FIFTH THIRD

WELCOME

to better banking

FIFTH THIRD

Addendum to Account Opening Disclosures

Important Upcoming Changes to Your Account Terms

The updates detailed below highlight important upcoming changes to your consumer account(s) including:

- Early Pay for Fifth Third Momentum® Savings customers
- Early Pay for Preferred Checking customers
- Accounts that can provide Overdraft Protection
- Overdraft Fee Change

On and after the effective date(s), 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).

Early Pay[1] for Fifth Third Momentum Savings customers

Beginning April 24, 2025, Fifth Third Momentum Savings accounts will be eligible for Early Pay. Early Pay gives customers the opportunity to receive eligible direct deposits up to two days early. Early Pay may provide federal tax refunds from the Internal Revenue Service up to five days early.

Early Pay[1] for Preferred Checking customers

Beginning July 10, 2025, Preferred Checking accounts will be eligible for Early Pay. Early Pay gives customers the opportunity to receive eligible direct deposits up to two days early. Early Pay may provide federal tax refunds from the Internal Revenue Service up to five days early.

Accounts that can provide Overdraft Protection

Currently, an account with a minor cannot be used to provide Overdraft Protection. Effective immediately, however, an account with joint ownership including a minor can be used for Overdraft Protection. Minor owned accounts will still not be eligible.

Overdraft Fee Change

For transactions that post on or after August 26, 2025, the per item fee for each overdraft occurrence[2] will be $35.

1 Early Pay is available for Fifth Third Momentum, Preferred and Fifth Third Express Banking. Early Pay grants you access to your eligible direct deposit payments up to two days prior to the scheduled payment date. Federal tax refunds may be received from the Internal Revenue Service up to five days before the scheduled payment date. Early access to funds is dependent on submission of direct deposit by payer and standard fraud prevention restrictions.
2 Free Overdraft Window – New Fifth Third Momentum® Checking and Fifth Third Preferred Checking® accounts will not be assessed overdraft fees for transactions posted in the first 90 days after account opening. Please note that overdraft payments are discretionary, and we reserve the right not to pay. If your account remains overdrawn, the account may be closed and reported.

FIFTH THIRD

Addendum to Consumer Credit Card and Consumer Lending Products

Important Upcoming Changes to Your Account Terms
The update below highlights an important change to your account(s).

These terms replace the relevant footnoted disclosures in this Welcome Kit. All other footnoted disclosures continue to apply, unless provided here.

Late Fee and Prime Rate Update – Fifth Third 1.67% Cash/Back Card

19. Variable APR of 19.49% to 29.49% on Purchases when you open your account and on Balance Transfers after the introductory period. Variable APRs are accurate as of 09/23/2025 and are subject to change with the market based on the Prime Rate. Cash Advance variable APR: 28.99%. Annual Fee: None. Balance Transfer Fee either $5 or 4% of the amount of each transfer, whichever is greater. Cash Advance Fee either $10 or 5% of the amount of each Cash Advance, whichever is greater. Convenience Check Fee either $5 or 4% of the amount of each check, whichever is greater. International Transaction Fee: None. Late Payment Fee of up to $41. Minimum interest charged is $1.50.

Late Fee and Prime Rate Update – Fifth Third 1% Cash/Back Card

20. Variable APR of 18.99% to 29.99% on Purchases and Balance Transfers after the introductory period. Variable APRs are accurate as of 09/23/2025 and are subject to change with the market based on Prime Rate. Cash Advance variable APR: 28.99%. Annual Fee: None. Balance Transfer Fee either $5 or 4% of the amount of each transfer, whichever is greater. Cash Advance Fee either $10 or 5% of the amount of each Cash Advance, whichever is greater. Convenience Check Fee either $5 or 4% of the amount of each check, whichever is greater. International Transaction Fee: None. Late Payment Fee of up to $41. Minimum interest charged is $1.50.

Late Fee and Prime Rate Update – Secured Card

22. Variable APR of 27.99% on Purchases when you open your account and on Balance Transfers after the introductory period. Variable APRs are accurate as of 09/23/25 and are subject to change with the market based on the Prime Rate. Cash Advance variable APR: 28.99%. Annual Fee: $24. Balance Transfer Fee either $5 or 4% of the amount of each transfer, whichever is greater. Cash Advance Fee either $10 or 5% of the amount of each Cash Advance, whichever is greater. Convenience Check Fee either $5 or 4% of the amount of each check, whichever is greater. International Transaction Fee of 3% of each Transaction in U.S dollars. Late Payment Fee of up to $41. Minimum interest charged is $1.50.

Better banking starts now.

At Fifth Third, banking is about more than dollars and cents. **It's all about you**—and how we can help you achieve your goals.

LET'S GET STARTED WITH:

Ways to Manage Your Money

- Checking accounts
- Direct deposit
- Overdraft solutions
- Credit cards

Tools to Save for Your Future

- Savings accounts
- Certificates of deposit
- Investment[1] & insurance[2] services

Solutions for Borrowing Money

- Personal loans & lines of credit
- Home equity loans & lines of credit
- Home purchase & refinance

Added Convenience & Security

- Online & mobile banking[3]
- SmartShield® security
- Fee-free partner ATM Network[4]

Fifth Third Momentum® Banking

You've got dreams for a better tomorrow, and with Fifth Third, **it's easier than ever to get started.** We're here to help you reach your goals with banking that motivates, rewards and protects you today.

A Fifth Third Better® means:

No hidden fees or gotchas

- NO minimum deposit to open[5]
- NO monthly service fee
- NO minimum balance requirements
- NO fees at partner ATMs nationwide[4]

Faster access to your pay

You can get your paycheck up to two days early with direct deposit and Fifth Third Early Pay.[6] (It's free with your Fifth Third Momentum® Checking Account.) And it couldn't be easier to set up direct deposit—automatically and securely—in our app[3] in minutes!

Plus, **you can get a cash advance** (for a fee) on your next qualified deposit with a **MyAdvance**® Account.[7]

More comprehensive overdraft options

Avoid overdraft fees with **Extra Time**®[8] to bring your account balance positive or **make free transfers** with Overdraft Protection by linking an account to avoid a negative balance. Plus, new account holders **pay no overdraft fees the first 90 days** with Free Overdraft Window.[9]

Easier ways to save for your goals

With **Fifth Third Momentum® Savings**, you can save without a second thought using the Smart Savings feature.[10]

Complimentary enhanced security

You built it. **We help protect it with threat blocking, live support, smart alerts and monitoring**—all free to you as part of our SmartShield® security solutions.[11]

Checking Options

	Fifth Third **Momentum® Banking** An account with tools to help you reach long-term financial wellness.	Fifth Third **Preferred Banking** An account to help you keep growing, exclusively for those with $100,000+ in investable assets.	Fifth Third **Express Banking®** A simpler way to manage your money with the convenience and security you deserve.
No monthly service fee	✓		
No minimum balance	✓		✓
Fee free partner ATM network[4]	✓	✓	✓
Fifth Third Early Pay[6]	✓		✓
Avoid overdraft fees with **Extra Time®**[8]	✓		
90-day Free Overdraft Window[9]	✓	✓	
Ability to write checks	✓	✓	
Online Bill Pay[3]	✓	✓	
Complimentary services including Identity Alert[12]		✓	
Dedicated Preferred Banker and 24/7 customer service		✓	

All our checking accounts come with:

- Debit Mastercard®
- Online and mobile banking and deposits with Immediate Funds℠[13] via our mobile app[3]
- Text alerts[3]
- Fraud protection options[11]
- Dedicated team of bankers

Fifth Third Momentum® Savings

We help make saving money 166.7% easier with Fifth Third Momentum® Savings. Account for your future with benefits like:

No minimum balance[14]
Get started saving at your own pace.

Automatic checking transfers[3]
Move money back and forth easily.

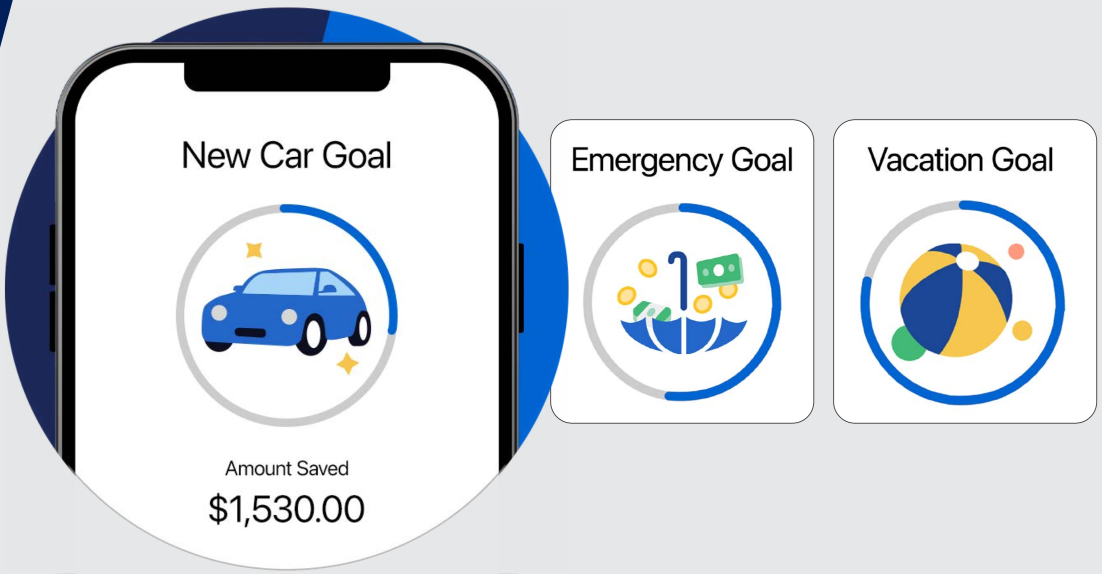
Free Overdraft Protection
Enroll this account to make free transfers to your Fifth Third Momentum® Checking Account.

Online and mobile banking[3]
Manage your account with our convenient digital tools.

Be a goal getter

You work hard for your money—and so should your bank. With a Fifth Third Momentum® Savings account, you can **create a savings goal to work toward and automatically contribute small amounts of money each month** with our Smart Savings[10] feature in our mobile app.[3]

You create the goal. We'll help you get there.



Additional Savings Account Options

Looking for a different account option? We have several accounts that let you dream bigger and better.

Grow your balance faster with a higher-interest account.

Fifth Third Relationship Money Market (RMM)

RMM accounts are great if you have larger balances and want a savings account that lets you earn our highest interest rates.[15]

Fifth Third Specialty Accounts

Whether you are looking to start saving for higher education or help your kids start off on the right financial foot, we've got you covered.

Find savings accounts that are as individual as you are.

Get a guaranteed return with a low risk, high-rate account.

Fifth Third Certificate of Deposit (CD)

With a fixed interest rate and fixed term lengths, we can help set you up for success with a short-term standard, long-term standard, or 529 CD.[15]

Fifth Third Individual Retirement Accounts (IRAs)

With a Roth IRA, your earnings may grow tax-free. With a Traditional IRA, your earnings aren't taxed until you withdraw the funds.[16]

Plan and prepare for retirement.

For more information on our account options, visit **53.com/savings**.

Credit Card Options

Whether you're looking for **lower rates, great rewards or help building your credit**, we have a credit card that will fit right in your wallet.

1.67% Cash/Back Card

Our most popular card! Reward yourself with **unlimited 1.67% cash back** on every purchase.[19]

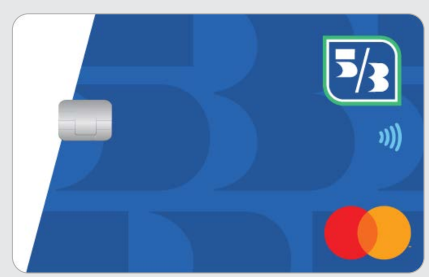
1% Cash/Back Card

Get an intro offer on purchases and balance transfers—all while earning you 1% cash back on every purchase.[20] Visit **53.com/creditcards** to see our latest offer.

We also offer 2% cash back with our Fifth Third Preferred Cash/Back card.[36]
Learn more about your options at **53.com/creditcards**.

With our Cash/Back cards, you'll have access to these benefits:

- No annual fee[19,20]
- Cash back that never expires
- No international transaction fees[19,20]
- Contactless
- Lock and unlock your card right from our mobile app[3]



Secured Card

Build your credit with every purchase.

- Minimum $300 refundable security deposit[21]
- $24 annual fee[22]
- Contactless
- Lock and unlock your card from our mobile app[3]

Credit Cards are subject to credit review and approval. Rates are determined by the creditworthiness of the applicant. Mastercard and the circles design are trademarks of Mastercard International Incorporated.

Lending Solutions

A dream, a plan—whatever you call it, it's your future. Our comprehensive lending options can help you borrow the money you need to achieve what you want.

Buy a home, refinance to save money or leverage your home equity.

Home Lending[23]

- **Mortgage loans**
  Traditional fixed rate, adjustable rate, and FHA loan options
- **Home refinancing**
  Easy Home Refi® features lower closing costs with a fixed rate and term
- **Home Equity line of credit**
  Leverage the equity in your home for home repairs or renovations, unexpected large purchases, debt consolidation, education costs, and more

Get fast and easy access to money for what matters to you.

