Prime Rate Update—Addendum to Consumer Credit Card and Consumer Lending Products

Notice: The update below highlights an important change to your account(s).

These terms replace the relevant footnoted disclosures in the included welcome information. All other footnoted disclosures continue to apply, unless provided here.

4. Annual fee waiver on all consumer line of credit products. Lending subject to credit review and approval. In order to receive Preferred annual fee waiver, customer must be eligible for premium tier benefits at the time of annual fee assessment by meeting checking monthly service charge waiver requirement—achieve $100,000 across deposit and investment accounts one time per month. Variable APRs may adjust at any time and are indexed to the rate as published in the Wall Street Journal Eastern Edition Money Rates table. As of 6/24/2020, the WSJ Rate, “Prime Rate,” is 3.25%. Automatic payments from an eligible Fifth Third deposit account through Auto BillPayer® are required to receive the 0.25% discount reflected in the lowest advertised rate.
   • For Fifth Third Equity Flexline® from Prime minus 0.35% (currently 2.90%) to Prime +0.65% (currently 3.90%). The minimum APR will never go below 2.74% and the maximum APR will not exceed 25%. If line is secured by a condominium unit, you may have to pay a fee to your Condo Association for completion of the Condo Questionnaire, which typically ranges from $0-$600. If applicable, fixed rate lock fee is $95. Available line amounts from $10,000-$1,000,000.
   • For Secured Flexline from Prime minus 0.25% (currently 3.00%) to Prime +0.25% (currently 3.50%). Available line amounts starting at $5,000.
   • For Unsecured Flexline from Prime +2.00% (currently 5.25%) to Prime +2.25% (currently 5.50%). Available line amounts from $5,000-$100,000.

41. Credit Cards are subject to credit review and approval. Rates are determined by the creditworthiness of the applicant. Variable APR of 13.99% to 22.99% on Purchases when you open your account and on Balance Transfers after the introductory period. Variable APRs are accurate as of 6/24/2020 and are subject to change with the market based on the Prime Rate. Cash Advance variable APR: 24.99%. 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. Maximum APR will not exceed 25%. The lowest published rate includes 0.25% discount for Auto BillPayer, which requires payments to be automatically deducted from a Fifth Third checking or savings account. For condos, 0.25% will be added to your rate. If line is secured by a condominium unit, you may have to pay a fee to your Condo Association for completion of the Condo Questionnaire, which typically ranges from $0-$600. If applicable, fixed rate lock fee is $95.

45. Credit Cards are subject to credit review and approval. Rates are determined by the creditworthiness of the applicant. Variable APR of 11.99% to 22.99% on Purchases and Balance Transfers after the introductory period. Variable APRs are accurate as of 6/24/2020 and are subject to change with the market based on the Prime Rate. Cash Advance variable APR: 24.99%. 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. Maximum APR will not exceed 25%. The lowest published rate includes 0.25% discount for Auto BillPayer, which requires payments to be automatically deducted from a Fifth Third checking or savings account. For condos, 0.25% will be added to your rate. If line is secured by a condominium unit, you may have to pay a fee to your Condo Association for completion of the Condo Questionnaire, which typically ranges from $0-$600. If applicable, fixed rate lock fee is $95.

46. Variable APR of 23.99% on Purchases and Balance Transfers when you open your account. Variable APR is accurate as of 6/24/2020 and is subject to change with the market based on the Prime Rate. Cash Advance variable APR: 24.99%. Annual Fee: $24.00. 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. 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.

118. Variable APRs may adjust at any time and are indexed to the Prime Rate as published in the Wall Street Journal Eastern Edition Money Rates table. As of 6/24/2020, the WSJ Rate is 3.25%. Rates are determined by your creditworthiness and currently range from Prime -0.10% (currently 2.80%) to Prime +5.25% (currently 8.50%). The minimum APR will never go below 2.74% and the maximum APR will not exceed 25%. The lowest published rate includes 0.25% discount for Auto BillPayer, which requires payments to be automatically deducted from a Fifth Third checking or savings account. For condos, 0.25% will be added to your rate. If line is secured by a condominium unit, you may have to pay a fee to your Condo Association for completion of the Condo Questionnaire, which typically ranges from $0-$600. If applicable, fixed rate lock fee is $95.

119. Variable APRs may adjust at any time and are indexed to the Prime Rate as published in the Wall Street Journal Eastern Edition Money Rates table. As of 6/24/2020, the WSJ Rate is 3.25%. Rates are determined by your creditworthiness and currently range from Prime +0.00% (currently 3.25%) to Prime +2.75% (currently 6.00%). The lowest published rate includes 0.25% discount for Auto BillPayer, which requires payments to be automatically deducted from a Fifth Third checking or savings account.

120. Variable APRs may adjust at any time and are indexed to the Prime Rate as published in the Wall Street Journal Eastern Edition Money Rates table. As of 6/24/2020, the WSJ Rate is 3.25%. Rates are determined by your creditworthiness and currently range from Prime +2.25% (currently 5.50%) to Prime +5.75% (currently 7.00%). The lowest published rate includes 0.25% discount for Auto BillPayer, which requires payments to be automatically deducted from a Fifth Third checking or savings account. North Carolina residents only: There is no annual fee for unsecured lines of credit.
Notice: The updates detailed below highlight important upcoming changes to your account(s) including:

- **Express Banking Terms and Conditions (10/15/2020)**
- **Pricing and Services Applicable to Consumer Deposit Accounts – Account Charge-off Fee**

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).

**Express Banking changes effective 10/15/2020**

1. Express Banking pricing—details of pricing updates in the table below:
   a. All Express Banking customers will be charged to cash non-Fifth Third checks, regardless of whether the transaction is processed by banking center check cashing or by mobile deposit using the immediate funds option.
   b. Checks drawn on Fifth Third Bank accounts will be free to cash.
   c. The banking center check cashing fee and the fee for check cashing by mobile deposit using the immediate funds option will be 2% for all non-Fifth Third checks $5.01 and greater. The minimum fee will be $3.
   d. The fee for non-Fifth Third checks $5 or less will be 50% of the check amount.

<table>
<thead>
<tr>
<th>Express Banking Pricing Updates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fees for banking center check cashing and check cashing by mobile deposit using the immediate funds option</td>
</tr>
<tr>
<td>Checks drawn on Fifth Third Bank accounts</td>
</tr>
<tr>
<td>All other acceptable checks, $5.00 or less</td>
</tr>
<tr>
<td>All other acceptable checks, $5.01 and greater</td>
</tr>
</tbody>
</table>

**Pricing and services applicable to consumer deposit accounts – effective immediately**

1. Deposit account charge-off fee
   a. Accounts overdrawn $100 or more at account closure will be assessed a $30 fee upon charge-off.
Welcome to banking a Fifth Third better.®
Banking that revolves around you.

Managing Your Money
- Checking accounts
- Fifth Third Express Banking®
- Direct deposit
- Overdraft solutions
- Payment options
- Credit cards

Providing Convenience & Security
- Over 50,000 fee-free ATMs
- Online and mobile banking
- Security solutions (with access to convenient account alerts!)

Saving for Your Future
- Savings accounts
- Certificates of Deposit & IRA
- 529 college savings plans
- Health Savings account
- Investment and insurance services

Solving Your Borrowing Needs
- Personal lines and loans
- Home Equity loans and lines of credit
- Home purchase and refinance
Managing Your Money
Personal Account Solutions

Fifth Third Preferred Checking*1
Exclusive program discounts and benefits with comprehensive financial solutions and dedicated service.

Features:
• Earns higher interest2
• Complimentary Fifth Third Exclusive personal checks3
• No fees for Overdraft Protection transfers9, stop payments, return deposit items, cashier’s checks, or money orders
• No Fifth Third charges for using non-Fifth Third ATMs; Non-Fifth Third ATM fees rebated (10 per month)
• Better rates on standard CDs
• Complimentary Fifth Third Identity Alert® or discount on Fifth Third Identity Alert Premium15
• Complimentary small Safe Deposit Box6, incoming wires, and copies of check images with monthly statement
• Increased mobile deposit limits7
• 24/7 dedicated customer service line

No monthly service charge with the following:
A combined balance of $100,000 or more across your deposit and investment accounts one time per month.13 Otherwise, just $25/month.

