed Relationship Consent form

Otherwise, it’s $11 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.

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 fee4
• Up to $10,000 in cash deposits per month without an additional fee5
• Personal Fifth Third Essential Checking® account—with waived monthly service charge—available for each business signer11 with a completed Relationship Consent form
• Preferential pricing on Payroll Services provided by Paycor®6,24
• Relationship interest rate on a Business Relationship Savings account10

No standard monthly service charge with one of the following:
• A combined monthly average balance of $10,000 across your business checking, savings and CDs7
• A personal Fifth Third Essential Checking® account—with waived monthly service charge—available for each business signer11 with a completed Relationship Consent form

Otherwise, it’s $25 per month.

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 fee4
• Up to $25,000 in cash deposits per month without an additional fee5
• Personal Fifth Third Essential Checking® account—with waived monthly service charge—available for each business signer11 with a completed Relationship Consent form
• Preferential pricing on Payroll Services provided by Paycor®6,24
• Relationship interest rate on a Business Relationship Savings account10

No standard monthly service charge with one of the following:
• A combined monthly average balance of $25,000 across your business checking, savings and CDs7
• A personal Fifth Third Essential Checking® account—with waived monthly service charge—available for each business signer11 with a completed Relationship Consent form
• Relationship interest rate on a Business Relationship Savings account10

Otherwise, it’s $35 per month.

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 alerts2
- More than 50,000 fee-free ATMs® and 1,100 full-service banking centers

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

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

Check Recovery

A no-cost service for Business Banking customers, where ChecXchange strategically represents items as RCK, wherever possible, to collect the face-value of the check.
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

- **Business Size Executive 50 ValuePack**
  - With easy-to-carry business-size checks, this set includes:
    - 50 single or duplicate checks, 8” x 3 1/8”
    - Business register
    - Vinyl cover
    - 12 deposit tickets
    - Standard logo
    - Endorsement stamp
    - Distinctive lettering

Need to reorder checks?
Visit [53.com/checks](http://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.

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.

### 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, automatic bill payments, debit card, and ATM 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 fee is assessed if an overdraft is not paid 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.

### 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 Business Rewards Credit Card  
• Any business checking or savings account |
| Types of Overdraft Protection       | Credit Card: Amount available varies based on a combination of credit limit, cash advance limit and other risk factors.  
Savings and Checking: Based on available balance, up to $99,000.00. |
| 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, upon termination, or exceeding the available credit on linked line of credit accounts or credit card accounts.
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 and check writing access.

Features:
• Tiered interest rates to help you earn more as your balance grows15
• Receive a relationship interest rate when you also have a Business Premium or Business Elite Checking account 10
• Up to 100 deposits per month without an additional fee3
• Three checks or withdrawals per month3
• 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 rates15
• Up to 100 deposits per month2
• Three checks or withdrawals per month17

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. Plus, it can be used as collateral for a loan.

Features:
• Up to 100 deposited items per month without an additional fee17
• Three withdrawals per month17
• Tiered interest rates to help earn more as your balance grows15

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.21

Features:
• CDs** typically pay higher interest rates than many other savings products
• Flexible terms starting at seven days
• Security of FDIC insurance16

All of our savings account solutions provide:
• Competitive interest rates15
• Security of FDIC insurance16
• Online and mobile account access
Credit Card Solutions

Whether you’re seeking a card that offers rewards or robust reporting tools, we have a business credit card solution for you.

Fifth Third Business Rewards Card
Easily manage your company’s expense and cash flow, while earning Real Life Rewards® with every purchase.8

Features:
• Earn two Real Life Rewards points for each $1 spent at restaurants, office supply stores and on utilities19
• Earn one Real Life Rewards point for each $1 spent on all other qualifying purchases19
• Redeem points for gas cards, travel, merchandise, or many other rewards simply by logging into Online Banking at 53.com
• No cap on how many points you can earn
• Automatic rebates on eligible purchases with Mastercard EasySavings™20

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.

Fifth Third Merchant Services
powered by Worldpay22,23

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 Fifth Third representative for details.

For more information about business credit card solutions, please visit 53.com/businesscreditcard or visit a local Fifth Third branch.
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, or text “mobile” to 535353.