Personal Lending[23]

- **Personal loan**
  A straightforward loan with no required collateral
- **Secured loan**
  Secured by funds in your Fifth Third savings or CD account
- **Unsecured line of credit**
  Access funds when you need them with no required collateral
- **Secured line of credit**
  Credit line secured by funds in your Fifth Third investment account[1]

Visit our online **Home Loan Center** to find the best home lending options for you: **53.com/homelending**

SmartShield® Security[11]

You've worked hard to build a good life for you and your family. **We're here to help you protect what matters most.** It's why we provide complimentary enhanced security. Visit our app to see your SmartShield™ dashboard, which will help you control your security, learn how to stay protected, and understand what we're doing to help keep you secure, including:

Threat blocking

Maintain authorized access with two-factor identification, biometric logins and custom encryption.

Smart alerts

Stay informed of your account activity by customizing your alerts.[3]

Trends and monitoring

Stay one step ahead of fraudsters with the latest threat trends and monitoring.

Live support

Connect with an agent to answer your questions or resolve any issues.

Plus a **card tracker** so you know when your new debit card is coming, **check tracking** to know when to expect your checkbook order and **Zelle**®[24] **fraud identification** before you pay. For more information visit **53.com/SmartShield**.

For extra protection, we offer two levels of Fifth Third Identity Alert®[12]:

Fifth Third **Identity Alert**®[25,29]

- Up to $25,000 identity theft insurance[26]
- Identity fraud support service
- Bank account monitoring[28]
- Lost wallet assistance[35]
- Credit/debit card monitoring[28]
- Single bureau daily credit monitoring[27]
- Social Security monitoring[28]

Fifth Third **Identity Alert Premium**®[25,29]

Fifth Third Identity Alert Premium® provides all the protection of Fifth Third Identity Alert®, PLUS:

- Up to $1,000,000 identity theft insurance[26]
- Identity verification monitoring
- Social Security monitoring for you AND your children[28,30]
- Triple bureau daily credit monitoring[27]
- Credit score tracker with alerts[31]

Note: Upon enrollment in Identity Alert®, your monthly fee will be automatically deducted from your Fifth Third checking account each month unless you call 800-972-3030 to cancel your membership.

Overdraft Solutions

With Free Overdraft Window, you'll pay **no overdraft fees for the first 90 days!**[9]

<table>
<tr><th></th><th>Standard Overdraft Coverage</th><th>Optional Overdraft Coverage</th><th>Overdraft Protection</th></tr>
<tr><td>What is it?</td><td>Your checks and automatic bill payments may be paid on your behalf when there aren't sufficient funds in your account.</td><td>Your debit card[32] and ATM transactions may be paid on your behalf when there aren't sufficient funds in your account.</td><td>Use money set aside in another Fifth Third account to cover your transactions and avoid a negative balance and fees.</td></tr>
<tr><td>What does it cover or protect?</td><td>You are automatically enrolled in Standard Overdraft coverage.</td><td>You must enroll in the Optional coverage for debit card and ATM transactions to be paid by the Bank when the transactions would bring your account balance negative.</td><td>Fifth Third checking accounts.
Accounts that can provide protection:[33,34]
• Personal savings or secondary personal checking account
• Credit card or line of credit</td></tr>
<tr><td>What's the benefit?</td><td>Avoid late or returned payments from your billers.</td><td>Avoid the decline of one-time ATM and debit card transactions.</td><td>Avoid Overdrafts and per-item Overdraft fees. Reduces likelihood of an item being returned if funds are available.</td></tr>
<tr><td>What's the cost?</td><td colspan="2">• $37 per item
—Maximum of three Overdraft fees charged per business day.
—No Overdraft fee when your account is overdrawn by $5 or less.
—No Overdraft fee on individual items of $5 or less.</td><td>Free Overdraft protection transfers
• The transfer will be the amount needed to cover at least one Overdraft item in full. If multiple items are contributing to the Overdraft, we will transfer funds to cover as many Overdraft items as possible.
For credit cards: The amount transferred will be subject to both the available cash advance limit and cash advance interest rate applicable to the card.
For lines of credit: Amount transferred will be subject to the interest rate applicable to the line of credit.</td></tr>
<tr><td>How do I enroll?</td><td>You're automatically enrolled.</td><td>Visit your local banking center, log in to Online or Mobile Banking, or call us at 800-972-3030.</td><td>Visit your local banking center or call 800-972-3030.</td></tr>
<tr><td rowspan="2">What if I don't want Overdraft coverage or protection?</td><td colspan="2">If you opt-out of Standard or Optional Overdraft coverage we will not charge you an Overdraft Returned Item fee when we don't pay the item, however, the merchant may choose to charge a fee for the returned payment.</td><td rowspan="2">Overdraft protection is an Optional service. If you don't ask to be enrolled, you will not receive it.</td></tr>
<tr><td>Visit your local banking center or call 800-972-3030.</td><td>Optional Overdraft coverage is an optional service. If you don't ask to be enrolled, you will not receive it.</td></tr>
</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. Overdraft coverage not available for Express Banking. The information in the chart above applies to consumer checking and savings accounts, described in this brochure.

Start Banking a Fifth Third Better®

You can set up direct deposit and alerts, activate your debit card and start saving towards your goals—all in our app.[3]

Do now:

Get the Fifth Third mobile app. »

Scan the QR code to download and securely manage your finances anytime, anywhere.

Add money to your account.

Transfer money from another bank or account, set up direct deposit, or make a mobile or branch deposit.

Set up direct deposit.

It's faster in our app! And Fifth Third Momentum® Checking customers can get their paychecks up to two days early once direct deposit is set up.

Set up alerts and notifications.[3]

Stay on top of your account activity by receiving alerts regarding balances, transactions, payment activity, security and more.

Do next:

Set up *Zelle*® person-to-person payments.[24]

Enroll through online or mobile banking.

Activate your card.

Use our app, visit **53.com/activate** or call 800-621-2554. Be sure to add your Fifth Third card to your digital wallet and take advantage of access to our fee-free partner ATM network.[4]

Start saving towards your goals.

Log in to online banking or use our app to set up transfers to savings.

Download the app to set up your account

It's that easy!

We'll be in touch!

Your Banker will reach out to make sure you're getting the most from your banking relationship with us.

Contact Our Dedicated Support Team

Our financial experts are ready to help and always in reach.

Chat online, anytime to get answers fast.

Message Us 24/7

Open the Fifth Third mobile app or log in to online banking to chat with Jeanie®, our virtual assistant.

Get in-person help in your neighborhood.

Branches & ATMs

53.com/ATM
Use our Branch & ATM Locator to find a banking center or ATM near you.

53.com/schedule
Schedule an appointment to meet with a banker.

Give us a call for help from live service agents.

800-972-3030

8 a.m.-6 p.m. ET, Monday-Friday
10 a.m.-4 p.m. ET, Saturday

1. Fifth Third Bank, National Association, provides access to investments and investment services through various subsidiaries, including Fifth Third Securities. Fifth Third Securities is the trade name used by Fifth Third Securities, Inc., member FINRA / SIPC, a registered broker-dealer and a registered investment advisor registered with the U.S. Securities and Exchange Commission (SEC). Registration does not imply a certain level of skill or training. **Securities, Investments, Investment Advisory Services, and Insurance products: Are not FDIC Insured Offer No Bank Guarantee May Lose Value Are not Insured By Any Federal Government Agency Are Not A Deposit Insurance products made available through Fifth Third Insurance Agency, Inc. Insurance products are not offered in all states.**

2. Insurance products made available through Fifth Third Insurance Agency, Inc. Fifth Third Insurance is the trade name used by Fifth Third Insurance Agency, Inc. Insurance products and services are offered through Fifth Third Insurance Agency, Inc., which is wholly-owned, non-bank subsidiary of Fifth Third Bank, National Association. Banking and insurance decisions are made independently and do not influence each other. **Insurance products are not FDIC insured, not guaranteed by a bank and are underwritten by unaffiliated, third party insurance carriers. Insurance products are not offered in all states. Please consult with a Fifth Third Insurance Professional.**

3. Subject to Digital Services User Agreement, including applicable cut-off times.

4. Fifth Third Bank is part of a nationwide network of ATMs that charge no fees to customers of Fifth Third Bank. Use your Fifth Third debit or ATM card to conduct no-fee transactions from ATMs listed on our ATM locator on 53.com or our Mobile Banking app. Fees will apply when using your credit card at any ATM to perform a cash advance or when using a credit card to withdraw cash. See the Deposit Account Rules & Regulations for additional information on ATM fees and services. ATM network is fee free for Fifth Third Bank customers when using their debit or prepaid card to withdraw cash. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). Non-Fifth Third ATM Transaction: $3.50 per transaction for all accounts, excluding Express Banking and ABLE Checking for which the fee will be $3.00; 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; Non-Fifth Third Cash Advance Debit Card Fee: Greater of $5 or 3.00% of the transaction amount up to a maximum of $10.

5. No minimum deposit required to open a checking or savings account. Account must be funded within 90 days of opening.

6. Early Pay grants you access to your eligible direct deposit payments up to two days prior to the scheduled payment date. Federal tax refunds may be received from the Internal Revenue Service up to five days before the scheduled payment date. Early access to funds is dependent on submission of direct deposit by payer and standard fraud prevention restrictions.

7. Fifth Third MyAdvance® is an expensive form of credit. We may be able to offer other options that are less expensive and more appropriate for your needs. MyAdvance is a short-term form of credit that allows eligible Fifth Third personal checking customers to take an advance on their next qualified direct deposit. The monthly credit limit calculation for a MyAdvance line of credit opened 90 days or less is based upon qualified direct deposits from the previous 35-day period. The monthly credit limit calculation for MyAdvance line of credit opened 91 days or more is based upon whichever amount is lowest; The total amount of qualified direct deposits during the previous 35-day period or the average amount of all qualified direct deposits made to the associated account during the past three (3) months. The minimum credit limit amount is $50 and the maximum is $1,000. Your Limit may change if your direct deposit activity changes. A 5% cash advance fee will be assessed for each advance during the first 18 months after enrollment and 3% cash advance fee for each advance after the first 18 months after enrollment. Additional terms and conditions apply.

8. Fifth Third Extra Time® gives you longer—anytime before midnight ET on the business day after your account is overdrawn—to make a deposit that brings your available balance to at least $0. You must deposit enough to cover all items that caused your overdraft plus any outstanding checks, automatic payments, or pending debit card purchases that may be presented that business day. Extra Time does not apply to items that are returned unpaid.

9. New Fifth Third Momentum® Checking and Fifth Third Preferred Checking® accounts will not be assessed overdraft fees for transactions posted in the first 90 days after account opening. Please note that overdraft payments are discretionary, and we reserve the right not to pay.

10. Fifth Third Smart Savings is a type of automatic internal transfer between two Fifth Third accounts that you set up to help you save small amounts of money each week. Fifth Third Smart Savings requires the use of the Fifth Third Mobile App which is subject to the Digital Services User Agreement. Terms and Conditions can be found within the Digital Services User Agreement.

11. Fifth Third employs a number of fraud protection measures and offers you fee-free tools, such as alerts, to help protect your account. You may also enroll in Fifth Third Identity Alert®, an optional, non-FDIC insured product, subject to additional fees, provided by Fifth Third's vendor, Trilegiant.

12. The benefits in Fifth Third Identity Alert® are provided by Fifth Third's vendor, Trilegiant. To find out more information on Identity Alert, please visit your local Fifth Third Branch or visit 53.com/ IdentityAlert.

13. Check deposit transactions processed inside a branch will be free and subject to standard availability rules as outlined in the Deposit Accounts Rules and Regulations. The Immediate Funds℠ option may be exercised if expedited availability is preferred. Check cashing restrictions and fees may apply.

14. Savings accounts must be funded within 45 days of account opening. If account is not funded within specified timeframe, the account may be closed.

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

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

17. 1.67 Rewards Points (1.67% cash back) for each $1 spent on qualified purchases. The value of each point is $0.01. If earned points result in a fractional amount, then such fractional amount will be rounded to the nearest whole number. For example, if your Rewards Points total 3.216, you will be awarded 3 Rewards Points.

18. Earn 1 Rewards Points (1.00% cash back) for each $1 spent on qualified purchases. The value of each point is $0.01. If earned points result in a fractional amount, then such fractional amount will be rounded to the nearest whole number. For example, if your Rewards Points total 3.216, you will be awarded 3 Rewards Points.

19. Variable APR of 19.74% to 29.74% on Purchases when you open your account and on Balance Transfers after the introductory period. Variable APRs are accurate as of 12/27/24, and are subject to change with the market based on the Prime Rate. Cash Advance variable APR: 29.24%. Annual Fee: None. Balance Transfer Fee either $5 or 4% of the amount of each transfer, whichever is greater. Cash Advance Fee either $10 or 5% of the amount of each Cash Advance, whichever is greater. Convenience Check Fee either $5 or 4% of the amount of each check, whichever is greater. International Transaction Fee: None. Late Payment Fee of up to $40. Minimum interest charged is $1.50. We may end any promotional (including introductory) APR(s) and apply the standard APR for Purchases or Balance Transfers, as appropriate, if you make a late payment.

20. Variable APR of 19.24% to 29.99% on Purchases and Balance Transfers after the introductory period. Variable APRs are accurate as of 12/27/24 and are subject to change with the market based on the Prime Rate. Cash Advance variable APR: 29.24%. Annual Fee: None. Balance Transfer Fee either $5 or 4% of the amount of each transfer, whichever is greater. Cash Advance Fee either $10 or 5% of the amount of each Cash Advance, whichever is greater. Convenience Check Fee either $5 or 4% of the amount of each check, whichever is greater. International Transaction Fee: None. Late Payment Fee of up to $40. Minimum interest charged is $1.50. We may end any promotional (including introductory) APR(s) and apply the standard APR for Purchases or Balance Transfers, as appropriate, if you make a late payment.