Plus, when you meet the criteria to waive the monthly service charge, you’ll enjoy:
• Exclusive rates on Fifth Third loans10
• Special discounts on mortgage loans
• No annual fee for any Fifth Third consumer line of credit4
• Dedicated processing for equity loans and lines of credit
• Fifth Third brokerage discounts12

Fifth Third Enhanced Checking*1
Earn interest on checking balances plus enhanced discounts and benefits.

Features:
• Earns interest2
• Complimentary Fifth Third Exclusive personal checks3
• No fees for Overdraft Protection transfers9, stop payments, return deposit items, cashier’s checks, or money orders
• No Fifth Third charges for using non-Fifth Third ATMs; Non-Fifth Third ATM fees rebated (2 per month)
• Better rates on standard CDs
• Fifth Third brokerage discounts14

No monthly service charge with one of the following:
• A combined balance of $20,000 or more across your deposit and investment accounts one time per month16
• $5,000 in monthly direct deposits17
Otherwise, just $20/month.

Plus, when you meet the criteria to waive the monthly service charge, you’ll enjoy:
• Better rates on Fifth Third loans15
With any of our personal accounts, you’ll enjoy:

Simple online & mobile banking
Debit card
Direct deposit
More than 50,000 fee-free ATMs nationwide

Fifth Third Essential Checking
All the checking essentials in one simple and straightforward account.

Features:
• Get the basics including online and mobile access, plus discounts on Fifth Third Identity Alert and relationship interest on select Fifth Third savings accounts

No monthly service charge with one of the following:
• A $1,500 monthly average balance across deposit and investment accounts
• An existing Fifth Third personal mortgage, loan, or line of credit with an outstanding balance
• $500 monthly spending on a Fifth Third credit card
• Service in the U.S. military with monthly direct deposits totaling $500 or more
• Participation in your employer’s Fifth Third banking benefits program with monthly direct deposits totaling $500 or more
• Student status with a valid student ID
• A Business Premium or Business Elite Checking account and a completed relationship consent form

Otherwise, just $11/month (or $8/month with monthly direct deposits totaling $500 or more)

Fifth Third Express Banking
Immediate access to your money plus the convenience and security of a banking relationship.

Features:
• Check cashing
• Full-featured debit card
• Mobile Deposit with immediate funds availability (additional fee applies)
• Money orders and cashier’s checks
• Discounted fees on select services based on account usage
• No check writing or ability to deposit checks at ATMs

No Monthly Service Charge, Balance Requirement or Overdraft Fees.

Please see the “Express Banking Pricing & Services” section for additional information about tiers and discounts.
Managing Your Money
Overdraft Solutions

We have options for those times when the funds in your account aren’t enough to cover your purchases and payments. 25

Get Peace of Mind with Overdraft Protection

Overdraft Protection allows you to use money set aside in your savings account, secondary checking account, credit card, or line of credit to cover your transactions and avoid a negative balance. 25

<table>
<thead>
<tr>
<th>Overdraft Protection</th>
<th>Savings or Secondary Checking Account 28,29</th>
<th>Credit Card or Line of Credit 28,29</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is it?</td>
<td>When you overdraw your account, funds from your savings or secondary checking account will be automatically transferred to cover your transactions when enrolled in Overdraft Protection.</td>
<td>• When you overdraw your account, funds from your Fifth Third credit card or line of credit will be automatically transferred to cover your transactions.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• 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.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• For Lines of Credit: The amount transferred will be subject to the interest rate applicable to the line of credit.</td>
</tr>
<tr>
<td>What is the benefit?</td>
<td>Avoid overdrafts and per-item overdraft fees.</td>
<td>Avoid overdrafts and per-item overdraft fees.</td>
</tr>
<tr>
<td>What’s the cost?</td>
<td>$12 per transfer • When you overdraw, the exact amount of the negative balance plus the $12 transfer charge will be transferred the next business day • No transfer fee when your account is overdrawn by $5 or less</td>
<td>$12 per transfer • When you overdraw, the exact amount of the negative balance plus the $12 transfer charge will be transferred the next business day • No transfer fee when your account is overdrawn by $5 or less</td>
</tr>
<tr>
<td>How do you enroll?</td>
<td>Talk to your Fifth Third banker.</td>
<td>Talk to your Fifth Third banker.</td>
</tr>
</tbody>
</table>

Your Overdraft Protection Choice:

☐ Connect to a savings account ☐ Connect to a secondary checking account ☐ Apply for a credit card, and connect if approved (or connect to an existing card) ☐ Apply for a line of credit, and connect if approved (or connect to an existing line) ☐ No Overdraft Protection

Our Simple Overdraft Fee Policy:

• We charge an up-front fee $37 per item when an item is paid by Overdraft Coverage or returned due to insufficient funds.

• If your account is overdrawn by $5 or less at the end of the business day, we do not charge any per-item overdraft fees.

• If your account is overdrawn for seven consecutive calendar days, we will charge a $10 Extended Overdraft Fee on the next business day. We may charge you this fee every seven days, up to a maximum of four times per continuous overdraft occurrence.

• See our Deposit Account Rules & Regulations for Funds Availability restrictions
Understanding Overdraft Coverage

Our Overdraft Coverage options may allow payments and purchases to be made when there is not enough money in your account.

| Overdraft Coverage | Standard | Optional  
<table>
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</thead>
<tbody>
<tr>
<td></td>
<td>For checks and automatic bill payments</td>
<td>For debit card(^{26}) and ATM transactions</td>
<td></td>
</tr>
</tbody>
</table>

| What is it? | Your checks and payments may be paid on your behalf when there aren’t sufficient funds in your account (see note below). | • Your everyday debit card purchases and ATM withdrawals may be approved and paid even if you don’t have enough money in your account (see note below). • You must enroll in this service for your card to be approved beyond the balance in your account. When you choose not to opt-in for this coverage, your card transactions are automatically declined and no overdraft fees are applied to those transactions. |

| What is the benefit? | Avoid returned checks and late payment charges from merchants and billers. | Avoid declined debit card and ATM transactions. |

| What's the cost? | $37 per item Maximum of five overdraft fees charged per account, per business day. If your account is overdrawn for seven consecutive calendar days, we will charge a $10 Extended Overdraft Fee on the next business day. We may charge you this fee every seven days, up to a maximum of four times per continuous overdraft occurrence. | $37 per item Maximum of five overdraft fees charged per account, per business day. If your account is overdrawn for seven consecutive calendar days, we will charge a $10 Extended Overdraft Fee on the next business day. We may charge you this fee every seven days, up to a maximum of four times per continuous overdraft occurrence. |

| How do you enroll? | No enrollment required. Consumer accounts (excluding Basic Checking and Express Banking) are automatically enrolled. | • Talk to your Fifth Third banker • Log into Online Banking • Call us at 800-972-3030 Coverage not available for Basic Checking or Express Banking. |

Note: Overdraft payments are discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or if you are not making regular deposits, or if you have too many overdrafts. When an item is returned due to insufficient funds, you will be charged $37.

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Your Overdraft Coverage Choice:

- I choose to enroll.
- I decline to enroll, or I am taking no action today.

What you're choosing today:

- Overdraft Coverage for Debit Card purchases and ATM withdrawals
  - Your everyday debit card and ATM transactions may be authorized even if you don’t have enough money in your account.
  - Your everyday debit card and ATM transactions will be declined if you don’t have enough money in your account.
Managing Your Money
Payment Solutions

Checks

Keep checks on hand to avoid unnecessary trips to the ATM or missed payments. Checks are ideal for rent, school fees, home improvement projects, and gift giving!

Choose from hundreds of specialty designs to express your personal style.

Fifth Third Exclusive
American Treasures
Humane Society
Island Breezes®
Cleveland Browns
Daytona International Speedway®

Explore your options and reorder checks at 53.com/checks.

Access 360°

This re-loadable prepaid card provides flexibility, convenience and security for your money. It’s perfect for online shopping, small purchases and traveling. All you do is load and pay!

- Use it everywhere debit Mastercard® is accepted
- Easily withdraw cash from over 50,000 fee-free ATMs
- Conveniently load the amount you want available for spending, with no deposit fee

No monthly service charge with one of the following:

- You are a Fifth Third Checking account customer (excluding Express Banking)
- You deposit $500 or more onto the Access 360° card each month

Otherwise, just $4/month.
Debit Cards

With our debit cards, you can:

• Use anywhere debit Mastercard® is accepted
• Easily access your money at more than 50,000 fee-free ATMs nationwide113
• Use instead of cash to make more secure purchases
• Load in your digital wallet for fast, convenient purchases
• Conveniently review your transaction history 24/7 with online banking and our mobile app
• Prewards℠: Debit rewards program that helps you save money at places you already shop
• Zero Liability*: Get protection from unauthorized purchases on your account36

Fifth Third Debit Card – Contactless

Tap your contactless card at point of sale terminals that have a contactless symbol for fast, on-the-go, easy payments.