■ 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.
• 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 ATMs across the United States, including over 2,000 Fifth Third Bank ATMs.1

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.

Online Banking via Fifth Third Direct®

With our powerful online banking tools, managing cash flow3 has never been easier or more convenient.

Features:
• Single sign-on to Fifth Third Direct®
• Services include: Prior Day Information reporting, online transfers, stop payments, wire transfers, payment approval and account alerts. Fee applies for each stop pay and each wire.

Monthly service charge is $30. Waived with an average monthly collected balance of at least $40,000 in your Fifth Third Business Checking account that the service is applied to.

Optional services:
• ACH Origination (includes 50 free debits and 50 free credits per month)—$20 per month additional. Waived with an average monthly collected balance of at least $50,000 in your Fifth Third Business Checking account that the service is applied to.
• Intra-day Reporting—$15.75 per month additional

Electronic Deposit Manager®

Maximize access to funds with this secure, web based remote capture solution for processing checks.

Features:
• Minimize inconvenient trips to the bank
• Retain in-house control over deposits
• Easy-to-use system simplifies training
• Later deposit deadlines offers greater flexibility to make same-day deposits
• Quicker access to your receivables

Monthly service charge is $31.50. $18.50 for a single-feed scanner rental.

Watch our Online Banking and Mobile Banking demo videos at 53.com/businessbanking.
Protect Your Business

We can help safeguard what you’ve built against fraud and the unexpected.

**Security Suite**

Leveraging our Positive Pay advanced protection services, Security Suite helps protect your business from the risk of check and ACH fraud. With Security Suite, you have the opportunity to review and approve through Fifth Third Direct®, our secure online banking portal all items presented for payment.

**Benefits:**
- Allows you to make decisions to pay acceptable items and return fraudulent transactions online or via mobile device
- Allows for dual approval and audit reporting
- Sends reminder emails each hour during the review window until your decisions are made
- Check images and originator details are available to review online or via mobile device

**Options:**
Security Suite offers several options within the Fifth Third Direct Positive Pay service to provide you with powerful fraud protection solutions.

### Manage excess cash with liquidity management solutions.

**Zero Balance Accounts (ZBA)**
- Automatically and cost-efficiently consolidate deposits made at any Fifth Third location into a single concentration account. ZBAs enable you to effectively manage your daily cash position by reducing excess balances while retaining distinct information and audit trails on transaction activity.

**Sweep**
- Maximizes excess balances by automatically sweeping those balances into a short-term, interest-earning vehicle.

**Credit Sweep**
- Collected funds in excess of a pre-determined target balance are automatically swept out of any checking account and are used to offset an outstanding loan. Additionally, funds if available can be drawn down on the loan to fund the balance needs of the checking account when applicable.

### Manage income with receivables solutions.

**Cash Vault Services**
- Maximizes safety, convenience, accuracy, and efficiency through a streamlined method for cash processing with over 100 vault locations. Cash Vault Service aligns best for businesses that handle large volumes of currency and coin and utilize armored courier services.

**Currency Processing Solutions (CPS)**
- Helps automate the overall cash-handling process, from payment collection to deposits to crediting the account. Provides daily provisional credit, delivering faster access to funds (even while cash is still in the safe) in a managed service solution.

**ACH Receivables**
- Collect funds from your customers through the ACH network directly into your bank account. Process internet payments or convert paper checks to electronic funds transfer.

**Lockbox**
- Enables your customers to send payments to one or more post office boxes. Our operations teams will collect and deposit the payments into your company’s account. Then, we’ll send reporting to you to update your accounts receivable records.

**Biller Direct**
- Our electronic bill presentment and payment solution enables you to accept payments online, by phone, or via mobile device.

**Returns Management Solutions**
- **Returns Management:** This online module through Fifth Third Direct that enables you to view current and historical return items in detail.
- **Paper re-presentments:** Collects the value of the check by redepositing a second time.
- **Check Recovery:** A no-cost service for Business Banking customers, where ChecXchange strategically represents items as RCK, wherever possible, to collect the face-value of the check.