21. A security deposit Fifth Third Momentum Savings is required to obtain the Secured Card. At least 100% of the credit line amount must remain on deposit in the Savings Account. The deposit requirement ranges from a minimum of $300 to a maximum of $5,000, based upon the credit line amount. The deposit is refundable if you close your account and pay your balance in full, or if your account is upgraded to an unsecured card. Savings Account may have fees.

22. Variable APR of 28.24% on Purchases when you open your account and on Balance Transfers after the introductory period. Variable APRs are accurate as of 12/27/24 and are subject to change with the market based on the Prime Rate. Cash Advance variable APR: 29.24%. Annual Fee: $24. Balance Transfer Fee either $5 or 4% of the amount of each transfer, whichever is greater. Cash Advance Fee either $10 or 5% of the amount of each Cash Advance, whichever is greater. Convenience Check Fee either $5 or 4% of the amount of each check, whichever is greater. International Transaction.

23. Loans are subject to credit review and approval. Fifth Third Bank, National Association, 38 Fountain Square Plaza, Cincinnati, OH 45263, NMLS# 403245, Equal Housing Lender. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp.

24. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Available to United States consumer bank account holders only. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. Subject to digital Services User Agreement, including applicable cut-off times for transactions made through digital channels. Mobile deposit limits may apply.

25. Your credit monitoring and alerts, Social Security number monitoring, Identity Theft Insurance and Identity Fraud Support Service will begin automatically upon enrollment.

26. For Fifth Third Identity Alert: The Identity Theft Insurance benefits are provided to all members, along with all other benefits afforded as part of Fifth Third Identity Alert, through Alliance Marketing Association (the "Association"). Upon enrollment in the Fifth Third Identity Alert service, you will automatically be admitted as a member of the Association. Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc., under group policy # 7077733 for non-New York State Insureds and # 1423212 for New York State Insureds. All exclusions and limitations of the master policy apply. See the Benefit Summary for details regarding such exclusions and limitations. Availability of coverage is subject to underwriting qualifications and state laws and regulations. Coverage is subject to actual policy language. For Fifth Third Identity Alert Premium: IMPORTANT NOTICE: YOUR LIABILITY FOR UNAUTHORIZED USE UNDER FEDERAL LAW: For credit cards: If the card issuer has notified you of your maximum potential liability, has provided a means for you to notify the card issuer of credit card loss, and if the credit card contains a means of identifying the cardholder or authorized user, then your liability for unauthorized use of your card before the card issuer is notified is no more than $50.00 on each card. For debit and cash-machine (ATM) cards: Your liability for unauthorized use of your card is no more than $50.00 if you notify the card issuer of card loss within two business days after you learn of the loss of the card. After that, your liability is up to $500.00, provided that the card issuer establishes that the unauthorized charges would not have occurred if you had notified the card issuer within the two business day period. In addition, if you do not notify the card issuer within 60 days after a periodic statement showing unauthorized transfers is sent to you, then you will also be liable for the amount of unauthorized transfers that occurred after the 60-day period and before notice to the card issuer, provided that the card issuer establishes that the unauthorized charges would not have occurred if you had notified the card issuer within the 60-day period. Your card issuer's liability policy may provide for lesser liability amounts than indicated above. Consult your card issuer's terms and conditions for specific details. The policy of many card issuers is not to hold cardholders liable. Nothing set forth in your membership materials alters any rights you may have under federal or state law with respect to unauthorized or erroneous transactions on your card accounts. You are not required to have this service to maintain your credit, debit, or ATM cards. The Identity Theft Insurance benefits are provided to all members, along with all other benefits afforded as part of Fifth Third Identity Alert Premium, through Alliance Marketing Association (the "Association"). Upon enrollment in the Fifth Third Identity Alert Premium service, you will automatically be admitted as a member of the Association. Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc., under group policy # 7077733 for non-New York State Insureds and # 1423212 for New York State Insureds. All exclusions and limitations of the master policy apply. See the Benefit Summary for details regarding such exclusions and limitations. Availability of coverage is subject to underwriting qualifications and state laws and regulations. Coverage is subject to actual policy language.

27. Fifth Third Identity Alert: Daily monitoring will notify you of certain new inquiries, certain derogatory information, accounts, public records or change of address that have been added to your credit reports as reported by one of the major credit reporting agencies. If no information has been added or changed, then you will receive a quarterly notification stating that no information has changed within your credit file. Fifth Third Identity Alert Premium: Daily monitoring will notify you of certain new inquiries, certain derogatory information, accounts, public records, or change of address that have been added to your credit reports as reported by any of the three major credit reporting agencies. If no information has been added or changed, then You will receive a quarterly notification stating that no information has changed within your credit file.

28. Fifth Third Identity Alert & Fifth Third Identity Alert Premium monitor up to ten registered credit/debit cards, up to ten registered bank accounts and your Social Security number on the Internet, based on extensive research of Internet chat rooms; however, it is impossible to ensure that all Internet chat rooms have been searched for your personal information. Accordingly, your monitoring alert reports may not contain or apprise you of all your personal information that is publicly available or that may have been compromised.

29. Your other additional benefits will not be available or released to you unless you visit 53identityalert.com and use the member account number to create log in credentials and then access these benefits. Or you may call us at 1-800-972-3030 to request activation materials to be sent to you through the mail.

30. Fifth Third Identity Alert Premium® monitors the Social Security number for up to ten of your children who are under the age of 18 in credit headers and pre-credit data sources; however, it is impossible to ensure that all pre-credit data sources have been searched. Accordingly, your child monitoring alert notifications may not contain or apprise you of all instances in which your child's Social Security number may have been compromised. Once your child turns 18, he/she will be removed from monitoring.

31. Alert Premium, Alliance Marketing Association ("AMA"), or their service providers as applicable, and their credit information subcontractors shall not have any liability for the accuracy of the information contained in your credit reports, credit scores, or monitoring reports which You receive in connection with the Fifth Third Identity Alert Premium service, including liability for damages, direct or indirect, consequential or incidental.

    Your VantageScore credit score(s) are provided by VantageScore Solutions LLC. The VantageScore model, with scores ranging from 300 to 850, was developed jointly by the three major national credit reporting agencies—Experian©, TransUnion©, and Equifax©. The version of VantageScore provided here is used by some, but not all lenders. Your score(s) may not be identical or similar to scores received directly from those agencies, from other sources, or from your lender.

32. Everyday debit card purchases are defined as one-time debit card purchases and do not include recurring debit card payments which can be regularly scheduled electronic bill payments through your debit card account number.

33. A protected checking account can only have one account providing the Overdraft Protection. A savings, checking, Equity Flexline, 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.

34. Minor owned accounts cannot be used to provide Overdraft Protection.

35. Some financial institutions may require you to call them directly and will not accept notification from third parties in which case we will contact you so that you can call your financial institution directly.

36. Earn 2 Rewards Points (2% cash back) for each $1 spent on qualified purchases. The value of each point is $0.01. If earned points result in a fractional amount, then such fractional amount will be rounded to the nearest whole number. For example, if your Rewards Points total 3.216, you will be awarded 3 Rewards Points.

Fifth Third Bank, National Association. Member FDIC. Equal Housing Lender. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp.

Consumer Product Disclosures and Fee Information

Issue Date:
March 10, 2025

FIFTH THIRD BANK

Checking Account Details

	Fifth Third Momentum® Checking*	Fifth Third Preferred Checking®*	Fifth Third Express Banking®*
Monthly maintenance fee information	$0 - No monthly maintenance fee.	$0 - No monthly maintenance fee with the following: A combined balance of $100,000 or more across your deposit and investment accounts, one time per month.[1] Otherwise - $25/month or $20/month[2] if enrolled in Military[3] or Membership Advantage.	$5 monthly maintenance fee.
Funding requirement	$0 Account must be funded within 90 days or the account may be closed.	$0 Account must be funded within 90 days or the account may be closed.	$0
Special account features	No balance requirement. Free overdraft protection transfers.[7] Earns discounted Fifth Third Bank Identity Alert and Fifth Third Bank Identity Alert Premium Pricing.[10] Eligible for Fifth Third Early Pay.[13] Includes Extra Time®.[14]	Free overdraft protection transfers.[7] Complimentary Fifth Third exclusive personal checks.[8] No Fifth Third charges for using non-Fifth Third ATMs and up to 10 surcharges rebated per month. Complimentary 3x5 safe deposit box.[9] Free stop payments. Free cashier's checks and money orders. Free incoming wire transfers. Complimentary Fifth Third Identity Alert® or discount on Fifth Third Identity Alert Premium®.[10]	Check(s) deposited via mobile banking require the use of the Immediate Funds℠ option.[4] • Fifth Third checks are free of charge to cash. • All other acceptable checks, $5 or less = 50% of the check amount. • All other acceptable checks, $5.01 and greater = 2%, minimum $3. No check writing.[5] Full-featured debit card.[6] No use of Online Bill Pay. No balance requirement. Free money orders. No overdraft fees. No Overdraft Coverage. Earns discounted Fifth Third Bank Identity Alert® and Fifth Third Bank Identity Alert Premium® Pricing.[10] Eligible for Fifth Third Early Pay.[13]
Earns interest	No	Yes[11]	No
Free Overdraft Window	Yes[12]	Yes[12]	N/A
Dormancy schedule	Fee will be assessed for accounts with balances of $.01 up to $2,499.99, after being inactive for a period of 12 months.	Fee will be assessed for accounts with balances of $.01 up to $2,499.99, after being inactive for a period of 12 months.	Accounts will be considered dormant after being inactive for a period of 395 calendar days. No fee will be assessed.
MasterCard benefits	See Fifth Third Bank Debit MasterCard Guide to Benefits.	See Fifth Third Bank Debit MasterCard Guide to Benefits.	See Fifth Third Bank Debit MasterCard Guide to Benefits.
Identity Alert[10] pricing discount	Discount of $3.95 for a cost of $7/month	Discount of $10.95 for a cost of $0/month	Discount of $3.95 for a cost of $7/month
Identity Alert Premium[10] pricing discount	Discount of $5.95 for a cost of $10/month	Discount of $10.95 for a cost of $5/month	Discount of $5.95 for a cost of $10/month

***Minor Ownership:** A minor of any age may not be the sole owner of any Fifth Third checking, savings, or Express Banking account. A minor aged 13 years or older can be a joint owner on an account, as long as his/her parent or adult guardian (age 18 or older) is also a Joint Customer on the account.

1. A combined account balance is considered to be the sum of all checking, savings, money market deposit accounts, bank and brokerage, IRAs, CDs, investment management accounts, annuities and brokerage balances. One of the Fifth Third Preferred Checking account owners must be listed as the primary owner on the other accounts to count towards the $100,000.
2. Requires $500 monthly direct deposit. Fifth Third will look back 35 days from your statement cycle to calculate your total direct deposits.
3. If you are a qualified individual under federal (or state) law and request SCRA benefits, you may be eligible for certain benefits and protections. Please call our dedicated Military Team today at 877-899-0815 to ensure we know your military status and to find out about the benefits available to you. Also includes commissioned officers of the Public Health Service and the National Oceanic and Atmospheric Administration.
4. Checks deposited via Mobile Deposit must utilize the Immediate Funds℠ option. The funds will be made immediately available in your Express Banking Account. Check cashing restrictions and fees may apply.
5. No check writing capability: Fifth Third reserves the right to reject a check presented against the account, at no cost/fee to you. Fifth Third reserves the right to close your Express Banking account if checks are presented against the account.
6. Debit card transactions can be delayed from time of authorization until time of posting. We will reject a debit card authorization if it will turn your balance negative. However, we cannot reject a posting record even if it overdraws your account. We will not charge a fee if we reject or accept the transaction.
7. For credit cards, the amount transferred will be subject to both the available cash advance limit and cash advance interest rate applicable to the card. For lines of credit, the amount transferred will be subject to the interest rate applicable to the line of credit.
8. 50% discount applies on other check styles.

LIDN 4788

9. Annual rent on 3x5 or smaller safe deposit box waived; discounts apply for larger sizes. A refundable key deposit of $25.00 required when opening a safe deposit box.
10. The benefits of Fifth Third Identity Alert® and Fifth Third Identity Alert Premium® are provided by Fifth Third's vendor, Trilegiant. To find out more information on our identity theft protection solutions, please visit your local Fifth Third banking center or visit 53.com/IdentityAlert.
11. Please request a rate sheet for the interest rates and annual percentage yields. At the Bank's discretion, the Bank may change the interest rate and annual percentage yield at any time on your account. Your interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest on your account will be compounded continuously and credited monthly. The Bank uses the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the balance in your account each day. When your account is closed, you will forfeit any accrued interest. Interest rates are subject to change and may go as low as 0.00%.
12. New Fifth Third Momentum® Checking and Fifth Third Preferred Checking® accounts will not be assessed overdraft fees for transactions posted in the first 90 days after account opening. Please note that overdraft payments are discretionary, and we reserve the right not to pay. If your account remains overdrawn, the account may be closed and reported.
13. Early Pay is available for Fifth Third Momentum® Checking and Express Banking accounts. Early Pay grants you access to your eligible direct deposit payments up to two days prior to the scheduled payment date. Federal tax refunds may be received from the Internal Revenue Service up to five days before the scheduled payment date. Early access to funds is dependent on submission of direct deposit by payer and standard fraud prevention restrictions.
14. Extra Time gives you longer—any time before midnight (11:59:59 PM) ET on the business day after your account is overdrawn—to make a deposit that brings your account balance to at least $0. You must deposit enough to cover all items that caused your overdraft **plus any outstanding checks, automatic payments, or pending debit card purchases that may be presented that business day.**

- When you're overdrawn, we will notify you on the following business day (for the best experience, enroll in account alerts) and provide an Overdraft Notice in online banking. You can also get this information by calling us or stopping by your local branch.
- Your Overdraft Notice will show you the transactions being paid or returned out of your account and the amount of Overdraft Fees that will be assessed. Extra Time applies only to transactions that Fifth Third pays on your behalf with Overdraft Coverage. This means items that are paid from your account when you do not have enough funds to cover them. Extra Time does not apply to returned items.
- If you can't make a deposit before 11:59:59 PM ET on the business day after your account is overdrawn, OR if you do not deposit enough to cover all items that caused your overdraft plus any new transactions, you may be assessed per-item Overdraft fees.