Look for this symbol at checkout:

Specialty Designs Available

Customize what is in your wallet! Select a card design below that best fits you.

Vacation  
Mountain View  
Go Green  
Chicago Skyline

American Flag  
Cincinnati Bengals  
Cleveland Browns  
Nashville Predators

Other Debit Cards

Professional Debit Mastercard®

All the great benefits of a standard debit card customized for the business owner who wants to combine personal and business expenses.

World™ Debit Mastercard®

• Earn one Real Life Rewards point for each $2 spent on purchases40
• Rewards points automatically combine with points you earn on your rewards credit card
• Service charge: $3.95/month105
Managing Your Money
Credit Cards

**TRIO® Credit Card**
Earn cash back rewards on your everyday purchases.

**Features:**
- **3% cash back** rewards at restaurants*39,40
- **2% cash back** rewards at gas and grocery stores*39,40
- **1% unlimited cash back** on all other purchases39,40
- Redeem your Real Life Rewards® points for cash back, gift cards, merchandise, to pay a loan principal, and more*60,60
- 0% Introductory Annual Percentage Rate (APR) on balance transfers for your first 12 billing cycles after the account is opened. After that, your variable APR will be 15.74% to 24.74%.41
- No international transaction fees on credit purchases41
- $0 annual fee41

**New account bonus worth $100!**
Earn 10,000 bonus rewards points which can be redeemed for $100 cash back when you spend $1,000 within 90 days of opening your card!38

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**Truly Simple® Credit Card**
Start saving with a low intro rate and no annual fee.45

**Features:**
- Use to consolidate high rate cards and save on interest with 0% introductory Annual Percentage Rate (APR) on purchases and balance transfers for your first 15 billing cycles after the account is opened. After that, your variable APR will be 13.74% to 24.74%.45
- No penalty rate (APR) for a missed payment
- $0 annual fee45

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*up to $1,500 spend per quarter in these combined purchase categories*39,40
With our credit cards you’ll enjoy:

- Simple online & mobile banking
- Digital wallets
- Available for Overdraft Protection

Secured Credit Card

Discover a great way to build or rebuild your credit.

Features:

- Start by placing a $300 refundable deposit into a new Fifth Third Relationship Savings Account to secure your card. This deposit will fund your account and your credit limit will be tied to it.47
- Purchases are charged to your card and the amount is not deducted from your savings account
- Build your credit history—important account information is shared with the three major credit bureaus
- 25.74% Annual Percentage Rate (APR) on Purchases and Balance Transfers46
- $24 annual fee46

Get to know the Real Life Rewards® Program

- TRIO® Credit Card and the World Debit Mastercard® are eligible for Real Life Rewards®
- No enrollment necessary. Start earning rewards right away!
- Real Life Rewards® points are flexible and can be redeemed for cash back to your Fifth Third accounts, gift cards, merchandise, or for a unique travel experience.40

Learn more at 53.com/myrewards.
Providing Security
Fifth Third Identity Alert®

Comprehensive identity theft protection solutions for added security and peace of mind:

- Monthly access to credit reports
- Credit/debit card monitoring
- Social Security monitoring
- Bank account monitoring

These benefits begin upon enrollment:

<table>
<thead>
<tr>
<th></th>
<th>Standard</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>24-Hour daily credit monitoring</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Identity fraud support service</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Identity theft insurance</td>
<td>Up to $25,000</td>
<td>Up to $1,000,000</td>
</tr>
</tbody>
</table>

Visit 53identityalert.com to take advantage of these great additional benefits:

<table>
<thead>
<tr>
<th></th>
<th>Standard</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly access to triple bureau credit reports &amp; VantageScore Credit Score™</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Social Security monitoring</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Quarterly All-Clear Notifications</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Credit Score Simulator</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Credit/Debit Card Monitoring</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Bank account monitoring</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Lost Wallet Assistance</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Annual Access to your public records report</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Financial Calculator Suite</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Credit Information Hotline</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Child SSN Monitoring</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Identity verification monitoring</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Neighborhood reports</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Score Tracker with Alerts</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Online Fraud Assist Toolbox</td>
<td></td>
<td>✓</td>
</tr>
</tbody>
</table>
Providing Convenience
Mobile Banking

Now Balance®
It’s quick and easy to check balances and transfer funds.
Check your balances without signing in. Simply swipe to the left on the log in screen or transfer money with a few taps.

Mobile Deposit
App, Tap, Deposit®
Save time and effort! Deposit checks anywhere, anytime. Plus, get immediate access to your funds for an additional fee.⁵⁸, ⁵⁹

Mobile Bill Pay
Pay most bills as soon as the next day.
Take your bills out of the mailbox and your phone out of your pocket. Pay your bills from our app or mobile website.

Fifth Third Instant Alerts®
Get peace of mind when you stay in the know.
Manage your debit, credit and ATM transactions with messages sent directly to your phone or email.

Learn more in the Quick Start Guide.

Providing Security & Convenience
Fifth Third Instant Alerts®

Enroll today for added peace of mind! Fifth Third Instant Alerts offer convenient updates about your balances and purchases, and help you detect fraud.

For your security, you’re automatically enrolled in these alerts:
- Your card has been blocked due to suspicious activity on your account
- Your contact information has been updated through Online Banking
- Your Online Banking username and/or password has been changed or locked
- Your text alerts have stopped due to a changed phone number
- You have changed your card PIN
- You have activated a card through online or mobile banking

Additional Alerts You Enrolled In Today:

- Alert you ___ Daily
- Alert you ___ Weekly
- Alert you ___ Monthly

- Alert you when your available balance is below $____

- Alert you of any card purchases above $____

- Alert you of any card transactions made outside the U.S.

- Alert you of “card not present” transactions made online, via phone, or through the mail

Learn more about Fifth Third Instant Alerts and how to enroll in the Quick Start Guide!
# Term Loans

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Know your rate, term, and payment amount up-front. Borrow once and repay each month, over a fixed term.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Our Products:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Mortgage Loans</strong></td>
<td><strong>Home Equity Loan</strong></td>
</tr>
<tr>
<td><strong>Great Options:</strong></td>
<td></td>
</tr>
<tr>
<td>You’re ready to purchase a home</td>
<td>✓</td>
</tr>
<tr>
<td>You are refinancing your home</td>
<td>✓</td>
</tr>
<tr>
<td>Your goal is to consolidate debt</td>
<td>✓</td>
</tr>
<tr>
<td>You need to fund a home improvement project</td>
<td>✓</td>
</tr>
<tr>
<td>You need access to cash to manage expenses</td>
<td></td>
</tr>
<tr>
<td>You want to purchase a vehicle</td>
<td>✓</td>
</tr>
</tbody>
</table>

## Other Features:

<table>
<thead>
<tr>
<th>Fixed or Variable Rate:</th>
<th>Fixed or Adjustable</th>
<th>Fixed</th>
<th>Fixed</th>
<th>Fixed</th>
<th>Fixed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed or Variable Payments:</td>
<td>Both Options Available</td>
<td>Fixed</td>
<td>Fixed</td>
<td>Fixed</td>
<td>Fixed</td>
</tr>
<tr>
<td>Collateral Required:</td>
<td>Real Estate</td>
<td>Real Estate</td>
<td>Real Estate</td>
<td>Unsecured</td>
<td>Car, truck, or van</td>
</tr>
<tr>
<td>Loan Fee or Annual Fee: <strong>Contact us for Details</strong></td>
<td>Closing Costs</td>
<td>None</td>
<td>Closing Costs</td>
<td>None</td>
<td>One-Time Loan Fee</td>
</tr>
<tr>
<td>Fifth Third Relationship Discounts:</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>
With our lending solutions you’ll enjoy:

- Fixed or variable rates to fit any budget
- Convenient, flexible payment options
- Rate discounts based on your Fifth Third relationship