### Manage outflows and payments with payables solutions.

**ACH Payables**
- Used to electronically make payments. Ideal for repeat payables, such as supplier payments, employee payroll, shareholder payables and tax obligations.

**ViewPost**
- Receive invoices and send payments electronically to your suppliers who enroll on the ViewPost network.

For more information or to tailor solutions to your business needs, please contact your Treasury Management Representative or Relationship Manager.
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>

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.44

Unsecured Line of Credit

- Access up to $100,000 in less than five days
- No collateral necessary for approval

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
- Since secured lines of credit have business assets as collateral, they result in higher borrowing amounts over $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.44

Get the funding you need to make your big plans a reality with a commercial term 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 restructure debt
- Term loans offer fast, flexible financing solutions

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.12
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, which usually means lower monthly payments for you.44

What can you use an SBA loan for?

- Commercial real estate purchases
- Acquisition or expansion
- Construction
- Refinancing
- Working capital
- Equipment, machinery and furniture
- Exporting

Benefits:

- Fixed or variable interest rates with flexible terms, depending on the loan purpose, with no balloon payments
- Loan closing costs may be financed44
- As little as 10% down payment on commercial real estate

Who may qualify for an SBA loan?29

- 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
- Businesses must show that the loan can be repaid from existing cash flow

Want to expand your business? The right financing solution can help.

GreenSky® Program

Close more sales with fast and paperless financing.

Fifth Third Bank has teamed up with GreenSky®, 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

ApplePie Capital

Build your franchise with financing made easy.

Designed especially for the unique needs of franchises, ApplePie® offers loans across a diverse lender network.

Benefits:

- Simplify accessing capital with a single financial partner
- Get matched with the right funding for your needs
- Access dedicated franchise financial expertise

Get flexible financing for your franchise business:

- New units
- Remodel, refresh
- Existing unit purchases
- Recapitalizations
- Refinancings
- Equipment financing

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 wide range of options available through today’s SBA financing.
Fifth Third Preferred Banking

Banking beyond expectations*

Your hard work and persistence have paid off. Preferred Banking recognizes your success with premium services and amenities†, backed by a team of experienced financial professionals giving you personalized support.

A premier program built to help you...

<table>
<thead>
<tr>
<th>Manage your money:</th>
<th>Meet your borrowing needs:</th>
<th>Save for your future:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Interest checking and complimentary Fifth Third Exclusive personal checks§</td>
<td>• Exclusive rates on Fifth Third loans and special discounts on mortgage loans</td>
<td>• Tiered interest-rate money market accounts</td>
</tr>
<tr>
<td>• Complimentary 3&quot;x5&quot; or smaller Safe Deposit Box and no incoming wire fee§</td>
<td>• No annual fee for any Fifth Third consumer line of credit§</td>
<td>• Waived service fees for savings accounts§</td>
</tr>
<tr>
<td>• No monthly maintenance fee on Business Banking Standard Checking§</td>
<td>• No fees for overdraft protection transfers§</td>
<td>• Better rates on standard rate CDs</td>
</tr>
</tbody>
</table>

Retirement Planning and Investment Guidance†

Build your retirement plan, portfolio and wealth with personalized financial counseling and investment advice from your Investment Professional with Fifth Third Securities†. Preferred Banking members receive:

- Discounted self-directed online trades§§
- Access to Fifth Third’s Life360 platform to help organize and manage your complete financial picture
- No annual custody or recordkeeping fee on brokerage accounts§§
- No “transfer in” fees and we pay up to $75 in “transfer out” fees§§
- Access to a team of investment advisors who tailor solutions to your individual situation†

Insurance Solutions and Identity Theft Protection

Protect everything you’ve built—including your good name—with our range of insurance policies and identity theft prevention services. You’ll have access to:

- Complimentary review of your current life, disability, and long-term care coverage††
- Complimentary Fifth Third Identity Alert‡ or discount on Fifth Third Identity Alert Premium‡ when you maintain a Fifth Third Preferred Checking‡ account‡‡

Convenient Features Built For You*

As a Preferred Banking member, you’ll enjoy increased flexibility and mobility through:

- 24/7 Preferred customer service line
- Free ATMs—ours are free. Plus, if you use another bank’s ATM in the U.S., we’ll rebate their fee up to 10 times per month††
- Enhanced mobile banking with more generous mobile deposit limits‡
- Customizable text alerts—choose as many or few notifications as you prefer§
- Complimentary World Debit™ Mastercard‡‡‡ with rewards and preferred offers.