Determining the amount you need to deposit:

Start with the total overdraft amount from the prior business day, as listed on Overdraft Notice*
+ Add Other debits:
- Debits listed in the "PENDING" section of your account activity in online banking
- Automatic payments or transfers scheduled to be paid from your account

+ Add any outstanding checks you've written that have not yet posted to your account
= Total amount that you need to deposit to bring your account balance positive and avoid Overdraft Fees with Extra Time

*You can also get this information by calling us at 800-972-3030 or stopping by your local branch.

Savings Account Details

	Fifth Third Momentum® Savings*	Fifth Third Relationship Money Market*
Monthly maintenance fee information	$0 - No monthly maintenance fee if one of the following is met: You have a Fifth Third Preferred or Fifth Third Momentum® Checking account[1,2] **OR** You maintain an average monthly balance of $500 or more **OR** Someone under age 18 is an owner of the account **OR** You are enrolled in Military Banking.[3] Otherwise - $5/month	$0 - No monthly maintenance fee if one of the following is met: You have a Fifth Third Preferred or Fifth Third Momentum® Checking account[1,2] **OR** You maintain an average monthly balance of $500 or more **OR** Someone under age 18 is an owner of the account **OR** You are enrolled in Military Banking.[3] Otherwise - $5/month.
Funding requirement	$0 - Account must be funded within 45 days or the account may be closed.	$0 - Account must be funded within 45 days or the account may be closed.
Special account benefits	Available for overdraft protection.	One of our highest yield savings accounts - enjoy tiered interest rates that provide a higher return for the more you save. Convenience of check-writing access. Available for overdraft protection.
Earns interest	Yes[4]	Yes[4]
Fifth Third Smart Savings compatible	Yes[5]	No
Dormancy schedule	Fee will be assessed for accounts with balances of $.01 up to $2,499.99, after being inactive for a period of 36 months.	Fee will be assessed for accounts with balances of $.01 up to $2,499.99, after being inactive for a period of 36 months.

***Minor Ownership:** A minor of any age may not be the sole owner of any Fifth Third checking, savings, or Express Banking account. A minor aged 13 years or older can be a joint owner on an account, as long as his/her parent or adult guardian (age 18 or older) is also a Joint Customer on the account.

1. All owners of your savings account must also be listed together as owners on your Fifth Third checking account
2. Other checking account types may qualify you for no monthly fee on your savings or money market account. Please ask to see your checking account disclosure for more information.
3. If you are a qualified individual under federal (or state) law and request SCRA benefits, you may be eligible for certain benefits and protections. Please call our dedicated Military Team today at 877-899-0815 to ensure we know your military status and to find out about the benefits available to you. Also includes commissioned officers of the Public Health Service and the National Oceanic and Atmospheric Administration.
4. This account earns interest. Please request a rate sheet for the interest rates and annual percentage yields. At the Bank's discretion, the Bank may change the interest rate and annual percentage yield at any time on your account. Your interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest on your account will be compounded continuously and credited monthly. The Bank uses the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the balance in your account each day. When your account is closed, you will forfeit any accrued interest. Interest rates are subject to change and may go as low as 0.00%.
5. Fifth Third Smart Savings is a type of automatic internal transfer between two Fifth Third accounts that you set up to help you save small amounts of money each week. Fifth Third Smart Savings requires the use of the Fifth Third Mobile App which is subject to the Digital Services User Agreement. Terms and Conditions can be found within the Digital Services User Agreement.

Other Account Details

	Certificates of Deposit (CDs)*	Individual Retirement Accounts (IRAs)*
Monthly maintenance fee information	N/A	N/A
Minimum deposit required to open	$5,000 for standard CDs with terms 7-89 days and promotional CDs; $500 for standard CDs with terms 3-84 months.	$500 for traditional IRA, Roth IRA, rollover IRA, and CD IRA[3]; $50 for money market IRA.
Features, benefits and options	Short or long-term savings at a fixed rate of return.[1,2] Principal assurance: Fifth Third will return your deposit, less withdrawals[3] once a CD is seven (7) days or more into its term. Interest can be credited to the CD or to a checking account or savings account.[4,5]	Traditional IRA: tax-deferred growth with no income limits or age restrictions.[6] Roth IRA: tax-free growth with no age restrictions.[6] Rollover IRA: take control of your retirement assets from a previous employer plan. Certificate of Deposit (CD) IRA: fixed rate of return for a specified term. [3,7] Money market IRA: bank account that pays interest reflecting current money market conditions.[7,8]

1. Renewal options: If you choose the automatic renewal feature for your CD, there is a one-day grace period (for terms of less than 32 days) or a 10-day grace period (for terms of 32 days or more) after the maturity date to redeem it without penalty. Interest will not be paid after the maturity date unless the account is renewed. If you do not choose automatic renewal, interest will not be paid after the maturity date. Promotional, relationship, or other rate adjustments will not be applied to automatic renewals.
2. Current interest rates and annual percentage yields are available at all Fifth Third banking centers. For fixed rate CDs, the interest rate will remain the same until the maturity date of the CD. For variable rate CDs, the interest rate and annual percentage yield may change. The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. Interest begins to accrue on the Business Day you deposit any cash or non-cash item (e.g., check). Interest will be calculated using the daily balance method. This method applies a periodic rate to the balance in the account each day.
3. CD/CD IRA PENALTIES FOR EARLY WITHDRAWAL: A penalty will apply if principal is withdrawn prior to the maturity date, based on the term of the CD. Withdrawal prior to maturity will be permitted only with the consent of the Bank, which can only be given at the time of withdrawal. Required Minimum Distributions under IRA CDs are not subject to an early withdrawal penalty.

CD Term	Penalty for Early Withdrawal
7 days up to 364 days	1% of principal withdrawn
365 days up to 36 months	2% of principal withdrawn
36 months or greater	3% of principal withdrawn
The amount of the penalty shall not exceed interest earned, except for during the first 6 days of the term where a minimum 7-day interest penalty must be applied and may be deducted from principal. The entire penalty will be waived in the event of death, court ordered withdrawal, or court declared incompetency of an owner.	
Partial withdrawals are not allowed.	

4. For CDs of less than 250,000 at account origination, interest is compounded continuously. For CDs of $250,000 or more (not including IRA CDs), at account origination, interest is compounded monthly. For single maturity CDs of $250,000or more at account origination, if the final period of the CD term is less than 32 days, interest will not be compounded during the final period.
5. Interest on the CD may be credited monthly, quarterly, semi-annually, annually, or at maturity and may be paid by capitalizing to the CD, transferring to a Fifth Third checking or savings account, or paid by check. Customer selects the interest payment method and crediting frequency for the CD from the options available, which may be limited based on the CD term, principal amount, and any applicable guidelines.
6. Fifth Third Bank does not provide tax advice. Please consult your tax advisor.
7. Deposit and credit products provided by Fifth Third Bank, National Association. Member FDIC.
8. This account earns interest. Please request a rate sheet for the interest rates and annual percentage yields. At the Bank's discretion, the Bank may change the interest rate and annual percentage yield at any time on your account. Your interest begins to accrue no later than the Business Day we receive credit for the deposit of non-cash items (for example, checks). Interest on your account will be compounded continuously and credited monthly. The Bank uses the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the balance in your account each day. When your account is closed, you will forfeit any accrued interest. Interest rates are subject to change and may go as low as 0.00%.

*Please refer to the receipt provided at opening for specific terms that apply to the CD or IRA CD.

Servicemembers Civil Relief Act (SCRA)

At Fifth Third, we're grateful for the men and women who protect our freedoms each day. That's why we want to assist you in understanding your rights under the Servicemember Civil Relief Act (SCRA). The SCRA allows members of the armed forces to devote their full attention to their military responsibilities by easing certain financial obligations.

If you are a qualified individual under federal (or state) law and request SCRA benefits, you may be eligible for certain benefits and protections on the following products:
• Lines of credit, credit cards, and installment loans • Mortgage and home equity secured loans • Safe deposit boxes.

Benefits

- Interest Rate Limits: If you opened a Fifth Third Bank mortgage, loan, line of credit, or credit card prior to being called to active duty, SCRA allows a cap of 6% on the interest rate while you are on active duty.
- Foreclosure/Repossession Protection: If you're having difficulty paying your loan, SCRA may protect you from foreclosure or repossession.
- If you have a mortgage, there may be other alternatives besides foreclosure available to you. Contact the Mortgage Default Counseling Team at 877-899-0815, option 3 for assistance.
- If you have an auto loan and you're concerned about repossession, contact us at 866-601-6391 so we can provide assistance.
- Fee Protection: If you opened a Fifth Third Bank mortgage, loan, line of credit, or credit card prior to being called to active duty, all fees will be waived while you are on active military service.
- Safe deposit box: Fifth Third will not open your safe deposit box or claim any right to the contents of your safe deposit box without a court order. This protection lasts throughout the term of your active military service and for an additional six (6) months after your service ends.

How to apply

To request SCRA benefits, you need to provide a copy of your enlistment orders or military orders calling you to active duty service OR a letter on official letterhead from your commanding officer. Though not required to receive benefits, if you have a Power of Attorney (POA) or written authorization of a designee to handle your financial affairs, you should also provide this documentation.

Mail or fax paperwork to:

Fifth Third Bank
SCRA Team
1830 E. Paris Ave. SE
MD RSCB3E
Grand Rapids, MI 49546
Fax: 616-653-2429

To learn more about SCRA benefits

Fifth Third Bank does not provide legal advice. You understand it is your responsibility to review the SCRA law, seek legal advice, and/or affirmatively request any applicable protections.

- Speak directly with an SCRA Specialist by calling us at 877-899-0815, option 3, Monday through Friday, 8 a.m. to 5 p.m., ET.
- Send us a message any time using our online Message Center at 53.com/customer service
- Find more information online at 53.com/scra or servicemembers.gov

Fifth Third Bank Electronic Disclosure and Consent

This Electronic Signature Disclosure and Consent ("Consent") sets forth the terms and conditions governing my consent to sign documents electronically through, and my use of, the Fifth Third Bank Electronic Signature System ("System").

I may decline to electronically sign any document by clicking "Exit Signing Session" instead of continuing with the signing ceremony.

Effect of my consent

By agreeing to this Consent, I understand that (i) electronically signing and submitting any document(s) to Fifth Third Bank legally binds me in the same manner as if I had signed in a non-electronic form, and (ii) the electronically stored copy of my signature, any written instruction or authorization and any other document provided to me by Fifth Third Bank, is considered to be the true, accurate and complete record, legally enforceable in any proceeding to the same extent as if such documents were originally generated and maintained in printed form. I agree not to contest the admissibility or enforceability of Fifth Third Bank's electronically stored copy of this Consent and any other documents.

By using the System to electronically sign and submit any document, I agree to the terms and conditions of this Consent.

Deposit Account Terms and Conditions

1. The terms and conditions stated herein, together with resolutions or authorizations which accompany this signature card, if applicable, and the Rules, Regulations, Agreements, and Disclosures of Bank constitute the Deposit Agreement ("Agreement") between the individual(s) or entity(ies) named hereon ("Depositor") and Fifth Third Bank, National Association (Bank).
2. This Agreement incorporates the Rules, Regulations, Agreements, and Disclosures established by Bank from time to time, clearing house rules and regulations, state and federal laws, recognized banking practices and customs, service charges as may be established from time to time and is subject to laws regulating transfers at death and other taxes.
3. All signers hereby agree that the above named bank is authorized to act as a depository under the terms and conditions of the Agreement.
4. Bank is authorized to recognize the signatures executed hereon in such numbers as indicated, for the withdrawal of funds or transactions of any other business regarding this account until written notice to the contrary is received by Bank.
5. In the case of overdraft or overpayment on this account, whether by error, mistake, inadvertence or otherwise, the amount of such overdraft or overpayment shall be immediately paid to Bank.
6. Depositor acknowledges and agrees that Bank, for itself and as agent for any affiliate of Fifth Third Bancorp, is granted a security interest in, and may, at any time, set off, against any balance in this account, any debt owed to Bank by any person having the right of withdrawal or any debt owed to Bank by any entity listed under the Account Title. A debt includes, but is not limited to, an obligation owing to Bank, whether now existing or hereafter acquired by Bank whenever payable and without regard to whether arising as maker, drawer, endorser, or guarantor.
7. All signers agree to the Terms and Conditions set forth hereon and acknowledge receipt of a copy of Rules & Regulations, Agreements, and Disclosures of Bank and agree to the terms set forth therein.