Revolving Lines of Credit

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Flexibility - Access to your available funds when you need it. Convenient - No need to re-apply each time you have a borrowing need.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Our Products:</td>
<td></td>
</tr>
<tr>
<td>Fifth Third Equity Flexline</td>
<td>Secured Flexline</td>
</tr>
</tbody>
</table>

Great Options:

- You own your home and need to make a large purchase: ✓ ✓ ✓
- Your goal is to consolidate debt: ✓
- You need to fund a home improvement project: ✓
- You need access to cash to manage expenses: ✓ ✓
- You want to purchase a vehicle: ✓

Other Features:

- Fixed or Variable Rate: Variable, with an option to lock in your balance at a fixed rate/term.
- Fixed or Variable Payments: Variable, Variable, Variable
- Collateral Required: Real Estate, Fifth Third Savings or Investment Accounts, None
- Loan Fee or Annual Fee: $65 Annual Fee (waived the first year), No Annual Fee, $65 Annual Fee (waived the first year)
- Fifth Third Relationship Discounts: ✓ ✓ ✓
- Convenient Access to Funds: ✓ ✓ ✓

Relationship Benefits with Most Borrowing Options

- Receive a 0.25% rate discount when payments are automatically deducted from a Fifth Third checking account using Auto BillPayer.
- Fifth Third Preferred and Enhanced checking account customers may be eligible for additional loan benefits. In order to receive additional benefits, customers must be eligible for waiver of the monthly service charge on the checking account at the time of origination.
- No monthly service charge on the Fifth Third Essential Checking account when you have a Fifth Third personal mortgage, auto loan, or line of credit with an outstanding balance.
Saving for Your Future
Savings Account Options

With a Fifth Third savings account you’ll enjoy:

- Automatic transfers
- No monthly service fees with checking account relationship
- Available for Overdraft Protection

**Relationship Money Market**

Perfect for those with larger balances who want to maximize the growth of their savings.

**Features:**
- One of our highest yield savings accounts—enjoy tiered interest rates that provide a higher return for the more you save
- Relationship Interest—earn a better interest rate when you also have a Fifth Third checking account
- Convenience of check-writing access

**Relationship Savings**

Designed for savers who also do their everyday banking with us, this account rewards you for keeping a savings and checking relationship.

**Features:**
- Relationship interest rate credited to your account every month when you also have an eligible Fifth Third checking account
- Convenient access to your money at ATMs, Fifth Third banking centers, or online at 53.com

**Fifth Third Goal Setter Savings**

A simple savings account that lets you set a personal savings goal, save at your own pace, and track your progress online with Online Banking.

**Features:**
- Interest bonus: a one-time credit to your account when you reach your savings goal. Savings goal amount can range from $500 to $25,000
- Interest paid on balances up to $50,000
- To help you reach your savings goals even faster, funds can only be accessed by visiting a Fifth Third banking center or by calling 800-972-3030

No monthly service charge for Fifth Third savings accounts if one of the following is met:

- You have a Fifth Third checking account (Does not include Fifth Third Express Banking.)
  
  *All owners of your savings account must also be listed together as owners on your Fifth Third checking account.*

- For Goal Setter Savings only: monthly service charge waived for the first six months (185 days)
- You maintain an average monthly balance of $500 or more
- Someone under age 18 is an owner of the account
- You are enrolled in Fifth Third Military Banking

- For Fifth Third Express Banking only: No monthly service charge for Goal Setter Savings
  
  *All owners on the Goal Setter Savings account must also be listed together as owners on the Express Banking account.*

Otherwise, just $5/month.
Saving for Your Future
Other Savings & Investment Options

(CDs)
Certificates of Deposit

Savings tool that helps your funds grow with flexible terms at fixed rates of return for a specific period of time.\(^{71,73,76}\)

Features:
- Typically pay higher interest rates than other savings products\(^{69}\)
- Short or long-term savings at a fixed rate of return\(^{75}\)
- Principal Assurance: Fifth Third will return your original deposit, less withdrawals\(^{72}\), once a CD is seven days or more into its term
- Interest can be credited to the CD or to a checking or savings account\(^{76,77}\)

(IRAs)
Individual Retirement Accounts

Allows you to save for retirement while enjoying some great federal tax advantages\(^{78}\)—helping you maximize your retirement savings growth.\(^{74,79}\)

Options:
- Traditional IRA: Tax-deferred growth with no income limits\(^{78}\)
- Roth IRA: Tax-free growth with no age restrictions\(^{78}\)
- 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\(^{75}\)
- Money Market IRA: Bank account that pays interest reflecting current money market conditions\(^{1,2}\)

Investments & Insurance\(^{82}\)

The professionals at Fifth Third Securities and Fifth Third Insurance Agency will work closely with you to develop a practical, comprehensive program to connect you to your financial future.

We offer guidance in areas like:
- Stocks, bonds, mutual funds, annuities, and managed money\(^{82}\)
- Retirement strategies\(^{82}\)
- Educational funding for college\(^{82}\)
- Life, disability income, and long-term care insurance\(^{80}\)
- Protecting your business\(^{80}\)

529 College Savings Plan
Save for your child’s or grandchild’s future education expenses with premium interest rates and tax advantages.\(^{67,68}\)

Health Savings Account
Fund a healthy future with a Health Savings Account (HSA). The HSA account is partnered with a High Deductible Plan (HDHP) to help you take care of your health care costs, and even save money for the future. Refer to the Health Savings Account (HSA) Fee Schedule provided at account enrollment for applicable fees.

Private Bank
For individuals and families with complex wealth and asset management needs, Fifth Third Private Bank offers a suite of comprehensive wealth solutions, including wealth planning, sophisticated banking services, comprehensive lending solutions, investment management, insurance strategies, and trust and estate settlement services.\(^{81}\) Based on your unique goals and objectives, a Wealth Management Advisor will ensure you receive the highest level of personalized guidance and advice to help uncover solutions for your financial needs.
Managing Your Money
Other Checking Account Options

Add these banking options to any Fifth Third Checking Account and get exclusive perks and benefits including specially designed debit cards and checks and more!

<table>
<thead>
<tr>
<th>Bengals Banking</th>
<th>Nashville Predators Banking</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exclusive Perks:</strong></td>
<td><strong>Exclusive Perks:</strong></td>
</tr>
<tr>
<td>• 30-minute early access on game day</td>
<td>• 20% discount at the Nashville Predators team store and on purchases at Ford Ice Center</td>
</tr>
<tr>
<td>• 15% discount at the Bengals Pro Shop (non-game days)</td>
<td>• 30-minute early access</td>
</tr>
<tr>
<td>• Access to Bengals events, like priority seating at Training Camp</td>
<td>• Ticket discounts for Predators home games and Bridgestone Arena events</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Browns Banking</th>
<th>Motorsports Banking</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exclusive Perks:</strong></td>
<td><strong>Exclusive Perks:</strong></td>
</tr>
<tr>
<td>• 15% discount at the Browns pro shop</td>
<td>• Exclusive pre-sale ticket opportunities for select Daytona International Speedway events</td>
</tr>
<tr>
<td>• 10% discount at the online store</td>
<td>• 20% discount on the Daily Tours at Daytona International Speedway, 10% Discount on VIP Tours</td>
</tr>
<tr>
<td>• Ticket discounts to select games</td>
<td>• 17% discount at RFRShop.com and at the Roush Fenway Racing Retail Store and Museum in Concord, NC</td>
</tr>
</tbody>
</table>
**Fifth Third Basic Checking**

**Features:**
- Fifth Third debit card
- Internet Banking and Online Bill Payment
- Mobile Banking and Fifth Third Instant Alerts
- Unlimited check writing

Plus, features that help protect you from overdrawing your account:
- No overdraft coverage
- Debit card purchases and ATM withdrawals declined and checks and other payments will be returned unpaid when there is not enough money in your account at the time of the transaction. Checks must be deposited in person at a banking center. Cash may be deposited in person or through an ATM.