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

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. Your employees receive exclusive banking benefits and discounts. 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
• When you have direct deposits totaling $500 or more each month, the monthly service charge of $11 is waived on a Fifth Third Essential Checking Account. Or, if another checking option better fits your needs, you can choose a different checking account and get a $5 discount on the monthly service charge.
• Free first order of checks and 20% off future orders
• Access to over 50,000 fee-free ATMs
• Savings accounts with monthly service charges waived
• 0.25 rate discount for new installment loans and lines of credit
• 0.50 discount point on mortgage loans
• Dedicated service and advice from a team of personal bankers

Additional Employee Benefits Solutions

Health Savings Account
A perfect complement to your High Deductible Health Plan, our tax advantaged HSAs help your employees save for healthcare expenses with minimal administration time from you. Plus, informational web portals that cover HSAs from A to Z are available for both employers and employees.

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 your 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 Essential Checking®
All the checking essentials in one simple and straightforward account.

To waive the monthly service charge on an Essential Checking account, the business owner/signer of a Business Premium or Business Elite account must complete a Relationship Consent form. Otherwise the standard monthly service charge for Essential Checking is $11.

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

This high-yield checking account is part of the Fifth Third Preferred Program, 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/signer 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:

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/business-banking/resource-center/
• 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. Sign up for any, or all, of our newsletters: Business Advisor, Capital Markets, Economic Beat, Fraud Focus or Treasury at a Glance.

Your Fifth Third Business Banking Team
From a dedicated Business Bank Relationship Manager to Relationship and Business 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.

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. Your Business Banking team is available to discuss fraud protection products and services designed to keep you safe. Contact your Relationship Manager to learn more.
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 and Debit Card Solutions
  - Fifth Third Business Rewards Card
  - Fifth Third Commercial Card
  - Merchant Services powered by Worldpay®

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

Providing Convenience and Protection
- Online Banking
- Mobile Banking
- Electronic Deposit Manager
- Fifth Third Direct
- Security Suite

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

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
- Copy of driver’s license or ID
- Mother’s maiden name or a password

Notes & Questions:
DISCLOSURES

30
Business Solutions

31 Any business checking account, savings account, or CD for the same entity may be considered for

3. Withdrawals in excess of 3 in your Fifth Third Business Relationship Savings account are subject to

5. Cash deposited in excess of the included amount per month is subject to an overage charge of

7. Any business checking account, savings account, or CD for the same entity may be considered for

1. ATM network is fee free for Fifth Third Bank customers when using their debit or prepaid card to

13. Activation requires customer to sign a Fifth Third Treasury Management agreement and compliance

1. Fifth Third Bank, National Association for current interest and annual percentage yield (APY) information. Rates and APYs subject to change.

5. Business Certificates of Deposit. Please contact Fifth Third Bank, National Association for current

2. Federal Reserve System is a fee free network for Fifth Third Bank customers when using their debit or prepaid card to

17. Withdrawals in excess of 3 in your Fifth Third Business Money Market account and/or Fifth Third

18. Business Certificates of Deposit. Please contact Fifth Third Bank, National Association for current

12. Business checking, savings, and investment accounts are subject to change at the discretion of Fifth Third Bank.

17. Withdrawals in excess of 3 in your Fifth Third Business Money Market account and/or Fifth Third

16. Business Certificates of Deposit. Please contact Fifth Third Bank, National Association for current

15. Any business checking account, savings account, or CD for the same entity may be considered for

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25. Contact a Fifth Third Bank, National Association representative for pricing. Fifth Third customers

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34. To waive the monthly maintenance fee the business owner/signer must complete a Relationship

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38. Any business checking account, savings account, or CD for the same entity may be considered for

39. Any business checking account, savings account, or CD for the same entity may be considered for

40. For Essential Checking, you receive your first order of checks (25 pack of Fifth Third Exclusive style

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