Consumer Deposit Accounts – Services and Pricing

The information in the following chart applies to consumer checking and savings accounts.

Account Opening & Usage Fees		
Minimum Deposit Needed to Open Account	$0	See the Product Disclosures for your respective account.
Dormant Account Monthly Fee	$5 per month	See the Dormancy Schedule for your respective account.
ATM & Debit Transaction Fees		
Fifth Third & Partner Networks ATM Fee[1]	$0 – no fee	
Non-Fifth Third ATM Fee	$3.50 for U.S. transactions $5 for international transactions	Transactions include transfers, cash withdrawals, and purchases made at an ATM. Other ATM network owners may also assess a usage fee. *Note: the U.S. transaction fee for Express Banking is $3.
International POS/ATM Transaction Fee	3% of transaction amount.	See the Debit Card Agreement section of the Deposit Account Rules and Regulations.
Currency Conversion Fee	0.20% of transaction amount	See the Debit Card Agreement section of the Deposit Account Rules and Regulations.
Debit Card Services – Apply to All Deposit Accounts, *including Express Banking*		
Fifth Third Debit Card ***Includes Express Banking Debit Mastercard®***	$0 – no Annual Fee	**Debit Card Daily Limits:** Daily Purchase Limit…...................... $5000 Daily Cash Limit.............................. $810
World Debit™ Mastercard®	$3.95 per month	Fee is waived for Preferred Checking when the account is the primary account linked to the card.
Debit Card Replacement Fee	$0 – no fee **Expedited card shipping (by request):** $30	Expedited card shipping fee is waived for Preferred customers.
Non-Fifth Third Cash Advance Debit Card Fee	Greater of $5 **or** 3% of the transaction amount, up to maximum $10.	
Payments & Services Miscellaneous Fees		
Return Deposit Item	$0 – no fee	
Cashier's Check	$10 each	
Money Order	$2 each	
Stop Payment	$33 per item	
Processing Garnishment, Attachment, or Levy	$80 each, or maximum amount allowed under state law, whichever is less.	
Charge Off Fee	$30	
Overdraft Fees		
Overdraft Fee	$37 per item for each occurrence[2]	Maximum of 3 overdraft fees charged per account, per business day. No overdraft fee on individual items of $5 or less. No per-item fees charged when your account is overdrawn by $5 or less at the end of the Business Day.

Overdraft Fees (continued)		
Overdraft Protection Transfer Fee	Free Overdraft Protection Transfers.	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 fees may be assessed. • **For Credit Cards:** The amount transferred will be subject to both the available cash advance limit and cash advance interest rate applicable to the card[3]. • **For Lines of Credit:** The amount transferred will be subject to the interest rate applicable to the line of credit.
Returned Item Fee	$0 – no fee	You will not be charged a fee if we return your checks and payments unpaid.
Wire Transfer Fees		
Incoming Wire Transfers	$15 each	Domestic and/or International Wires.
Outgoing Wire Transfers (Domestic Wire in U.S. Dollar currency)	$30 each	Exchange rates, other bank fees, and taxes may apply.
Outgoing Wire Transfers (Foreign Wire in Foreign currency)	$50 each	Exchange rates, other bank fees, and taxes may apply.
Outgoing Wire Transfers (Foreign Wire in U.S. Dollar currency)	$85 each	Exchange rates, other bank fees, and taxes may apply.
Obtaining Account Information		
Copy of Check or Statement	$0 – no fee	Up to 24 most recent months available through online banking.
Copy of Check Images Mailed with Monthly Statement	$0 – no fee	

[1] Fifth Third Bank is part of a nationwide network of ATMs that charge no fees to customers of Fifth Third Bank. Use your debit or ATM card to conduct no-fee transactions from ATMs listed on our ATM locator on 53.com or our Mobile Banking app.
[2] Free Overdraft Window – New Fifth Third Momentum® Checking and Fifth Third Preferred Checking® accounts will not be assessed overdraft fees for transactions posted in the first 90 days after account opening. Please note that overdraft payments are discretionary, and we reserve the right not to pay. If your account remains overdrawn, the account may be closed and reported.
[3] Credit cards may go overlimit as a result of the advance.

March 10, 2025

FIFTH THIRD BANK

FIFTH THIRD

Le damos la

BIENVENIDA

a una mejor
experiencia bancaria

Nota importante:

"Aunque este documento en particular ha sido proporcionado en español, tenga en cuenta que elementos esenciales de los productos o servicios discutidos en este documento están disponibles únicamente en inglés."

Esto incluye documentos de apertura de cuenta, divulgaciones legales y regulatorias, estados de cuenta periódicos y cualquier otra correspondencia necesaria para mantener y administrar su cuenta.

Antes de elegir un producto o servicio, asegúrese de haber leído y comprendido todos los términos y condiciones proporcionados y de sentirse cómodo al continuar, a pesar de que los documentos o comunicaciones relacionados con determinado producto o servicio solo estén disponibles en inglés.

Además, aunque Fifth Third Bank puede brindarle servicios de traducción oral sin costo, tenga en cuenta que no se le proveerán traducciones escritas de los documentos escritos que respaldan la administración continua de su cuenta.

Le invitamos a incluir a personas de su confianza para que le brinden asistencia adicional con la traducción.

Esto puede ayudarle a tomar decisiones informadas sobre cómo los productos y servicios de Fifth Third Bank pueden apoyar sus metas financieras.

Apoyo de Idiomas de Fifth Third Bank

Fifth Third Bank proporciona apoyo de idiomas de diversas formas, incluyendo:

Apoyo telefónico de servicio al Cliente:
800-972-3030 opción (*)
De lunes a viernes, de 8am a 6pm, hora del Este
Sábados, de 10am a 4pm, hora del Este

Para disputar una transacción:
877-833-6197 (*)
De lunes a viernes, de 7am a 6pm, hora del Este
Sábados, de 10am a 5pm, hora del Este

Cajeros automáticos disponibles en español
Representantes multilingües en sucursales

FIFTH THIRD

Anexo a las Divulgaciones de Apertura de Cuenta

Próximos Cambios Importantes en los Términos de su Cuenta
Las actualizaciones detalladas a continuación destacan cambios importantes próximos en su(s) cuenta(s) de consumidor, incluyendo:

- Early Pay para clientes de Fifth Third Momentum® Savings
- Early Pay para clientes de Preferred Checking
- Cuentas que pueden ofrecer Protección contra Sobregiros
- Cambio en el Cargo por Sobregiro

A partir de la(s) fecha(s) de vigencia, estos términos reemplazan los términos y condiciones previamente divulgados en los materiales de Fifth Third Bank. Salvo indicación en contrario, los términos y condiciones anteriores seguirán aplicándose.

Si usted continúa utilizando su(s) cuenta(s) o mantiene su(s) cuenta(s) abierta(s) después de la fecha de vigencia, los nuevos términos, condiciones y cargos se aplicarán a usted y a su(s) cuenta(s).

Early Pay[1] para clientes de Fifth Third Momentum Savings
A partir del 24 de abril de 2025, las cuentas de ahorro Fifth Third Momentum serán elegibles para Early Pay. Early Pay ofrece a los clientes la oportunidad de recibir depósitos directos elegibles hasta dos días antes. Early Pay también puede permitir la recepción de reembolsos de impuestos federales del Servicio de Impuestos Internos hasta cinco días antes.

Early Pay[1] para clientes de Preferred Checking
A partir del 10 de julio de 2025, las cuentas Preferred Checking serán elegibles para Early Pay. Early Pay ofrece a los clientes la oportunidad de recibir depósitos directos elegibles hasta dos días antes. Early Pay también puede permitir la recepción de reembolsos de impuestos federales del Servicio de Impuestos Internos hasta cinco días antes.

Cuentas que pueden ofrecer Protección contra Sobregiros
Actualmente, una cuenta con un titular de menor de edad no puede utilizarse para ofrecer Protección contra Sobregiros. Sin embargo, con efecto inmediato, una cuenta con titularidad conjunta que incluya a menor de edad podrá utilizarse para este propósito. Las cuentas propiedad exclusiva de menores de edad seguirán sin ser elegibles.

Cambio en Cargo por Sobregiro
Para las transacciones que se registren a partir del 26 de agosto de 2025, el cargo por cada ocurrencia de sobregiro será de $35.

1 Early Pay está disponible para Fifth Third Momentum, Preferred y Fifth Third Express Banking. Early Pay le brinda acceso a sus pagos de depósito directo elegibles hasta dos días antes de la fecha programada de pago. Los reembolsos de impuestos federales del Servicio de Impuestos Internos pueden recibirse hasta cinco días antes de la fecha programada. El acceso anticipado a los fondos depende del envío del depósito directo por parte del pagador y de las restricciones estándar de prevención de fraude. discretionary, and we reserve the right not to pay. If your account remains overdrawn, the account may be closed and reported.

2 Período sin cargos por sobregiro – Las nuevas cuentas Fifth Third Momentum® Checking y Fifth Third Preferred Checking® no estarán sujetas a cargos por sobregiro por transacciones registradas durante los primeros 90 días después de la apertura de la cuenta. Tenga en cuenta que los pagos por sobregiro son discrecionales y nos reservamos el derecho de no efectuar el pago. Si su cuenta permanece sobregirada, podría ser cerrada y reportada.

FIFTH THIRD

Anexo a las tarjetas de crédito y soluciones de préstamos para consumidores

Próximos Cambios Importantes en los Términos de su Cuenta
La siguiente actualización destaca un cambio importante en su(s) cuenta(s).

Estos términos reemplazan las divulgaciones con notas al pie correspondientes en este paquete de bienvenida. Todas las demás divulgaciones con notas al pie continúan aplicándose, salvo que se indiquen aquí.

Actualización Cargo por Retraso de Pagos y la Tasa Preferencial – Tarjeta Fifth Third 1.67% Cash/Back

19. Tasa de Porcentaje Anual (APR) variable de 19.49% a 29.49% en Compras cuando usted abre su cuenta y en transferencias de balances después del período de "introducción". Los APR variables son precisos a partir del 23/09/25 y están sujetos a cambios de acuerdo al mercado basado en la Tasa Preferencial. APR Variable para adelantos en efectivo: 28.99%. Cargo Anual: Ninguno. Cargo de transferencia de balance: el mayor de $5 o 4% del monto de cada transferencia. Cargo por adelanto en efectivo: el mayor de $10 o 5% del monto de cada adelanto en efectivo. Cargo por cheque de conveniencia: el mayor de $5 o 4% del monto de cada cheque. Cargo por de transacción internacional: Ninguno. Cargo por retraso de pago hasta $41. El interés mínimo cobrado es $1.50.

Actualización Cargo por Retraso de Pagos y la Tasa Preferencial – Tarjeta Fifth Third 1% Cash/Back

20. Tasa de Porcentaje Anual (APR) variable de 18.99% a 29.99% en Compras y Transferencias de balances después del período de "introducción". Los APR Variables son precisos as a partir del 23/09/2025 y están sujetos a cambios de acuerdo al mercado basado en la Tasa Preferencial. APR variable para adelantos en efectivo: 28.99%. Cuota anual: Ninguna. Cargos de transferencia de saldo: el mayor de $5 o 4% del monto de cada transferencia. Cargo de adelanto en efectivo: el mayor de $10 o 5% del monto de cada adelanto en efectivo. Tarifa de cheque de conveniencia: el mayor de $5 o 4% del monto de cada cheque. Cargo de transacción internacional: Ninguno. Cargo por retraso de pagos hasta $41. El interés mínimo cobrado es $1.50.

Actualización Cargo por Retraso de Pagos y la Tasa Preferencial – Secured Card

22. APR Variable de 27.99% en compras cuando usted abre su cuenta y en Transferencias de balances después del período "introducción". Los APR variables son precisos a partir del 23/09/2025 y están sujetos a cambios de acuerdo al mercado basado en la Tasa Preferencial. APR Variable para adelantos en efectivo: 28.99%. Cuota anual: $24. Cargo por transferencia de saldo: $5 o 4% del monto de cada transferencia. Cargo por adelanto en efectivo: $10 o 5% del monto de cada adelanto en efectivo. Cargo por cheque de conveniencia: el mayor de $5 o 4% del monto de cada cheque. Cargo por transacción internacional: 3% del monto de cada transacción en dólares estadounidenses. Cargo por retraso de pago hasta $41. El interés mínimo cobrado es $1.50.

Una mejor experiencia bancaria comienza ahora.

En Fifth Third, es más que dólares y centavos. **Se trata de usted**—y de cómo podemos ayudarle a alcanzar sus metas.

EMPECEMOS CON:

Formas de Administrar tu Dinero

- Cuentas corrientes
- Depósito directo
- Soluciones para sobregiros
- Tarjetas de crédito

Herramientas de Ahorro para tu Futuro

- Cuentas de ahorro
- Certificados de depósito
- Servicios de inversión[1] y seguros[2]

Soluciones de Préstamos

- Préstamos personales y líneas de crédito
- Préstamos y líneas de crédito sobre el valor neto de la vivienda
- Compra y refinanciamiento de vivienda

Mayor Conveniencia y Seguridad

- Banca en línea y móvil[3]
- Seguridad SmartShield®
- Red de cajeros automáticos asociados sin cargos.[4]

¡Le damos la bienvenida!