**Monthly Service Charge**

$11/month (or $8/month with monthly direct deposits totaling $500 or more)

---

**Deposit Account Pricing & Services**

<table>
<thead>
<tr>
<th>Account Opening &amp; Usage</th>
<th>Checking &amp; Savings Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Deposit Needed to Open Account</td>
<td>$0. Your account must be funded within 45 days of opening</td>
</tr>
</tbody>
</table>

**Checking Accounts:**

- **Preferred Checking:** $25/month
- **Enhanced Checking:** $20/month
- **Essential Checking:** $11/month, or $8/month with monthly direct deposits totaling $500 or more

See pages 2 and 3 for qualifications to waive the monthly service charge

**Savings Accounts:**

- **Relationship Money Market:** $5/month
- **Relationship Savings:** $5/month
- **Goal Setter Savings:** $5/month

See page 14 for qualifications to waive the monthly service charge

**Interest Rate**

Accounts that earn interest: Enhanced Checking, Preferred Checking, and all Savings Accounts

**Dormant Account Fee**

$5/month (Fee will be assessed for no deposits or withdrawals for the period of 12 months for checking accounts and 36 months for savings accounts. Fee not assessed if balance is greater than $2,500)

**Payments**

<table>
<thead>
<tr>
<th>Return Deposit Item</th>
<th>$15/item</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money Orders</td>
<td>$1 each</td>
</tr>
<tr>
<td>Cashier’s Checks</td>
<td>$4 each</td>
</tr>
</tbody>
</table>
## Payments & Services - Apply to ALL Deposit Accounts and Fifth Third Express Banking

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee/Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Stop Payment</strong></td>
<td>$33/item</td>
</tr>
<tr>
<td><strong>Fifth Third and Partner Network ATM Fee</strong></td>
<td>$0 – No charge to use Fifth Third ATMs or partner network ATMs(^\text{112})</td>
</tr>
</tbody>
</table>
| **Non-Fifth Third ATM Fee**                      | $2.75 for U.S. transactions  
$5 for international transactions  
Transactions include balance inquiries, transfers, cash withdrawals, and purchases made at an ATM. Other ATM network owners may also assess a usage fee. |
| **International POS/ATM Transaction Fee**        | 3% of transaction amount\(^\text{83}\) |
| **Currency Conversion Fee**                      | 0.20% of transaction amount\(^\text{83}\) |
| **Incoming Wire Transfers**                      | $15 each for domestic and/or international wire transfers |
| **Outgoing Wire Transfers (Domestic Wire in US Dollar currency)** | $30 each\(^\text{84}\) |
| **Outgoing Wire Transfers (Foreign Wire in Foreign currency)** | $50 each\(^\text{84}\) |
| **Outgoing Wire Transfer (Foreign Wire in US Dollar currency)** | $85 each\(^\text{84}\) |
| **Processing Garnishment, Attachment, or Levy**  | $80, or maximum amount allowed under state law, whichever is less |

## Obtaining Account Information - Apply to ALL Deposit Accounts and Express Banking

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee/Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Copy of a Check or Statement</strong></td>
<td>$5/copy</td>
</tr>
<tr>
<td><strong>Copy of Check Images Mailed with Monthly Statement</strong></td>
<td>$2/month</td>
</tr>
</tbody>
</table>

## Debit Card Services - Apply to ALL Deposit Accounts and Express Banking

<table>
<thead>
<tr>
<th>Card Type</th>
<th>Fee/Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fifth Third Debit Card</strong></td>
<td>$0 – No Annual Fee</td>
</tr>
<tr>
<td><strong>World Debit™ Mastercard</strong></td>
<td>$3.95/month</td>
</tr>
<tr>
<td><strong>Debit Card Replacement Fee</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>Non-Fifth Third Cash Advance Debit Card Fee</strong></td>
<td>Greater of $5 or 3% of the transaction amount, up to maximum $10</td>
</tr>
</tbody>
</table>

Fee is waived for Preferred Checking, Fifth Third Platinum Capital Account\(^\text{8}\) (PCA) and Fifth Third Private Bank Checking account holders, when that account is the primary account linked to the card.

**Expedited card shipping (by request): $30.** Fee is waived for Preferred and Private Banking customers.
Cash Banking Services

Fifth Third Cash Access®
Our check cashing solution that lets you cash practically any kind of check at competitive rates.¹⁰⁷

<table>
<thead>
<tr>
<th></th>
<th>Payroll &amp; Government Checks</th>
<th>Personal Checks</th>
<th>Payroll &amp; Government Checks</th>
<th>Personal Checks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fifth Third “On Us”</td>
<td>$0</td>
<td>$0</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>Non-Fifth Third</td>
<td>2%</td>
<td>2%</td>
<td>2%</td>
<td>2%</td>
</tr>
</tbody>
</table>

Fifth Third Express Banking® customers qualify for discounted fees based on their loyalty tier. See page 21 for Express Banking Check Cashing fees.

Additional Cash Banking Services
Terms and conditions and additional fees may apply.

Foreign Currency Exchange Services:¹⁰⁸ Available in over 70 foreign currencies, with 24-hour delivery on most orders. When you return from a trip, bring your foreign currency back to a banking center and convert it back to U.S. dollars.

Processing Policies

Deposit Account Processing Policies

Overdraft Fee
Checking & Savings Accounts: $37/item for each occurrence. Maximum of 5 overdraft fees charged per account, per business day. No per-item fees charged when your account is overdrawn by $5 or less at the end of the business day. See page 5 of this booklet for Overdraft Coverage options and fees.

Express Banking: No overdraft fees. Not eligible for Overdraft Coverage. See the “Express Banking Terms & Conditions” section of Deposit Account Rules & Regulations for additional overdraft information.

Returned Item Fee
$37/item for each occurrence. You will be charged a Returned Item Fee if we return your checks and payments unpaid.

Extended Overdraft Fee
If your consumer deposit account is overdrawn for seven consecutive calendar days, we will charge a $10 Extended Overdraft Fee on the next business day. We may charge you this fee every seven days, up to a maximum of four times per continuous overdraft occurrence.

Overdraft Protection Transfer Fee
$12/transfer. No fee is charged when your account is overdrawn $5 or less at the end of the Business Day.¹²¹

• 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.

Overdraft Calculation Order
If there is not enough money in your account to cover all of your posted debits, what order will transactions be considered?

Refer to the “Account Overdraft & Returned Items” section of Deposit Account Rules & Regulations

Funds Availability Policy
When will funds deposited to your account be available?

Refer to the “Funds Availability” section of Deposit Account Rules & Regulations

Error Resolution
Electronic transactions, unauthorized transfers, and to report lost/stolen cards or passwords

For Errors or Questions on:
• PIN and ACH Transactions
• Lost/Stolen/Unauthorized
• Signature transactions

Contact us at 877-833-6197 during the hours of operations (Mon-Fri 7am-8pm and Sat 8:30am-5pm EST)
Or in writing: Disputes Resolution Department, Madisonville Operations Center, 5050 Kingsley Drive - MD 1MOCBX, Cincinnati, OH 45227
To report your card lost or stolen 24/7 call 1-800-782-0279 or use our mobile banking app
### Important things to know about your Express Banking

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Fee for the Express Account</td>
<td>$0</td>
</tr>
<tr>
<td>Minimum Deposit to Open</td>
<td>$0</td>
</tr>
<tr>
<td>Enrollment Fee</td>
<td>$0</td>
</tr>
<tr>
<td>Cash Deposit Fee</td>
<td>$0</td>
</tr>
<tr>
<td>Closure Fee</td>
<td>$0</td>
</tr>
<tr>
<td>Dormant Account Monthly Fee</td>
<td>$5/month</td>
</tr>
</tbody>
</table>

There is no minimum amount needed to open the account and there is no minimum balance required in your account at any time. Also, there is no monthly fee associated with your account.

### Express Banking makes it easy to always know your balance and there are no overdraft fees

- **Overdraft Fees**: $0
- **Non-Sufficient Funds Fees**: $0
- **Return Deposit Item (RDI) Fees**: $0
- **Check Writing/Ordering**: NO

The Express Account’s rules attempt to make all deposits, payments and withdrawals in real time. No more worries about surprise bank fees for accidental overdrafts. There is no check writing permitted because checks are not real time payments. You may purchase money orders or cashier’s checks when you need them to pay bills or other expenses.

### Express Banking offers a standard debit card that can be used anywhere Mastercard is accepted

- **Debit Card**: Optional
- **5/3 ATM Usage**: Unlimited
- **Non 5/3 ATM Usage**: Fees vary based on ATM

You can access your money anytime for free at over 50,000 Fifth Third and partner network ATMs. You can use your debit card to access non-Fifth Third ATMs, but remember, fees may apply for these withdrawals.

### Express Banking has loyalty tiers that, once reached, provide valuable discounts

<table>
<thead>
<tr>
<th>Tier</th>
<th>Number of Transactions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0 - 4</td>
</tr>
<tr>
<td>2</td>
<td>5 - 15</td>
</tr>
<tr>
<td>3</td>
<td>16+</td>
</tr>
</tbody>
</table>

**Qualifying Transactions to advance up levels:**
- Direct Deposit/ACH credits
- ACH debits
- Debit card purchases
- Check cashing
- Money orders
- Cashier’s checks
- Mobile deposit with immediate funds availability
- Zelle™ transactions

As you conduct certain transactions in your Express Banking account, we will graduate you up the Tiers. You never go backward, but instead, your transactions count for as long as you own your account. Once you reach Tier 3, you stay there.

**As you move up the tiers, you receive discounts on the services you use.**

*Discounts apply to check cashing, money orders and cashier’s checks.*
## Express Banking Tier Pricing

<table>
<thead>
<tr>
<th>Service</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cashier’s Check Fee</td>
<td>$8.00</td>
<td>$6.00</td>
<td>$4.00</td>
</tr>
<tr>
<td>Money Order Fee</td>
<td>$2.00</td>
<td>$1.50</td>
<td>$1.00</td>
</tr>
</tbody>
</table>

Listed services qualify for a discount based on your Tier level. All Express Banking Tiers qualify for a Goal Setter Savings Account with no monthly charge as well as discounted Fifth Third Bank Identity Alert and Fifth Third Bank Identity Alert Premium Pricing.

## Banking Center Check Cashing Pricing

<table>
<thead>
<tr>
<th>Service</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>On-Us (Fifth Third Check)</td>
<td>1.00%</td>
<td>1.00%</td>
<td>FREE</td>
</tr>
<tr>
<td>All Other Acceptable Checks</td>
<td>2.00%</td>
<td>2.00%</td>
<td>2.00%</td>
</tr>
</tbody>
</table>

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

## Pricing for Mobile Deposit using Fifth Third’s “Immediate Funds” Service

<table>
<thead>
<tr>
<th>Service</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Acceptable Checks</td>
<td>2.00%</td>
<td>2.00%</td>
<td>2.00%</td>
</tr>
</tbody>
</table>

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

## Additional Check Cashing and Mobile Deposit Pricing

<table>
<thead>
<tr>
<th>Service</th>
<th>Tier 1</th>
<th>Tier 2</th>
<th>Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Fee Assessed</td>
<td>$5.00</td>
<td>$3.00</td>
<td>$3.00</td>
</tr>
<tr>
<td>Minimum Check Amount (at or below this amount is a free transaction)</td>
<td>$20.00</td>
<td>$20.00</td>
<td>$20.00</td>
</tr>
<tr>
<td>Maximum Fee Assessed for On-Us Checks only</td>
<td>$25.00</td>
<td>$25.00</td>
<td>$25.00</td>
</tr>
</tbody>
</table>
Consumer Programs

Membership Advantage

If your company has a special relationship with Fifth Third Bank, you may be eligible for Membership Advantage. With Membership Advantage, you can select a personalized checking package and receive exclusive banking benefits designed to save you time and money. Proof of employment with enrolled employers or associations required.

Choose one of our checking account options on pages 2 and 3.

Features:
- Complimentary financial empowerment seminars, covering a full range of topics
- No monthly service charge on a Fifth Third Essential Checking Account when you have direct deposits totaling $500 or more each month, an $11 savings per month. Or, if another checking option better fits your needs, you can choose a different checking account and get a $5 discount on the monthly service charge.
- Complimentary first order of checks
- Dedicated service and advice from a team of personal bankers

Student Banking

Fifth Third provides students a straightforward checking account option, with no monthly service charge, that provides the features you need and the access you want to make banking easy.

Features:
- No monthly service charge on a Fifth Third Essential Checking Account for students age 13 and above
- Access to over 50,000 fee-free ATMs. Plus, five free non-Fifth Third ATM transactions each calendar month when using a Fifth Third Essential Checking Account.

Military Banking

Fifth Third believes that you deserve extra recognition for your military service! That’s why we offer unique banking privileges and benefits to all military families.

Features:
- No monthly service charge on a Fifth Third Essential Checking Account when you have direct deposits totaling $500 or more each month, an $11 savings per month. Or, if another checking option better fits your needs, you can choose a different checking account and get a $5 discount on the monthly service charge.
- Complimentary first order of checks
- Access to over 50,000 fee-free ATMs. No Fifth Third charges for using non-Fifth Third ATMs. Plus, Fifth Third will refund other banks’ ATM usage fees (10 per month) when using a Fifth Third Essential Checking Account.
- VA Home Loan Benefits - VA Home Loans can offer little to no money down, fixed interest rates and flexible terms.

Have a VA home loan already? Check out the special refinancing option called VA IRRRL (Interest Rate Reduction Refinancing Loan) to help you lower your interest rate with very little or no out-of-pocket costs depending on the loan type selected.
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.

As an active-duty member of the United States Military, you may be eligible for SCRA 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 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:

• Speak directly with an SCRA Specialist by calling us at 877-899-0815 option 3, 8 a.m. - 5 p.m. EST, Monday - Friday

• 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
Deposit Account Terms and Conditions

- These terms and conditions and the Rules, Regulations, Agreements, and Disclosures of Bank constitute the Deposit Agreement (“Agreement”) between the individual(s) opening the account (“Depositor”) and the Bank.
- 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.
- All signers hereby agree that Fifth Third Bank is authorized to act as a depository under the terms and conditions of the Agreement.
- Depositor authorizes Bank to accept the signatures purported to be of Depositor for the withdrawal of funds or transactions of any other business regarding this account until written notice to the contrary is received by Bank.

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.

1. Deposit and credit products provided by Fifth Third Bank, National Association, Member FDIC.
2. 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 in 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.
3. 50% discount applies on other check styles.
4. Annual fee waiver on all consumer line of credit products. Lending subject to credit review and approval. In order to receive Preferred annual fee waiver, customer must be eligible for premium tier benefits at the time of annual fee assessment by meeting checking monthly service charge waiver requirement—achieve $100,000 across deposit and investment accounts one time per month. Variable APRs may adjust at any time and are indexed to the rate as published in the Wall Street Journal Eastern Edition Money Rates table. As of 10/02/20, the WSI Rate, “Prime Rate,” is 5.00%. Automatic payments from an eligible Fifth Third deposit account through Auto BillPayer are required to receive the 0.25% discount reflected in the lowest advertised rate.
   - For Fifth Third Equity Flexline® from Prime minus 0.35% (currently 4.65%) to Prime +0.90% (currently 5.90%). The minimum APR will never go below 2.24% and the maximum APR will not exceed 25%. If line is secured by a condominium unit, you may have to pay a fee to your Condo Association for completion of the Condo Questionnaire, which typically ranges from $25-$600. If applicable, fixed rate lock fee is $95. Available line amounts from $10,000 - $100,000.
   - For Secured Flexline from Prime minus 0.76% (currently 4.24%) to Prime minus 0.9% (currently 4.76%). Available line amounts starting at $5,000.
   - For Unsecured Flexline from Prime -2.00% (currently -2.70%) to Prime +2.25% (currently 1.75%). Available line amounts from $5,000-$100,000.
5. 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.
6. 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.
7. To use the mobile app or web you must have previously logged into Internet Banking through 53.com.
8. Investment Secured loan and line of credit are not appropriate for all investors and includes material risks. Investment Secured loan and line of credit may create a financial exposure that exceeds the value of securities in the investment account. Account subject to approval.
9. 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.
10. Exclusive Preferred rates on Direct Auto Loans, Easy Home Refi, Home Equity Loans and Lines of Credit, and Personal Loans and Lines of Credit. Lending subject to credit review and approval. In order to receive Preferred rates, customer must be eligible for premium tier benefits at the time of loan account opening by meeting checking monthly service charge waiver requirement—achieve $100,000 across deposit and investment accounts one time per month.
11. Mortgage products offered by Fifth Third Bank, National Association, 32 Fountain Square Plaza, Cincinnati, OH 45263, NMLS# 403245.
12. Fifth Third Securities Brokerage® benefits include: Discounted self-directed online trades (see fee schedule for more details); no Fifth Third Securities “transfer in” fees when transferring assets from other financial institutions; possible reimbursement for third party “transfer out” fees when moving at least $25,000 in assets to Fifth Third Securities (ask your financial professional for more details); and a $25 annual custody and recordkeeping account fees for brokerage accounts will be waived. Other account fees, fund expenses, brokerage commissions, and service fees may apply.
13. By using the System to electronically sign and submit any document, I agree to the terms set forth therein.
14. A combined account balance is considered to be the sum of all checking, savings, money market deposit accounts, bank and brokerage IRA, CD, 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.
15. Fifth Third Securities Brokerage® benefits include: Discounted self-directed online trades; up to $75 in transfer-in fees waived when you make asset transfers from other financial institution to a Fifth Third Securities Account; $25 annual custody and recordkeeping account fees for brokerage accounts will be waived for accounts with $25,000 or more in brokerage assets.
16. Get 0.50% lower interest rate on Direct Auto Loans, Home Equity Loans and Lines of Credit, and Personal Loans and Lines of Credit. Lending subject to credit review and approval. In order to receive Equalized rate discount and 0.25% discount when payments are automatically deducted using Fifth Third Auto Billpay from a Fifth Third checking or savings account. In order to receive Enhanced rate discount, customer must be eligible for premium tier benefits by meeting monthly service charge waiver requirement—achieve $20,000 across deposit and investment accounts one time per month or have monthly direct deposits totaling $5,000 or more.
17. To waive monthly service charges, only accounts with the same owners listed are considered. To ensure your privacy, all owners on the Fifth Third Enhanced checking account must also be listed together as owners on other accounts to count toward the $20,000 combined balance. Combined deposits and investments include any checking, savings, CDs, brokerage and annuity accounts.
18. Earn relationship interest on Fifth Third Relationship Savings and Relationship Money Market accounts. All owners on the savings accounts and any secondary checking accounts must also be listed together as owners on the Fifth Third checking account. Secondary checking accounts will be set up as the same account type as your primary checking account.