Fifth Third Momentum® Banking

Usted tiene sueños para un mejor mañana, y con Fifth Third, **comenzar es más fácil que nunca**. Estamos aquí para ayudarle a alcanzar sus metas con un banco que le motiva, recompensa y protege hoy.

A Fifth Third Better® significa:

SIN cargos ocultos ni sorpresas

- SIN depósito mínimo para abrir[5]
- SIN cargo de servicio mensual
- SIN requisitos de saldo mínimo
- SIN cargos en cajeros automáticos de asociados en todo el país[4]

Acceso más rápido a su sueldo

Usted puede recibir su cheque de sueldo hasta dos días antes con depósito directo y Fifth Third Early Pay.[6] (Es gratis con su cuenta Fifth Third Momentum® Checking). ¡Y no podría ser más fácil configurar el depósito directo—automáticamente y de manera segura—en nuestra app[3] en minutos! Además, **puede obtener un adelanto en efectivo** (por un cargo) en su próximo depósito calificado con una cuenta **My Advance**®.[7]

Opciones de sobregiro más completas

Evite cargos por sobregiro con **Extra Time**®[8] para llevar el saldo de su cuenta a positivo, o **realice transferencias gratuitas** con Protección de Sobregiro vinculando una cuenta para evitar un saldo negativo. Además, los nuevos titulares de cuentas **no pagan cargos por sobregiro durante los primeros 90 días** con Free Overdraft Window.[9]

Formas más fáciles de ahorrar para sus metas

Con **Fifth Third Momentum® Savings**, ahorre sin pensarlo dos veces usando la función Smart Savings.[10]

Seguridad reforzada gratuita

Usted lo construyó. **Nosotros le ayudamos a protegerlo con bloqueo de amenazas, apoyo en vivo, alertas inteligentes y monitoreo**—todo gratis para usted como parte de nuestras soluciones de seguridad SmartShield®[11]

Opciones de Cuentas Corrientes

	Fifth Third **Momentum® Banking** **Una cuenta con herramientas para ayudarle a alcanzar el bienestar financiero a largo plazo.**	Fifth Third **Preferred Banking** Una cuenta para ayudarle a seguir creciendo, exclusivamente para clientes con más de $100,000 en activos disponibles para invertir.	Fifth Third **Express Banking®** Una forma más sencilla de administrar su dinero con la conveniencia y seguridad que usted merece.
Sin cargo de servicio mensual	✓		
Sin saldo mínimo	✓		✓
Acceso a red de cajeros automáticos de asociados, sin cargos[4]	✓	✓	✓
Fifth Third Early Pay[6]	✓		✓
Evite cargos por sobregiro con **Extra Time®**[8]	✓		
Período de 90 días sin cargos por sobregiro[9]	✓	✓	
Capacidad para emitir cheques	✓	✓	
Pago de facturas en línea[3]	✓	✓	
Servicios complementarios gratuitos, incluido Identity Alert[12]		✓	
Banquero Preferido dedicado y servicio al cliente 24/7		✓	

Todas nuestras cuentas corrientes incluyen:

- Tarjeta de Débito Mastercard
- Banca en línea y móvil y depósitos con Immediate Funds℠[13] a través de nuestra app móvil[3]
- Alertas de texto
- Opciones de protección de fraude
- Equipo de Banqueros Dedicados

Fifth Third Momentum® Savings

Ayudamos a que ahorrar dinero sea un 166.7% más fácil con Fifth Third Momentum® Savings. Con su futuro en mente, cuente con beneficios como:

Sin saldo mínimo[14]

Comience ahorrar a su propio ritmo.

Transferencias automáticas entre cuentas corrientes[3]

Mueva dinero de ida y vuelta fácilmente.

Protección de sobregiro gratuita.

Inscriba esta cuenta para hacer transferencias gratuitas a su cuenta Corriente Fifth Third Momentum® Checking.

Banca en línea y móvil[3]

Administre su cuenta con nuestras herramientas digitales convenientes.

Sea un buscador de metas

Usted trabaja duro por su dinero y su banco también debería hacerlo. Con una cuenta Fifth Third Momentum® Savings, usted puede **fijar una meta de ahorro para ir trabajando hacia ella y contribuir automáticamente pequeñas cantidades de dinero cada mes** con la función Smart Savings[10] en nuestra app móvil.[3]

Usted fija la meta. Nosotros le ayudamos a lograrla.

Opciones Adicionales de Cuentas de Ahorro

¿Busca una opción de cuenta diferente? Tenemos varias cuentas que le permiten soñar en grande.

Haga crecer su saldo más rápido con una cuenta con interés más alto.

Fifth Third **Relationship Money Market (RMM)**

Las cuentas RMM son ideales si usted tiene saldos más grandes y desea una cuenta de ahorro que le permita ganar nuestras tasas de interés más altas.[15]

Cuentas Especializadas Fifth Third

Ya sea que esté buscando comenzar a ahorrar para la educación superior o ayudar a sus hijos a comenzar con el pie financiero derecho, tenemos soluciones para usted.

Encuentre cuentas de ahorro tan individuales como usted.

Obtenga un retorno garantizado con una cuenta de bajo riesgo y tasa alta.

Certificado de Depósito (CD) Fifth Third

Con una tasa de interés fija y plazos fijos, podemos ayudarle a tener éxito con un CD estándar a corto plazo, a largo plazo o un CD 529.[15]

Cuentas de Retiro Individual (IRA) Fifth Third

Con una Roth IRA, sus ganancias pueden crecer libres de impuestos. Con una IRA Tradicional, sus ganancias no pagan impuestos hasta que usted retire los fondos.[16]

Planifique y prepárese para la jubilación.

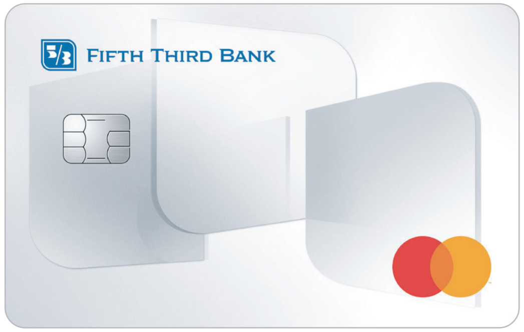
Para más información sobre nuestras opciones de cuentas, visite **53.com/savings.**

Opciones de Tarjetas de Crédito

Ya sea que esté buscando **tasas más bajas, grandes recompensas o ayuda para construir su crédito, tenemos una tarjeta de crédito** que encajará perfectamente en su cartera.

1.67% Cash/Back Card

¡Nuestra tarjeta más popular! **Recompénsese con un reembolso en efectivo ilimitado del 1.67%** en cada compra.[19]



1% Cash/Back Card

Obtenga una oferta introductoria en compras y transferencias de saldo—mientras gana 1% de reembolso en efectivo en cada compra.[20]

Visite **53.com/creditcards** para ver nuestra última oferta.

También ofrecemos un 2% de reembolso en efectivo con nuestra tarjeta Fifth Third Preferred Cash/Back.[36] Aprenda más sobre sus opciones en 53.com/creditcards.

Con nuestras tarjetas de reembolso en efectivo, usted tendrá acceso a estos beneficios:

- Sin cargo anual[19,20]
- Reembolso en efectivo que nunca expira
- Sin cargos por transacciones internacionales[19,20]
- Sin contacto
- Bloquee y desbloquee su tarjeta desde nuestra aplicación móvil[3]

Tarjeta Asegurada

Construya su crédito con cada compra.

- Depósito de seguridad reembolsable mínimo de $300[21]
- Cargo anual de $24[22]
- Sin contacto
- Bloquee y desbloquee su tarjeta desde nuestra aplicación móvil[3]

Las tarjetas de crédito están sujetas a revisión y aprobación de crédito. Las tasas se determinan según la solvencia crediticia del solicitante. Mastercard y el diseño con círculos son marcas registradas de Mastercard International Incorporated.

Soluciones de Préstamos

Un sueño, un plan—como lo llame, es su futuro. Nuestras opciones de préstamo integrales pueden ayudarle a sacar los préstamos que necesita para lograr lo que desea.

Compre una casa, refinancie para ahorrar dinero o aproveche el valor neto de su hogar.

Préstamos Hipotecarios[23]

- **Préstamos hipotecarios**
  Opciones de préstamos tradicionales de tasa fija, tasa ajustable y FHA
- **Refinanciamiento de vivienda**
  Easy Home Refi® ofrece costos de cierre más bajos con una tasa fija y plazo fijo
- **Línea de crédito sobre el valor neto de la vivienda**
  Aproveche el valor neto de su hogar para reparaciones o renovaciones, compras grandes inesperadas, consolidación de deudas, costos educativos y más

Obtenga acceso rápido y fácil al dinero para lo que a usted le importa.

Préstamos Personales[23]

- **Préstamo personal**
  Un préstamo sencillo sin garantía requerida
- **Préstamo asegurado**
  Respaldado por fondos en su cuenta de ahorros o CD de Fifth Third
- **Línea de crédito no asegurada**
  Acceda a fondos cuando los necesite sin garantía requerida
- **Línea de crédito asegurada**
  Línea de crédito respaldada por fondos en su cuenta de ahorro o CD de Fifth Third[1]

Visite nuestro **Centro de Préstamos Hipotecarios** en línea para encontrar las mejores opciones de préstamos para usted: **53.com/homelending**

Seguridad SmartShield®[11]

Usted ha trabajado duro para construir una buena vida para usted y su familia. **Estamos aquí para ayudarle a proteger lo que más importa.** Es por eso que proporcionamos seguridad mejorada de forma gratuita. Visite nuestra aplicación para ver su panel de control SmartShield™, que le ayudará a administrar su seguridad, aprender cómo mantenerse protegido y entender lo que estamos haciendo para ayudarle a mantenerse seguro, incluido:

Bloqueo de amenazas

Mantenimiento de acceso autorizado con identificación de dos factores, inicios de sesión biométricos y cifrado personalizado.

Alertas inteligentes

Manténgase informado sobre la actividad en su cuenta personalizando sus alertas.[3]

Tendencias y monitoreo

Actualización con últimas tendencias de amenazas y monitoreo, para que usted se mantenga siempre un paso adelante de los estafadores.

Apoyo en vivo

Conexión con un agente para responder sus preguntas o resolver cualquier problema.

Además, un **rastreador de tarjetas** para que usted sepa cuándo llegará su nueva tarjeta de débito, **seguimiento de cheques** para saber cuándo esperar su pedido de chequera y la **identificación de fraude de Zelle®[24]** antes de pagar. Para más información visite **53.com/SmartShield.**

Para protección adicional, ofrecemos dos niveles de Fifth Third Identity Alert®[12]:

Fifth Third **Identity Alert**®[25,29]

- Hasta $25,000 en seguro de robo de identidad[26]
- Servicio de soporte en casos de fraude de identidad.
- Monitoreo de cuentas bancarias[28]
- Asistencia en casos de billetera perdida[35]
- Monitoreo de tarjetas de crédito/débito[28]
- Monitoreo diario de crédito de una sola agencia[27]
- Monitoreo del Número de Seguro Social[28]

Fifth Third **Identity Alert Premium**®[25,29]

Fifth Third Identity Alert Premium® proporciona toda la protección de Fifth Third Identity Alert®, MÁS:

- Hasta $1,000,000 en seguro de robo de identidad[26]
- Monitoreo de verificación de identidad
- Monitoreo del Seguro Social para usted Y TAMBIÉN sus hijos[28,30]
- Monitoreo diario de crédito por tres agencias[27]
- Rastreador de puntaje de crédito con alertas[31]

Nota: Al inscribirse en Identity Alert®, su cargo mensual se deducirá automáticamente de su cuenta corriente de Fifth Third cada mes, a menos que llame al 800-972-3030 para cancelar su membresía.

Soluciones de Sobregiro

Con la Ventana de Sobregiro Gratis, ¡no **pagará cargos por sobregiro durante los primeros 90 días![9]**

	Cobertura de Sobregiro Estándar	Cobertura de Sobregiro Opcional	Protección de Sobregiro
¿Qué es?	Sus **cheques** y pagos **automáticos de facturas** pueden ser pagados en su nombre cuando no haya fondos suficientes en su cuenta.	Sus **transacciones con tarjeta de débito**[32] y **cajero automático** pueden ser pagadas en su nombre cuando no haya fondos suficientes en su cuenta.	Use el dinero reservado en otra cuenta de Fifth Third para cubrir sus transacciones y evitar un saldo negativo y los cargos correspondientes.
¿Qué cubre o protege?	**Está automáticamente inscrito en la Cobertura de Sobregiro estándar.**	**Debe inscribirse en la cobertura opcional** para que las transacciones de tarjeta de débito y de cajero automático sean pagadas por el banco cuando las transacciones lleven su saldo de cuenta a negativo.	**Cuentas corrientes de Fifth Third.** **Cuentas que pueden proporcionar protección:**[33,34] • Cuenta de ahorro personal o cuenta corriente personal secundaria • Tarjeta de crédito o línea de crédito
¿Cuál es el beneficio?	**Evite pagos tardíos o devueltos de sus facturadores.**	**Evite el rechazo de transacciones únicas de cajero automático y de tarjeta de débito.**	**Evite sobregiros y cargos por sobregiro aplicados a cada transacción sobregirada.** Reduzca la probabilidad de que una transacción sea rechazada si hay fondos disponibles.
¿Cuál es el costo?	• **$37 por transacción** —Máximo de tres cargos por sobregiro cobrados por día hábil. —No hay cargo por sobregiro cuando su cuenta está sobregirada por $5 o menos. —No hay cargo por sobregiro en transacciones individuales de $5 o menos.		**Transferencias de protección de sobregiro gratuitas.** • La transferencia será de la cantidad necesaria para cubrir al menos una transacción de sobregiro en su totalidad. Si varias transacciones están contribuyendo al sobregiro, transferiremos fondos para cubrir tantas transacciones de sobregiro como sea posible. ***Para tarjetas de crédito:*** La cantidad transferida estará sujeta tanto al límite de adelanto de efectivo disponible como a la tasa de interés de adelanto de efectivo aplicable a la tarjeta.. ***Para líneas de crédito:*** La cantidad transferida estará sujeta a la tasa de interés aplicable a la línea de crédito.
¿Cómo me inscribo?	Su inscripción es automática.	Visite su centro bancario local, inicie sesión en la Banca en Línea o Móvil, o llámenos al 800-972-3030.	Visite su centro bancario local o llame al 800-972-3030.
¿Qué pasa si no quiero cobertura o protección de sobregiro?	Si opta por no tener la cobertura estándar u opcional de sobregiro, no le aplicaremos un cargo por transacción rechazada por sobregiro cuando no paguemos la transacción, sin embargo, el comerciante puede optar por aplicar un cargo por el pago devuelto.		La Protección de Sobregiro Opcional es un servicio opcional. Si no solicita estar inscrito, no la recibirá.
	Visite su centro bancario local o llame al 800-972-3030.	La cobertura de sobregiro opcional es un servicio opcional. Si no solicita estar inscrito, no la recibirá.	