19. To waive monthly service charges, only accounts with the same owners listed are included. To ensure your primary card owners on a Fifth Third Essential savings account must also be listed together as owners on other checking and savings accounts to qualify toward the $1,500 combined monthly average balance requirement. Combined deposits and investments include any checking, savings, CD, brokerage and annuity accounts.

20. All owners on a Fifth Third Essential Account must also be listed together as owners of the loan. The loan must have an outstanding principal balance during the 30 days preceding the statement cycle. Overdraft lines of credit are excluded.

21. $500 monthly credit card spend is calculated by looking at all your Fifth Third Credit Card accounts and adding the total amount spent on any personal credit card statement(s) issued within the last 35 days. All owners of the Fifth Third Essential checking account must also be owners or co-applicants or authorized users of the credit card. Credit cards are subject to credit review and approval.

22. Pro Shop discount cannot be combined with any other discount or offer. Not valid on prior purchases or gift certificates. Present your S3 card to an associate at the time of purchase to receive your Discount. See Pro Shop associate for complete details.

23. To go to shop.clevelandbrowns.com and enter the first 6 digits of your Browns Banking card as the promo code at checkout to receive the online shop discount. Cannot be combined with any other discount or offer. Not valid on prior purchases or gift certificates.

24. Qualifying transactions to earn rewards include direct deposit/ACH credits, debit card purchases, check cashing, money orders, cashier’s checks, mobile deposit with immediate funds availability, ACH debits and Zelle transactions. Discounts apply to check cashing, money orders, cashier’s checks and mobile deposit with immediate funds availability.

25. Any debits to your account including writing checks, withdrawing money at the bank or ATM, ACH transactions or other electronic means may result in your account being overdrawn and a fee being imposed.

26. 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.

27. For ticket discount details, more information will be available at 53.com/browns after single game tickets go on sale. Available only while supplies last.

28. Minor owned accounts and Goal Saver Savings accounts cannot be used to provide Overdraft Protection.

29. A checking account can only have one account (the linked account) providing the Overdraft Protection. However, a savings, checking, Equity Flexline, or credit card account may provide Overdraft Protection to multiple checking accounts. In addition, a least one of the owner account providing Overdraft Protection must be listed as an owner on the account being protected.

30. No minimum deposit required to open the account.

31. Fifth Third Express Banking® does not allow for use of Fifth Third Online Bill Pay. Subject to Digital Services User Agreement, including applicable cut-off times for transactions made through mobile deposit channels. Mobile deposit limits may apply.

32. Fuel purchases will require inside payment (no pay at pump) with a fixed amount.

33. Subject to availability. Carcholders will be notified by Fifth Third Bank at 53.com/racing when pre-qualifying for transactions made through mobile deposit channels. Mobile deposit limits may apply.

34. You must notify us immediately and assist us in our investigation if your Card is lost or stolen or you believe someone is using your Card without your permission.

35. To waive monthly service charges, only accounts with the same owners listed are included. To ensure your primary card owners on a Fifth Third Essential savings account must also be listed together as owners on other checking and savings accounts to qualify toward the $1,500 combined monthly average balance requirement. Combined deposits and investments include any checking, savings, CD, brokerage and annuity accounts.

36. You must notify us immediately and assist us in our investigation if your Card is lost or stolen or you believe someone is using your Card without your permission. The loan must have an outstanding principal balance during the 30 days preceding the statement cycle. Overdraft lines of credit are excluded.

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40. You must notify us immediately and assist us in our investigation if your Card is lost or stolen or you believe someone is using your Card without your permission.

41. Credit Cards are subject to credit review and approval. Rates are determined by the creditworthiness of the applicant. Variable APR of 15.74% to 24.74% on Purchases when you open your account. Variable APR of 15.74% to 24.74% on Balance Transfers after the introductory period. Variable APRs are accurate as of 10/02/19, and are subject to change with the market based on the Prime Rate. Each Advance variable APR: 26.74%. Annual Fee: None. Balance Transfer Fee either $5 or 4% of each amount of each transfer, whichever is greater. Cash Advance Fee either $10 or 5% of the amount of each Cash Advance, whichever is greater. Credit Card Fee either $5 or 4% of the amount of each check, whichever is greater. Credit Card Fee either $5 or 4% of the amount of each check, whichever is greater. International Transaction Fee: None. Late Payment Fee of up to $39. After 1/1/2020, up to $40. Minimum interest charged is $1.00. The amount of each transfer may not exceed your available credit and is subject to review and approval.

42. Credit Cards are subject to credit review and approval. Rates are determined by the creditworthiness of the applicant. Variable APR of 15.74% to 24.74% on Purchases and Balance Transfers after the introductory period. Variable APRs are accurate as of 10/02/19, and are subject to change with the market based on the Prime Rate. Each Advance variable APR: 26.74%. Annual Fee: None. Balance Transfer Fee either $5 or 4% of each amount of each transfer, whichever is greater. Cash Advance Fee either $10 or 5% of the amount of each Cash Advance, whichever is greater. Credit Card Fee either $5 or 4% of the amount of each check, whichever is greater. Credit Card Fee either $5 or 4% of the amount of each check, whichever is greater. International Transaction Fee: None. Late Payment Fee of up to $39. After 1/1/2020, up to $40. Minimum interest charged is $1.00. The amount of each transfer may not exceed your available credit and is subject to review and approval.

43. Variable APR of 25.34% on Purchases and Balance Transfers when you open your account. Variable APRs are accurate as of 10/02/19, and are subject to change with the market based on the Prime Rate. Variable Cash Advance APR: 26.74%. Annual Fee: $420.00. 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. International Transaction Fee of 3% of each Transaction in U.S. dollars. Late Payment Fee of up to $39. After 1/1/2020, up to $40. Minimum interest charged is $1.50. The amount of each transfer may not exceed your available credit and is subject to review and approval.

44. A security deposit Fifth Third Relationship Savings Account 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 $100 to a maximum of $5,000, based on 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.

45. Daily monitoring will notify you of any new inquiries, certain derogatory information, accounts, public records or change of address that have been added to your credit reports as reported by one (Fifth Third Identity Alert) or three (Fifth Third Identity Alert Premium) 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.

46. Fifth Third Identity Alert, 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 service, including liability for damages, direct or indirect, consequential or incidental.

47. Your VantageScore credit score(s) are provided by VantageScore Solutions LLC. The VantageScore model, with scores ranging from 360 to 850, was developed jointly by the three major national credit reporting agencies – Equifax®, Transunion®, and Experian®. 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.

48. Fifth Third Identity Alert monitors up to ten registered credit/debit cards, ten 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.

49. 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.