*Nota: Los pagos por sobregiro son discrecionales y nos reservamos el derecho de no pagar. Por ejemplo, típicamente no pagamos sobregiros si su cuenta no está en buen estado, si usted no está haciendo depósitos regulares o si tiene exceso de sobregiros. La cobertura de sobregiro no está disponible para Express Banking. La información en el cuadro anterior se aplica a cuentas corrientes y de ahorro para consumidores, descritas en este folleto.

Empiece a disfrutar de un banco A Fifth Third Better®

Puede configurar el depósito directo y las alertas, activar su tarjeta de débito y empezar a ahorrar para sus metas, todo en nuestra app.[3]

Para hacer ahora:

Obténga la aplicación móvil de Fifth Third. »

Escanee el código QR para descargar y administrar sus finanzas de manera segura en cualquier momento y lugar.

Añada dinero a su cuenta.

Transfiera dinero desde otro banco o cuenta, configure el depósito directo o realice un depósito móvil o en sucursal.

Configure el depósito directo.

¡Es más rápido en nuestra app! Y los clientes de Fifth Third Momentum® Checking pueden recibir sus cheques de pago hasta dos días antes una vez configurado el depósito directo.

Configure alertas y notificaciones.[3]

Manténgase al tanto de la actividad de su cuenta recibiendo alertas sobre saldos, transacciones, actividad de pagos, seguridad y más.

Para hacer después:

Configura los pagos de persona a persona con *Zelle*®.[24]

Inscríbase a través de la banca en línea o móvil.

Active su tarjeta.

Use nuestra app, visite **53.com/activate** o llame al 800-621-2554. Asegúrese de añadir su tarjeta de Fifth Third a su billetera digital y aproveche el acceso a nuestra red de cajeros automáticos sin cargos.[4]

Empiece a ahorrar para sus metas.

Inicie sesión en la banca en línea o use nuestra app para configurar transferencias a ahorros.

Descargue la app para configurar su cuenta

¡Así de fácil!

¡Nos pondremos en contacto!

Su banquero se comunicará con usted para asegurarse de que está aprovechando al máximo su relación bancaria con nosotros.

Contacte a Nuestro Equipo de Apoyo Dedicado

Nuestros expertos financieros están listos para ayudarle y siempre al alcance.

Chatee en línea en cualquier momento para obtener respuestas rápidas.

Envíenos un mensaje 24/7

Abra la aplicación móvil de Fifth Third o inicie sesión en la banca en línea para chatear con Jeanie®, nuestra asistente virtual.

Obtenga ayuda en persona en su vecindario.

Sucursales y Cajeros Automáticos

53.com/ATM
Use nuestro Localizador de Sucursales y Cajeros Automáticos para encontrar un centro bancario o cajero automático cerca de usted.

53.com/schedule
Programe una cita para reunirse con un banquero.

Llámenos para obtener ayuda de agentes de servicio en vivo.

800-972-3030

8 a.m.-6 p.m. Hora del Este, de lunes a viernes
10 a.m.-4 p.m. Hora del Este, sábado

1. Fifth Third Bank, National Association, proporciona acceso a inversiones y servicios de inversión a través de varias filiales, incluida Fifth Third Securities. Fifth Third Securities es el nombre comercial utilizado por Fifth Third Securities, Inc., miembro de FINRA / SIPC, un corredor de bolsa registrado y un asesor de inversiones registrado ante la Comisión de Bolsa y Valores de EE. UU. (SEC). La inscripción no implica un cierto nivel de habilidad o capacitación. **Valores, inversiones, servicios de asesoría de inversiones y productos de seguros: No están asegurados por la FDIC No ofrecen garantía bancaria Pueden perder valor No están asegurados por ninguna agencia del gobierno federal No son un depósito. Los productos de seguros están disponibles a través de Fifth Third Insurance Agency, Inc. Los productos de seguros no se ofrecen en todos los estados.**
2. Los productos de seguros están disponibles a través de Fifth Third Insurance Agency, Inc. Fifth Third Insurance es el nombre comercial utilizado por Fifth Third Insurance Agency, Inc. Los productos y servicios de seguros se ofrecen a través de Fifth Third Insurance Agency, Inc., que es una filial no bancaria de propiedad total de Fifth Third Bank, National Association. Las decisiones bancarias y de seguros se toman de manera independiente y no se influyen entre sí. **Los productos de seguros no están asegurados por la FDIC, no están garantizados por un banco y son suscritos por compañías de seguros que son terceros no afiliadas. Los productos de seguros no se ofrecen en todos los estados. Consulta con un profesional de seguros de Fifth Third.**
3. Sujeto al Acuerdo de Usuario de Servicios Digitales, incluidos los tiempos de corte aplicables.
4. Fifth Third Bank es parte de una red nacional de cajeros automáticos que no cobran cargos a los clientes de Fifth Third Bank. Use su tarjeta de débito o cajero automático de Fifth Third para realizar transacciones sin cargos en los cajeros automáticos enumerados en nuestro localizador de cajeros automáticos en 53.com o en nuestra aplicación de banca móvil. Se aplicarán cargos al usar su tarjeta de crédito en cualquier cajero automático para realizar un adelanto de efectivo o al usar una tarjeta de crédito para retirar efectivo. Consulte las Reglas y Regulaciones de Cuentas de Depósito para obtener información adicional sobre cargos y servicios de cajeros automáticos. La red de cajeros automáticos es gratuita para los clientes de Fifth Third Bank cuando usan su tarjeta de débito o prepago para retirar efectivo. Cuando usas un cajero automático que no es de nuestra propiedad, es posible que el operador del cajero automático o cualquier red utilizada le cobre un cargo (y es posible que le cobren un cargo por una consulta de saldo incluso si no completas una transferencia de fondos). Transacción en cajero automático no perteneciente a Fifth Third: $3.50 por transacción para todas las cuentas, excluidas Express Banking y ABLE Checking para las cuales el cargo será de $3.00; Cargo por transacción en punto de venta/cajero automático internacional: 3.00% del monto de la transacción; Cargo por conversión de moneda: 0.20% del monto de la transacción; Retiro en cajero automático internacional: $5.00; Cargo por adelanto de efectivo con tarjeta de débito no perteneciente a Fifth Third: el mayor de $5 o 3.00% del monto de la transacción hasta un máximo de $10.
5. No se requiere un depósito mínimo para abrir una cuenta corriente o de ahorro. La cuenta debe ser financiada dentro de los 90 días posteriores a la apertura.
6. Early Pay le da acceso a sus pagos de depósito directo elegibles hasta dos días antes de la fecha de pago programada. Los reembolsos de impuestos federales pueden recibirse del Servicio de Impuestos Internos hasta cinco días antes de la fecha de pago programada. El acceso anticipado a los fondos depende de la presentación del depósito directo por parte del pagador y de las restricciones estándar de prevención de fraude.
7. Fifth Third MyAdvance® es una forma costosa de crédito. Es posible que podamos ofrecer otras opciones que sean menos costosas y más adecuadas para las necesidades de usted. MyAdvance es una forma de crédito a corto plazo que permite a los clientes titulares de cuentas corrientes personales de Fifth Third elegibles tomar un adelanto sobre su próximo depósito directo calificado. El cálculo del límite de crédito mensual para una línea de crédito MyAdvance abierta durante 90 días o menos se basa en los depósitos directos calificados del período anterior de 35 días. El cálculo del límite de crédito mensual para una línea de crédito MyAdvance abierta durante 91 días o más se basa en el menor de: el monto total de los depósitos directos calificados durante el período anterior de 35 días o el monto promedio de todos los depósitos directos calificados realizados en la cuenta asociada durante los últimos tres (3) meses. El monto mínimo del límite de crédito es de $50 y el máximo es de $1,000. Su límite puede cambiar si cambia su actividad de depósito directo. Se cobrará un cargo por adelanto de efectivo del 5% por cada adelanto durante los primeros 18 meses después de la inscripción y un cargo por adelanto de efectivo del 3% por cada adelanto después de los primeros 18 meses después de la inscripción. Se aplican términos y condiciones adicionales. A cuentas de Fifth Third Momentum® Checking y Fifth Third Preferred Checking® nuevas, no se les aplicaran cargos por sobregiro en transacciones registradas en los primeros 90 días después de la apertura de la cuenta. Tenga presente que los pagos por sobregiro son discrecionales y nos reservamos el derecho de no pagar.
8. Fifth Third Extra Time® le da más tiempo, hasta la medianoche ET del día hábil siguiente a que su cuenta esté sobregirada, para hacer un depósito que lleve su saldo disponible a al menos $0. Usted debe depositar lo suficiente para cubrir todas las transacciones que causaron su sobregiro más cualquier cheque pendiente, pagos automáticos pendientes o compras con tarjeta de débito pendientes que puedan presentarse en ese día hábil. Extra Time no se aplica a transacciones que se devuelven sin pagar.
9. A cuentas de Fifth Third Momentum® Checking y Fifth Third Preferred Checking® nuevas, no se les aplicaran cargos por sobregiro en transacciones registradas en los primeros 90 días después de la apertura de la cuenta. Tenga presente que los pagos por sobregiro son discrecionales y nos reservamos el derecho de no pagar.
10. Fifth Third Smart Savings es un tipo de transferencia interna automática entre dos cuentas de Fifth Third que usted configura para ayudarle a ahorrar pequeñas cantidades de dinero cada semana. Fifth Third Smart Savings requiere el uso de la aplicación móvil de Fifth Third, que está sujeta al Acuerdo de Usuario de Servicios Digitales. Los términos y condiciones se detallan en el Acuerdo de Usuario de Servicios Digitales.
11. Fifth Third emplea una serie de medidas de protección de fraude y le ofrece herramientas gratuitas, tales como alertas, para ayudar a proteger su cuenta. También puede inscribirse en Fifth Third Identity Alert®, un producto opcional no asegurado por la FDIC, sujeto a cargos adicionales, proporcionado por el proveedor de Fifth Third, Trilegiant.
12. Los beneficios en Fifth Third Identity Alert® son proporcionados por el proveedor de Fifth Third, Trilegiant. Para obtener más información sobre Identity Alert, visite su sucursal local de Fifth Third o 53.com/IdentityAlert.
13. Las transacciones de depósito de cheques procesadas dentro de una sucursal serán gratuitas y estarán sujetas a las reglas de disponibilidad estándar según se describe en las Reglas y Regulaciones de Cuentas de Depósito. La opción de Fondos InmediatosSM puede ejercerse si se prefiere una disponibilidad acelerada. Pueden aplicarse restricciones y cargos por cobro de cheques.
14. Las cuentas de ahorro deben recibir fondos dentro de los 45 días posteriores a la apertura de la cuenta. Si la cuenta no recibe fondos dentro del plazo especificado, la cuenta puede ser cerrada.
15. Esta cuenta genera intereses. Solicite una Hoja de Tasas para conocer las tasas de interés y los rendimientos porcentuales anuales. A discreción del Banco, el Banco puede cambiar la tasa de interés y el rendimiento porcentual anual en cualquier momento en su cuenta. Sus intereses comienzan a acumularse a más tardar el día hábil en que recibimos crédito por el depósito de artículos no monetarios (por ejemplo, cheques). Los intereses en su cuenta se capitalizarán continuamente y se acreditarán mensualmente. El Banco utiliza el método de saldo diario para calcular los intereses en su cuenta. Este método aplica una tasa periódica diaria al saldo en su cuenta cada día. Cuando su cuenta se cierra, perderá cualquier interés acumulado.
16. Fifth Third Bank no proporciona asesoramiento fiscal o contable. Consulte a un contador o asesor fiscal para obtener asesoramiento profesional en estas áreas.
17. Puntos de Recompensa 1.67 (1.67% de reembolso en efectivo) por cada $1 gastado en compras calificadas. El valor de cada punto es $0.01. Si los puntos ganados derivan en una cantidad fraccionaria, dicha cantidad fraccionaria se redondeará al número entero más cercano. Por ejemplo, si tus Puntos de Recompensa suman 3.216, se te otorgarán 3 Puntos de Recompensa.
18. Gane 1 Punto de Recompensa (1.00% de reembolso en efectivo) por cada $1 gastado en compras calificadas. El valor de cada punto es $0.01. Si los puntos ganados derivan en una cantidad fraccionaria, dicha cantidad fraccionaria se redondeará al número entero más cercano. Por ejemplo, si sus Puntos de Recompensa suman 3.216, se te otorgarán 3 Puntos de Recompensa.
19. Tasa de porcentaje anual (APR) variable de 19.74% a 29.74% en compras cuando usted abre su cuenta y en transferencias de saldo después del período introductorio. Las APR variables son precisas a partir del 27/12/24 y están sujetas a cambios de acuerdo al mercado basado en la Tasa Preferencial. APR variable para adelantos en efectivo: 29.24%. Cargo anual: Ninguno. Cargo de transferencia de saldo: el mayor de $5 o 4% del monto de cada transferencia. Cargo por adelanto en efectivo: el mayor de $10 o 5% del monto de cada adelanto en efectivo. Cargo por cheque de conveniencia: el mayor de $5 o 4% del monto de cada cheque. Cargo por de transacción internacional: Ninguna. Cargo por pago tardío de hasta $40. El interés mínimo cobrado es $1.50. Podemos finalizar cualquier APR promocional (incluida la introductoria) y aplicar la APR estándar para compras o transferencias de saldo, según corresponda, si realiza un pago tardío.
20. Tasa de porcentaje anual (APR) variable de 19.24% a 29.99% en compras y transferencias de saldo después del período introductorio. Las APR variables son precisas a partir del 27/12/24 y están sujetas a cambios de acuerdo al mercado basado en la Tasa Preferencial. APR variable para adelantos en efectivo: 29.24%. Cuota anual: Ninguna. Cargos de transferencia de saldo: el mayor de $5 o 4% del monto de cada transferencia. Cargo de adelanto en efectivo: el mayor de $10 o 5% del monto de cada adelanto en efectivo. Tarifa de cheque de conveniencia: el mayor de $5 o 4% del monto de cada cheque. Cargo de transacción internacional: Ninguno. Cargo por pago tardío de hasta $40. El interés mínimo cobrado es $1.50. Podemos finalizar cualquier APR promocional (incluida la introductoria) y aplicar la APR estándar para compras o transferencias de saldo, según corresponda, si realiza un pago tardío.
21. Se requiere un depósito de seguridad en Fifth Third Momentum Savings para obtener la Tarjeta Asegurada. Al menos el 100% del monto de la línea de crédito debe permanecer depositado en la Cuenta de Ahorros. El requisito de depósito varía desde un mínimo de $300 hasta un máximo de $5,000, según el monto de la línea de crédito. El depósito es reembolsable si usted cierra su cuenta y paga su saldo en su totalidad, o si su cuenta se actualiza a una tarjeta no asegurada. La Cuenta de Ahorro puede tener cargos.
22. APR variable de 28.24% en compras cuando usted abre su cuenta y en transferencias de saldo después del período introductorio. Las APR variables son precisas a partir del 27/12/24 y están sujetas a cambios de acuerdo al mercado basado en la Tasa Preferencial. APR variable para adelantos en efectivo: 29.24%. Cuota anual: $24. Cargo por transferencia de saldo: $5 o 4% del monto de cada transferencia. Cargo por adelanto en efectivo: $10 o 5% del monto de cada adelanto en efectivo. Cargo por cheque de conveniencia: el mayor de $5 o 4% del monto de cada cheque. Transacción internacional.
23. Los préstamos están sujetos a revisión y aprobación de crédito. Fifth Third Bank, National Association, 38 Fountain Square Plaza, Cincinnati, OH 45263, NMLS# 403245, Prestamista de Igualdad de Vivienda. Fifth Third y Fifth Third Bank son marcas de servicio registradas de Fifth Third Bancorp.
24. Zelle y las marcas relacionadas con Zelle son de propiedad total de Early Warning Services, LLC y se utilizan aquí bajo licencia. Disponible solo para titulares de cuentas bancarias de consumidores en los Estados Unidos. Las transacciones generalmente ocurren en minutos cuando la dirección de correo electrónico o el número de móvil de EE. UU. del destinatario ya está inscrito en Zelle. Sujeto al Acuerdo de Usuario de Servicios Digitales, incluidos los tiempos de corte aplicables para transacciones realizadas a través de canales digitales. Pueden aplicarse límites de depósito móvil.
25. Su monitoreo de crédito y alertas, monitoreo del número de Seguro Social, seguro de robo de identidad y servicio de apoyo de fraude de identidad comenzarán automáticamente al inscribirte.
26. Para Fifth Third Identity Alert: Los beneficios del seguro contra robo de identidad se proporcionan a todos los miembros, junto con todos los demás beneficios otorgados como parte de Fifth Third Identity Alert, a través de Alliance Marketing Association (la "Asociación"). Al inscribirse en el servicio Fifth Third Identity Alert, será admitido automáticamente como miembro de la Asociación. El seguro de robo de identidad está suscrito por filiales o afiliadas de American International Group, Inc., bajo la póliza grupal # 7077733 para asegurados fuera del estado de Nueva York y # 1423212 para asegurados del estado de Nueva York. Se aplican todas las exclusiones y limitaciones de la póliza maestra. Consulte el Resumen de Beneficios para obtener detalles sobre dichas exclusiones y limitaciones. La disponibilidad de la cobertura está sujeta a calificaciones de suscripción y leyes y regulaciones estatales. La cobertura está sujeta al lenguaje textual de la póliza. Para Fifth Third Identity Alert Premium: AVISO IMPORTANTE: LA RESPONSABILIDAD DE USTED POR USO NO AUTORIZADO BAJO LA LEY FEDERAL: Para tarjetas de crédito: Si el emisor de la tarjeta ha notificado a usted sobre su responsabilidad máxima potencial, ha proporcionado un medio para que usted notifique al emisor de la tarjeta sobre la pérdida de la tarjeta de crédito, y si la tarjeta de crédito contiene un medio para identificar al titular de la tarjeta o usuario autorizado, entonces la responsabilidad de usted por el uso no autorizado de su tarjeta antes de que el emisor de la tarjeta sea notificado no es más de $50.00 por cada tarjeta. Para tarjetas de débito y cajero automático (ATM): La responsabilidad de usted por el uso no autorizado de su tarjeta no es más de $50.00 si usted notifica al emisor de la tarjeta sobre la pérdida de la tarjeta dentro de los dos días hábiles después de enterarse usted de la pérdida de la tarjeta. Después de eso, su responsabilidad es de hasta $500.00, siempre que el emisor de la tarjeta establezca que los cargos no autorizados no habrían ocurrido si usted hubiera notificado al emisor de la tarjeta dentro del período de dos días hábiles. Además, si usted no notifica al emisor de la tarjeta dentro de los 60 días después de que se envíe a usted un estado de cuenta periódico que muestre transferencias no autorizadas, entonces usted también será responsable por el monto de las transferencias no autorizadas que ocurrieron después del período de 60 días y antes de notificar al emisor de la tarjeta, siempre que el emisor de la tarjeta establezca que los cargos no autorizados no habrían ocurrido si usted hubiera notificado al emisor de la tarjeta dentro del período de 60 días. La política de responsabilidad del emisor de su tarjeta puede proporcionar montos de responsabilidad menores que los indicados anteriormente. Consulte los términos y condiciones del emisor de su tarjeta para obtener detalles específicos. La política de muchos emisores de tarjetas es no responsabilizar a los titulares de tarjetas. Nada de lo establecido en sus materiales de membresía altera los derechos que usted pueda tener bajo la ley federal o estatal con respecto a transacciones no autorizadas o erróneas en sus cuentas de tarjetas. No está obligado a tener este servicio para mantener sus tarjetas de crédito, débito o cajero automático. Los beneficios del seguro de robo de identidad se proporcionan a todos los miembros, junto con todos los demás beneficios otorgados como parte de Fifth Third Identity Alert Premium, a través de Alliance Marketing Association (la "Asociación"). Al inscribirse en el servicio Fifth Third Identity Alert Premium, será admitido automáticamente como miembro de la Asociación. El seguro de robo de identidad está suscrito por filiales o afiliadas de American International Group, Inc., bajo la póliza grupal # 7077733 para asegurados fuera del estado de Nueva York y # 1423212 para asegurados del estado de Nueva York. Se aplican todas las exclusiones y limitaciones de la póliza maestra. Consulte el Resumen de Beneficios para obtener detalles sobre dichas exclusiones y limitaciones. La disponibilidad de la cobertura está sujeta a calificaciones de suscripción y leyes y regulaciones estatales. La cobertura está sujeta al lenguaje textual de la póliza.
27. Fifth Third Identity Alert: El monitoreo diario le notificará sobre ciertas nuevas consultas, cierta información negativa, cuentas, registros públicos o cambios de dirección que se hayan agregado a tus informes de crédito según lo informado por una de las principales agencias de informes de crédito. Si no se ha agregado ni cambiado información, usted recibirá una notificación trimestral que indica que no ha habido cambios en su archivo de crédito. Fifth Third Identity Alert Premium: El monitoreo diario le notificará sobre ciertas nuevas consultas, cierta información negativa, cuentas, registros públicos o cambios de dirección que se hayan agregado a sus informes de crédito según lo informado por cualquiera de las tres principales agencias de informes de crédito. Si no se ha agregado ni cambiado información, usted recibirá una notificación trimestral que indica que no ha habido cambios en su archivo de crédito.
28. Fifth Third Identity Alert y Fifth Third Identity Alert Premium monitorean hasta diez tarjetas de crédito/débito registradas, hasta diez cuentas bancarias registradas y su número de Seguro Social en Internet, basado en una investigación exhaustiva de salas de chat en Internet; sin embargo, es imposible asegurar que se hayan buscado todas las salas de chat en Internet para su información personal. En consecuencia, sus informes de alertas de monitoreo pueden no contener o informarle sobre toda información personal suya públicamente disponible o que puede haber sido comprometida.
29. Sus otros beneficios adicionales no estarán disponibles ni se le entregarán a menos que usted visite 53identityalert.com y use el número de cuenta de miembro para crear credenciales de inicio de sesión y luego accedas a estos beneficios. O puede llamarnos al 1-800-972-3030 para solicitar que se le envíen los materiales de activación por correo.
30. Fifth Third Identity Alert Premium® monitorea el número de Seguro Social de hasta diez de sus hijos menores de 18 años en encabezados de crédito y fuentes de datos pre-crediticias; sin embargo, es imposible asegurar que

se hayan buscado todas las fuentes de datos pre-crédito. En consecuencia, sus notificaciones de alertas de monitoreo infantil pueden no contener o informarle sobre todas las instancias en las que el número de Seguro Social de su hijo puede haber sido comprometido. Una vez que su hijo cumpla 18 años, será eliminado del monitoreo.

31. Alert Premium, Alliance Marketing Association ("AMA") o sus proveedores de servicios según corresponda, y sus subcontratistas de información crediticia no tendrán ninguna responsabilidad por la exactitud de la información contenida en los informes de crédito de usted, puntajes de crédito o informes de monitoreo que usted reciba en relación con el servicio Fifth Third Identity Alert Premium, incluida responsabilidad por daños, ya sean directos o indirectos, consecuentes o incidentales. Sus puntajes de crédito VantageScore son proporcionados por VantageScore Solutions LLC. El modelo VantageScore, con puntajes que van de 300 a 850, fue desarrollado conjuntamente por las tres principales agencias nacionales de informes de crédito: Experian©, TransUnion© y Equifax©. La versión de VantageScore proporcionada aquí es utilizada por algunos, pero no todos los prestamistas. Los puntaje(s) de usted pueden no ser idénticos o similares a los puntajes recibidos directamente de esas agencias, de otras fuentes o de su prestamista.
32. Las compras diarias con tarjeta de débito se definen como compras únicas con tarjeta de débito y no incluyen pagos recurrentes con tarjeta de débito que pueden ser pagos electrónicos programados regularmente a través del número de cuenta de su tarjeta de débito.
33. Una cuenta corriente protegida solo puede tener una cuenta proporcionando la Protección de Sobregiro. Una cuenta de ahorros, cheques, Equity Flexline o tarjeta de crédito puede proporcionar Protección contra Sobregiros a múltiples cuentas corrientes. Al menos un propietario de la cuenta que proporciona la Protección de Sobregiro debe estar enumerado como propietario en la cuenta que está siendo protegida. La cuenta que está siendo protegida y la cuenta protectora deben ser abiertas en la misma Afiliada.
34. Cuentas propiedad de menores de edad no pueden ser utilizadas para proporcionar Protección de Sobregiro.
35. Algunas instituciones financieras pueden requerir que usted las llame directamente y no aceptarán notificaciones por terceros, en cuyo caso nos pondremos en contacto con usted para que pueda llamar directamente a su institución financiera.
36. Gane 2 Puntos de Recompensa (2% de reembolso en efectivo) por cada $1 gastado en compras calificadas. El valor de cada punto es $0.01. Si los puntos ganados derivan en una cantidad fraccionaria, dicha cantidad fraccionaria se redondeará al número entero más cercano. Por ejemplo, si sus Puntos de Recompensa suman 3.216, se le otorgarán 3 Puntos de Recompensa.

08/2025