50. Fifth Third Identity Alert 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.

51. The Identity Theft Insurance benefits are provided to all members, along with all other benefits afforded as part of the program, through Alliance Marketing Association (AMA or the “Association”). Upon enrollment in the program, you will automatically be admitted as a member of the Association. The 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 Insurers and # 142222 for New York State Insurers. All exclusions and limitations of the master policy apply. See the Benefits 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 Premium Only—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 you are liable for unauthorized use of your card before the card issuer
is notified is no more than $20.00 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 under certain circumstances. 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.

55. On non-event days when tours are offered. Tickets for Daily Tours (Speedway and All-Access) are sold beginning at 9 a.m. at the DIS Ticket Office; no advance sales are offered. Present your Fifth Third Daytona Debit Card to an associate at the time of purchase to receive your discount. Each tour capacity is limited and seating is on a first-come, first-served basis. Tickets for VIP Tours may be purchased by calling 386-561-5858—discount will be provided after confirmation of Fifth Third card number. Please bring your Fifth Third Bank debit card to present to an associate for final verification when you check in for the tour.

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

57. The information network is comprised of many U.S. credit issuers, including credit card issuers, retailers, and telecom companies. However, Fifth Third Identity Alert Premium® information network does not include all companies that require verification of your identity prior to providing you with a service or credit. As a result, it is possible that fraudulent attempts to verify your identity could be submitted using your personal information that is not detected by Fifth Third Identity Alert Premium®.

58. Subject to applicable cut-off times specified in Eastern Time Zone. Deposits made in a different time zone after cut-off time will be available on the next business day. See the “Funds Availability for Transaction Accounts” section of Deposit Account Rules & Regulations for additional information. Mobile deposit limits may apply.

59. Access 360° and Basic Checking are not eligible for Mobile Deposit.

60. Rewards credit will be reflected on your account 1 to 2 weeks after redemption. The credit does not relieve you from your regularly scheduled payments.

61. Terms and conditions are subject to change without notice, including automatic payment program discount, and require automatic payment deduction from your qualifying Fifth Third account. Checking accounts may have monthly fees.

62. Interest bonus on Goal Setter Savings account. The interest bonus is a one-time credit to your account when you reach your savings goal — equal to the total amount of interest you’ve earned over the life of your account. The interest bonus is paid the day your statement cycles when your account has opened for at least 180 days and you have reached your savings goal. You may choose a savings goal amount ranging from $500 to $25,000. Fifth Third Goal Setter Savings pays interest on balances up to $50,000.

63. Relationship Interest: Relationship interest rate credited to your account every month when all owners of your savings account are also listed together as owners of any Fifth Third Essential, Enhanced, Preferred, PCA, and Private Bank checking account. Excludes Fifth Third Basic checking and Express Banking accounts. The relationship interest rate may change at any time without notice. If your checking account is closed for any reason (by you or us), or transferred to another kind of non-eligible checking account, standard interest rates/APR apply.

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

65. By Federal regulation, savings accounts are limited to a combined total of six of the following transactions per calendar month: checks and pre-authorized withdrawals/transfers (online and telephone transfers, bill payments, and automatic debits are examples of these). However, you may make an unlimited number of ATM or teller withdrawals, and payments from your Fifth Third savings account to your Fifth Third installment, mortgage or credit card accounts. (Please see Rules and Regulations for more details.)

66. As a member of the U.S. Military, you may be entitled to certain financial benefits under the Servicemembers Civil Relief Act (SCRA). Please call our dedicated Military Team today at 1-877-499-0865 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.

67. Earnings on withdrawals not used for qualified higher education expenses may be subject to federal income tax and a 10% federal tax penalty. $50 minimum deposit required to open.

68. Tax benefits vary depending on state residency. Tax penalties may apply if funds are not used for higher education expenses. Fifth Third Bank does not provide tax advice. Consult your tax advisor.

69. Current interest rates and annual percentage yields are available at all Fifth Third banking centers. The interest rate will remain the same until the maturity date of the CD. 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 of deposit. Interest will be calculated using the daily balance method. This method applies a periodic rate to the balance in the account each day.

70. Go to RFRshop.com and enter the first 6 digits of your Fifth Third banking card as the promo code at checkout to receive the online shop discount. Cannot be combined with any other discount or offer. Not valid on prior purchases or clearance.

71. Renewal Options: If you choose the automatic renewal feature for your CD, there is a one-day grace period (for terms of less than 52 days) or a ten-day grace period (for terms of 52 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. Please note, for CollegeAdvantage 529 CDs automatic renewals are not available. Only single-term is available, with 30-day Maturity Notice. If you do not choose automatic renewal, interest will not be paid after the maturity date unless the account is renewed.

72. CD PENALTIES FOR EARLY WITHDRAWAL: A penalty if principal is withdrawn prior to the maturity date, based on the term of the CD.

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<th>CD Term</th>
<th>Penalty for Early Withdrawal</th>
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<tr>
<td>7 Days up to 364 Days</td>
<td>1% of principal withdrawn</td>
</tr>
<tr>
<td>365 Days up to 36 Months</td>
<td>2% of principal withdrawn</td>
</tr>
<tr>
<td>36 Months or greater</td>
<td>3% of principal withdrawn</td>
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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.

73. Minimum deposit required to open (CD amounts: $5,000 for standard CDs with terms 7-89 days and promotional CDs; $500 for Standard CDs with terms 3-84 months, IRA CDs, and CollegeAdvantage 529 CDs.

74. Minimum deposit required to open Individual Retirement Accounts: $500 for Traditional IRA, Roth IRA, Rollover IRA, and CD IRA, $50 for Money Market IRA.

75. For variable rate CDs, the interest rate and annual percentage yield may change.

76. All CDs issued in the amount of $100,000 or more (not including 529 plan CDs and IRA CDs) will compound and credit interest monthly if “capitalized” is selected. For CDs issued in an amount less than $100,000, 529 CDs and IRA CDs (regardless of issue amount), interest is compounded continuously. For CDs issued in an amount of $100,000 or more and with a term greater than one month, interest is compounded and credited monthly if “Capitalized” is selected at the interest payment method. For CDs with a term of one month or less, the simple interest method is used. Interest is not compounded and interest is paid at maturity. For CD terms not ending in a complete monthly period, simple interest will be paid for the last period.

77. Depending upon the account term and IRA federal guidelines, interest may be credited to the CD, credited to a Fifth Third checking or savings account, or received in the form of a check. If the interest payment method is by “Transfer,” “Check” or “Capitalized,” interest may be credited monthly (with a principal balance of $5,000 or more), quarterly, semi-annually, annually or at maturity (for CDs with a term of one year or less). Interest will not be paid after the maturity date unless the account is renewed. If the CD is closed before accrued interest is credited, interest will not be paid.

78. Fifth Third Bank does not provide tax advice. Please consult your tax advisor.

79. Penalties for early withdrawal.

80. Fifth Third Insurance is the trade name used by Fifth Third Insurance Agency, Inc., a licensed insurance agency providing insurance services, Insurance products not available in all states. Please consult with a Fifth Third Insurance Professional.

81. Fifth Third Private Bank is a division of Fifth Third Bank offering banking, investment and insurance products, and services. Fifth Third Bancorp provides access to investments and investment services through various subsidiaries, including Fifth Third Securities, Fifth Third Bank, and Fifth Third Financial. Fifth Third Securities is the trade name used by Fifth Third Securities, Inc., member FINRA/SIPC, a registered broker-dealer and registered investment advisor. Registration does not imply a certain level of skill or training. Securities and investments (including variable annuities) are offered through Fifth Third Securities. Certain fiduciary-related investment services are offered through Fifth Third Bank or its subsidiaries. Investments, Insurance Services and Investment:

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<th>May Lose Value</th>
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<tbody>
<tr>
<td>Are Not Insured By Any Federal Government Agency</td>
<td>Are Not a Deposit</td>
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82. Fifth Third Bank provides access to investments and investment services through various subsidiaries, including Fifth Third Securities. Fifth Third Securities is the trade name used by Fifth Third Securities, Inc., member FINRA/SIPC, a registered broker-dealer and registered investment advisor registered with the U.S. Securities and Exchange Commission (SEC). Registration does not imply a certain level of skill or training. Securities, Investments, and Investment Advisory Services offered through Fifth Third Securities, Inc. and insurance products:

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83. See Debit Card Disclosure and Card Agreement.

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

85. Discount cannot be combined with any other discount or offer. Not valid on prior purchases or clearance.
Notes & Questions About My New Account: