



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). 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).

Limits on Using Equity Flexline for Overdraft Protection

Effective immediately, if your state has a minimum draw requirement for an Equity Flexline (e.g., Texas), it cannot be used for Overdraft Protection.



FIFTH THIRD

Addendum to Consumer Credit Card and Consumer Lending Products

Important Changes to Credit Card Product Offerings

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

Discontinued Originations – Fifth Third 1% Cash/Back Card

18 & 20. We're no longer accepting new applications for this product. Please refer to 53.com/creditcards for more information on the Truly Simple® Credit Card.

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
- Investment¹ & insurance² services



Solutions for Borrowing Money

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



Added Convenience & Security

- Online & mobile banking³
- SmartShield[®] security
- No-fee partner ATM network⁴

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 open⁵
- NO monthly service fee
- NO minimum balance requirements
- NO fees at partner ATMs nationwide⁴



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 app³ 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 use Overdraft Protection by linking an account to cover shortfalls. Plus, new account holders **pay no overdraft fees** for the first 90 days with Free Overdraft Window.⁹



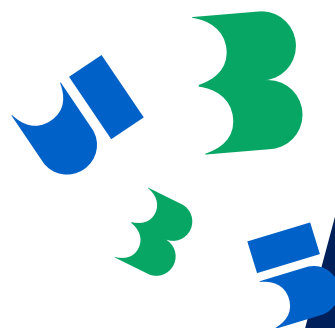
Easier ways to save for your goals

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	✓		✓
No-fee partner ATM network ⁴	✓	✓	✓
Fifth Third Early Pay ⁶	✓	✓	✓
90-day Free Overdraft Window ⁹	✓	✓	
Avoid overdraft fees with Extra Time ® ⁸	✓	✓	
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 funds¹³ via our mobile app³
- Text alerts³
- Fraud protection options¹¹
- 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 balance¹⁴

Start saving at any balance.



Automatic transfers³

Save effortlessly with automatic checking transfers.



Free Overdraft Protection

Automatically transfer funds if linked to a Fifth Third Momentum® Checking account.



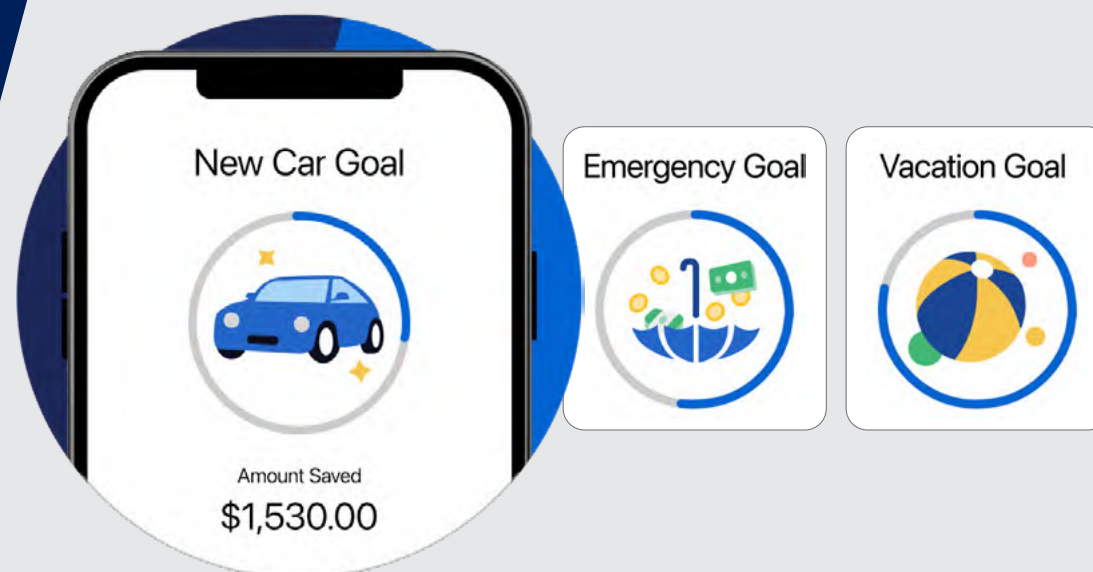
Online and mobile banking³

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 Savings¹⁰ 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

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 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.

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](https://www.fifththird.com/savings).

Credit Card Options

Whether you're looking for **great rewards, lower rates 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.¹⁷



1% Cash/Back Card

Get an intro offer on purchases and balance transfers—all while earning you 1% cash back on every purchase.¹⁸
Visit **53.com/creditcards** to see our latest offer.

We also offer 2% cash back with our Fifth Third Preferred Cash/Back card.⁴⁰
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
- Contactless 
- Lock and unlock your card right from our mobile app³



Secured Card

Build your credit with every purchase.

- Minimum \$300 refundable security deposit²¹
- \$24 annual fee²²
- Contactless 
- Lock and unlock your card from our mobile app³

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 Lending²³

- **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

Personal Lending²³

- **Personal loan**
A straightforward loan with no required collateral
- **Secured loan**
Secured by funds in your Fifth Third savings or CD account²⁴
- **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 account¹
- **Auto refinancing**
Receive a 0.25% rate discount when you refinance a non-Fifth Third auto loan.

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



SmartShield® Security¹¹

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^{®25} 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^{®26,27,28}

- Up to \$25,000 Identity Theft Insurance²⁹
- Identity Fraud support service
- Dark Web Monitoring for your bank accounts, credit cards, driver's license and passports²⁸
- Lost Wallet Assistance³¹
- Single bureau daily Credit Monitoring³²
- Social Security Monitoring for you AND your children²⁸

Fifth Third Identity Alert Premium^{®26,27,34,35}

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

- Up to \$1,000,000 Identity Theft Insurance³⁰
- Identity Verification Monitoring⁴¹
- Social Security Monitoring for you and your children expanded to include data from credit bureaus, public sources and more^{34, 35}
- Triple bureau daily Credit Monitoring³³
- Credit Score Tracker with alerts³⁶

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.

Understanding Overdraft Coverage and Fees

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

	Coverage for Checks, Electronic Payments & Transfers	Coverage for ATM and Everyday Debit Card Transactions ³⁷	Opt-Out of All Overdraft Coverage	Help avoid Overdraft fees by enrolling in Overdraft Protection
What does this mean & what types of transactions are covered?	Your Fifth Third checking account comes with built-in overdraft coverage for checks you write, electronic payments or transfers, automatic bill payments and recurring debit card transactions.	You can choose to enroll in overdraft coverage for ATM and everyday debit card transactions. ³⁷ If you enroll, we may authorize these types of transactions even if you don't have enough funds in your account.	If you prefer we decline transactions instead of paying them, you can choose to opt out of all coverage ("Coverage for Checks, Electronic Payments & Transfers" and "Coverage for ATM and everyday Debit Card transactions").	You can link your checking account ³⁹ to a Fifth Third savings account ³⁹ , Equity Flexline, or credit card. When your checking account balance is low, Overdraft Protection will automatically transfer available funds from a connected account and help avoid overdraft fees. ³⁸
Examples of transactions covered	• Recurring charges for a streaming subscription or a gym membership • Checks you write to another person or business • Automatic bill payments for utilities	• One-time debit card transactions like purchasing groceries, filling up your gas tank, or dining out • ATM transactions like withdrawing funds	Opting out avoids overdraft fees, but please note that this may result in payments being declined.	No Overdraft Protection Transfer Fee 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.³⁸ • For lines of credit: amount transferred will be subject to both the available line limit and the interest rate applicable to the line of credit.³⁸
Will an overdraft occur?	Yes	Yes	No	
What is the fee amount?	\$35 per item • No Overdraft fee when your account is overdrawn by \$5 or less • No Overdraft fee on individual items of \$5 or less	\$35 per item • No Overdraft fee when your account is overdrawn by \$5 or less • No Overdraft fee on individual items of \$5 or less	\$0	
How many fees can be charged per day?	3 overdraft fees per day (\$105 total)	3 overdraft fees per day (\$105 total)	None	
How do I enroll?	You're automatically enrolled.	Visit your local banking center, log in to Online or Mobile Banking, or call us at 800-972-3030.	Visit your local banking center or call 800-972-3030.	Visit your local banking center or call 800-972-3030 to set up.

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 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.²⁵

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, update any recurring payment information and take advantage of access to our no-fee 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](https://www.fifththird.com/ATM)

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

[53.com/schedule](https://www.fifththird.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. Checking accounts must be funded within 90 days of account opening; and savings accounts must be funded within 45 days of account 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 18.99% to 28.99% on Purchases when you open your account and on Balance Transfers after the introductory period. Variable APRs are accurate as of 4/28/26, and are subject to change with the market based on the Prime Rate. Cash Advance variable APR: 28.49%. 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.
20. Variable APR of 18.49% to 29.49% on Purchases and Balance Transfers after the introductory period. Variable APRs are accurate as of 4/28/26 and are subject to change with the market based on the Prime Rate. Cash Advance variable APR: 28.49%. 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.
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 27.49% on Purchases and Balance Transfers when you open your account. Variable APR is accurate as of 4/28/26, and is subject to change with the market based on the Prime Rate. Cash Advance variable APR: 28.49%. 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. 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. California residents not eligible to open Secured Card product.
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. Loans secured by funds in a Fifth Third savings account are not available for customers with a California address.
25. 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.
26. Your credit monitoring and alerts, Social Security number monitoring, Identity Theft Insurance and Identity Fraud Support Service will begin automatically upon enrollment.
27. 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.
28. Fifth Third Identity Alert monitors your Social Security number, name and date of birth, driver's license, passport and up to ten each of your bank accounts, credit/debit cards, email addresses, mailing addresses, phone numbers and your children's Social Security numbers on the Internet, based on extensive research of internet chat rooms on the dark web; however, it is impossible to ensure that all Internet chat rooms have been searched for your personal information. Accordingly, we may not be able to apprise you of all your personal information that is publicly available or that may have been compromised.
29. 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.
30. 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.

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.

31. 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.

32. 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.

33. 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.

34. Fifth Third Identity Alert Premium monitors Social Security number, name and date of birth, driver's license, passport and up to ten each of your bank accounts, credit/debit cards, e-mail addresses, mailing addresses, phone numbers, and your children's Social Security numbers on the internet, based on extensive research of internet chatrooms on the dark web; however, it is impossible to ensure that all internet chatrooms have been searched for your personal information. Accordingly, we may not be able to apprise you of all of your personal information that may have been compromised.

35. Fifth Third Identity Alert Premium monitors your Social Security number, name and date of birth, driver's license, passport and up to ten each of your bank accounts, credit/debit cards, email addresses, mailing addresses, phone numbers, and your children's Social Security numbers on the Internet, based on a search of internet directories on the public web; however, it is impossible to ensure that all Internet directories have been searched for your personal information. Accordingly, we may not be able to apprise you of all your personal information that may have been compromised.

36. 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.

37. 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.

38. 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.

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

40. 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.

41. The information network is comprised of many U.S. credit issuers, including credit card issuers, retailers and telecom companies. However, the 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 are not detected by Fifth Third Identity Alert Premium.

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:
June 25, 2026



FIFTH THIRD

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 Eligible for Fifth Third Early Pay. ¹³ Includes Extra Time®. ¹⁴	Free overdraft protection transfers. ⁴ 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. Complimentary wire transfers. Eligible for Fifth Third Early Pay. ¹³ Includes Extra Time®. ¹⁴	Check(s) deposited via mobile banking require the use of the Immediate Funds SM option. ⁴ 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. 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 Alert¹⁰ 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 Premium¹⁰ 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 a valid 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 FundsSM 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.

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 select 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 - \$7.50/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 \$5000 or more OR Someone under age 18 is an owner of the account OR You are enrolled in Military Banking.³ Otherwise - \$20/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. Eligible for Fifth Third Early Pay.⁴	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 ⁵	Yes ⁴
Fifth Third Smart Savings compatible	Yes ⁶	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 any 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. Early Pay is available for select 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.
5. 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%.
6. 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 withdrawals³ 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 \$250,000 or 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](https://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 ²	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, <i>including Express Banking</i>		
Fifth Third Debit Card <i>Includes Express Banking Debit Mastercard®</i>	\$0 – no Annual Fee	Debit Card Daily Limits: Daily Purchase Limit \$5000 Daily Cash Limit \$810
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	\$35 per item for each occurrence ³	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 card⁴. • 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 The International POS/ATM Transaction Fee is assessed to the total of the USD amount posted plus the Currency Conversion Fee.

³ 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.

⁴ Credit cards may go overlimit as a result of the advance.

June 25, 2026



FIFTH THIRD

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Le damos la
BIENVENIDA
a una mejor experiencia
bancaria



FIFTH THIRD

Anexo a las divulgaciones de apertura de cuenta

Próximos cambios importantes a los términos de su cuenta

Las actualizaciones que se detallan a continuación destacan los próximos cambios importantes a sus cuentas de consumidor. A partir de las fechas de vigencia, estos términos reemplazan los términos y condiciones previamente divulgados en los materiales de Fifth Third Bank. En ausencia de una indicación específica, los términos y condiciones previamente establecidos se mantendrán vigentes.

Si usted continúa utilizando sus cuentas o mantiene sus cuentas abiertas después de las fechas de vigencia, los nuevos términos, condiciones y cargos se aplicarán a usted y a sus cuentas.

Límites en el uso de Equity Flexline para la protección contra sobregiros

Con vigencia inmediata, si su estado tiene un requisito de retiro mínimo para una Equity Flexline (por ejemplo, en Texas), no podrá utilizarse para la protección contra sobregiros.



FIFTH THIRD

Anexo a los productos de tarjeta de crédito de consumo y de préstamos al consumidor

Cambios importantes en las ofertas de productos de tarjeta de crédito

Estos términos reemplazan las divulgaciones a pie de página relevantes en este kit de bienvenida. Todas las demás divulgaciones indicadas mediante notas al pie siguen siendo aplicables, salvo que se especifique de otro modo en el presente.

Productos discontinuados – Tarjeta de Fifth Third con 1% de reembolso en efectivo

18 y 20. Ya no aceptamos nuevas solicitudes para este producto. Consulte 53.com/creditcards para obtener más información sobre la tarjeta de crédito Truly Simple®.

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

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:



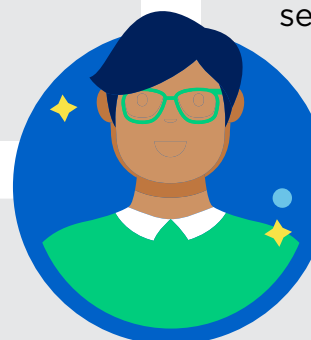
Formas de Administrar tu Dinero

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



Herramientas de Ahorro para tu Futuro

- Cuentas de ahorro
- Certificados de depósito
- Servicios de inversión¹ y seguros²



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 móvil³
- Seguridad SmartShield®
- Red de cajeros de asociados sin cargos⁴

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 abrir⁵
- SIN cargo de servicio mensual
- SIN requisitos de saldo mínimo
- SIN cargos en cajeros automáticos de asociados en todo el país⁴



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 Corriente Fifth Third Momentum® Checking). ¡Y no podría ser más fácil configurar el depósito directo—automáticamente y de manera segura—en nuestra app³ en minutos! Además, **puede obtener un adelanto en efectivo** (por un cargo) en su próximo depósito calificado con una cuenta **MyAdvance**.⁷



Opciones de sobregiro más completas

Evite los cargos por sobregiro con **Extra Time**® para que el saldo de su cuenta vuelva a ser positivo, o utilice la Protección contra Sobregiros vinculando una cuenta para cubrir los déficits. Además, los nuevos titulares de cuentas **no pagan cargos por sobregiro** durante los primeros 90 días gracias al Período de Gracia Gratuito para Sobregiros⁹.



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	✓		✓
Red de cajeros de asociados sin cargos ⁴	✓	✓	✓
Fifth Third Early Pay ⁶	✓	✓	✓
Período de 90 días sin cargos por sobregiro ⁹	✓	✓	
Evite cargos por sobregiro ⁸	✓	✓	
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 funds¹³ a través de nuestra app móvil³
- Alertas de texto³
- Opciones de protección de fraude¹¹
- 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 mínimo¹⁴

Comience a ahorrar con cualquier saldo.



Transferencias automáticas³

Ahorre sin esfuerzo con las transferencias automáticas de su cuenta corriente.



Protección de sobregiro gratuita.

Transfiera fondos automáticamente si está vinculada a una cuenta corriente de Fifth Third Momentum® (marca registrada).



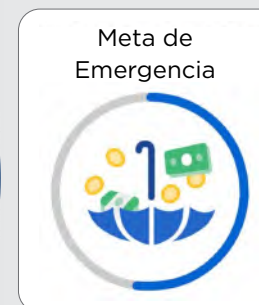
Banca en línea y móvil³

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 Savings¹⁰ en nuestra app móvil.³

Usted fija la meta. Nosotros le ayudamos a lograrla.



Meta de Emergencia



Meta para Vacaciones

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 de mayor interés.

Relationship Money Market (RMM) Fifth Third

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

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 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.

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 fondos¹⁶.

Planifique y prepárese para la jubilación.

Para más información sobre nuestras opciones de cuentas, visite [53.com/savings](https://www.53.com/savings).

Opciones de Tarjetas de Crédito

Ya sea que esté buscando **grandes recompensas, tasas más bajas 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.¹⁷

También ofrecemos un 2% de reembolso en efectivo con nuestra tarjeta Fifth Third Preferred Cash/Back.⁴⁰

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 contacto 
- Bloquee y desbloquee su tarjeta desde nuestra aplicación móvil³



1% Cash/Back Card

Obtenga una oferta introductoria en compras y transferencias de saldo—mientras gana 1% de reembolso en efectivo en cada compra.¹⁸

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



Tarjeta Asegurada

Construya su crédito con cada compra.

- Depósito de seguridad reembolsable mínimo de \$300²¹
- Cargo anual de \$24²²
- Sin contacto 
- Bloquee y desbloquee su tarjeta desde nuestra aplicación móvil³

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, refinance para ahorrar dinero o aproveche el valor neto de su hogar.

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

Préstamos Hipotecarios²³

- **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 su su hogar para reparaciones o renovaciones, compras grandes inesperadas, consolidación de deudas, costos educativos y más

Préstamos Personales²³

- **Préstamo personal**
Un préstamo sencillo sin garantía requerida
- **Préstamo asegurado**
Respaldo por fondos en su cuenta de ahorros o CD de Fifth Third²⁴
- **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 Third¹
- **Refinanciación de préstamos para automóviles**
Disfrute de un descuento del 0,25 % en la tasa de interés al refinanciar un préstamo para automóvil que no sea de Fifth Third.

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**®²⁵ 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®^{26,27,28}

- Hasta \$25,000 en Seguro de Robo de Identidad²⁹
- Servicio de soporte en casos de Fraude de identidad
- Monitoreo de la Dark Web para sus cuentas bancarias, tarjetas de crédito, licencia de conducir y pasaportes²⁸
- Asistencia en casos de Billetera Perdida³¹
- Monitoreo diario de Crédito de una sola agencia³²
- Monitoreo del Seguro Social para usted Y para sus hijos²⁸

Fifth Third Identity Alert Premium®^{26,27,34,35}

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

- Hasta \$1,000,000 en Seguro de Robo de Identidad³⁰
- Monitoreo de la Verificación de Identidad⁴¹
- El servicio de Monitoreo de la Seguridad Social para usted y sus hijos se ha ampliado para incluir datos de agencias de crédito, fuentes públicas y otras fuentes^{34,35}
- Monitoreo diario de Crédito por tres agencias³³
- Rastreador de Puntaje de Crédito con alertas³⁶

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.

Información sobre la cobertura de sobregiros y las comisiones

¡Con el Período de sobregiro gratuito, **no pagará comisiones por sobregiro durante los primeros 90 días**!

	Cobertura para Cheques, Pagos Electrónicos y Transferencias	Cobertura para Transacciones Cotidianas en Cajeros Automáticos y con Tarjetas de Débito ³⁷	Exclúyase de toda Cobertura por Sobregiro	Evite los Cargos por Sobregiro contratando la Protección contra Sobregiros
¿Qué significa esto y qué tipos de transacciones se incluyen?	Su cuenta corriente de Fifth Third incluye cobertura de sobregiro integrada para los cheques que emita, los pagos o transferencias electrónicas, los pagos automáticos de facturas y las transacciones recurrentes con tarjeta de débito.	Puede optar por contratar la cobertura de sobregiro para transacciones cotidianas en cajeros automáticos y con tarjeta de débito. ³⁷ Si se inscribe, es posible que autoricemos este tipo de transacciones aunque no disponga de fondos suficientes en su cuenta.	Si prefiere que rechacemos las transacciones en lugar de pagarlas, puede optar por excluirse de toda la cobertura (“Cobertura para cheques, pagos electrónicos y transferencias” y “Cobertura para transacciones en cajeros automáticos y con tarjeta de débito”).	Puede vincular su cuenta corriente ³⁹ a una cuenta de ahorros de Fifth Third ³⁹ , a Equity Flexline o a una tarjeta de crédito. Cuando el saldo de su cuenta corriente sea bajo, la Protección contra Sobregiros transferirá automáticamente los fondos disponibles de una cuenta vinculada y le ayudará a evitar los cargos por sobregiro ³⁸ .
Ejemplos de transacciones cubiertas	- Cargos recurrentes por una suscripción a un servicio de streaming o una membresía de gimnasio - Cheques que emite a nombre de otra persona o empresa - Pagos automáticos de facturas de servicios públicos	- Transacciones puntuales con tarjeta de débito, como comprar comestibles, llenar el tanque de gasolina o salir a comer - Transacciones en cajeros automáticos, como retirar dinero	Si opta por no participar, evitará los cargos por sobregiro, pero tenga en cuenta que esto podría provocar que se rechacen sus pagos.	Sin Comisión por Transferencia de la Protección contra Sobregiros La transferencia será por el monto necesario para cubrir íntegramente al menos un cargo por Sobregiro. Si hay varios cargos que contribuyen al Sobregiro, transferiremos fondos para cubrir tantos cargos de Sobregiro como sea posible. En el caso de las tarjetas de crédito: El importe transferido estará sujeto tanto al límite de adelantos en efectivo disponible como al tipo de interés aplicable a los adelantos en efectivo de la tarjeta.³⁸ En el caso de las líneas de crédito: el importe transferido estará sujeto tanto al límite disponible de la línea como al tipo de interés aplicable a la línea de crédito.³⁸
¿Se producirá un sobregiro?	Sí	Sí	No	
¿A cuánto asciende la tarifa?	\$35 por ítem - Sin comisión por sobregiro cuando el saldo de su cuenta es negativo en \$5 o menos - Sin comisión por sobregiro en transacciones individuales de \$5 o menos	\$35 por ítem - Sin comisión por sobregiro cuando el saldo de su cuenta es negativo en \$5 o menos - Sin comisión por sobregiro en transacciones individuales de \$5 o menos	\$0	
¿Cuántas comisiones se pueden cobrar al día?	3 cargos por sobregiro al día (\$105 en total)	3 cargos por sobregiro al día (\$105 en total)	Ninguna	
¿Cómo me inscribo?	Se inscribe automáticamente.	Acérquese a su sucursal más cercana, inicie sesión en la banca en línea o móvil, o llámenos al 800-972-3030.	Acérquese a su sucursal bancaria más cercana o llame al 800-972-3030.	Acérquese a su sucursal bancaria más cercana o llame al 800-972-3030 para dar de alta el servicio.

Nota: Los pagos por sobregiro son discrecionales, y nos reservamos el derecho de no efectuarlos. Por ejemplo, por lo general no cubrimos los sobregiros si su cuenta no está al día, si no realiza depósitos con regularidad o si tiene demasiados sobregiros. La cobertura de sobregiro no está disponible para la Banca Express. La información que figura en la tabla anterior se refiere a las cuentas corrientes para particulares, tal y como se describen 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:

✓ Obtén 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®.²⁵

Inscríbase a través de la banca en línea o móvil.

✓ Active su tarjeta.

Usa nuestra app, visite **53.com/activate** o llame al 800-621-2554. Asegúrese de añadir su tarjeta de Fifth Third a su billetera digital, actualizar cualquier información de pagos recurrentes y aprovechar el acceso a nuestra red de cajeros automáticos asociados sin comisiones.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.

Sucursales y Cajeros Automáticos

[53.com/ATM](https://www.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](https://www.53.com/schedule)

Programe una cita para reunirse con un banquero.

800-972-3030

8 a.m.-6 p.m. ET, de lunes a viernes
10 a.m.-4 p.m. ET, sábado

Obtenga ayuda en persona en su vecindario.

Llámenos para obtener ayuda de agentes de servicio en vivo.



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 una cuenta de ahorros. Las cuentas corrientes deben recibir fondos en un plazo de 90 días a partir de la apertura de la cuenta; y las cuentas de ahorros deben recibir fondos en un plazo de 45 días a partir de la apertura de la cuenta.
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 aplicarán 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 aplicarán 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 inmediatos 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 28/04/26 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 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 28/04/26 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 28/04/26 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. Los préstamos garantizados con fondos de una cuenta de ahorro de Fifth Third no están disponibles para los clientes con domicilio en California.
25. 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.
26. Su monitoreo de crédito y alertas, monitoreo del número de Seguro Social, seguro de robo de identidad y servicio de soporte de fraude de identidad comenzarán automáticamente al inscribirse.
27. No podrá acceder a sus demás beneficios adicionales a menos que visite 53identityalert.com y utilice el número de cuenta de miembro para crear unas credenciales de inicio de sesión y, a continuación, acceda a dichos beneficios. También puede llamarnos al 1-800-972-3030 para solicitar que le enviemos por correo los materiales de activación.
28. La alerta de identidad de Fifth Third supervisa su número de Seguro Social, nombre y fecha de nacimiento, licencia de conducir, pasaporte y hasta diez de cada uno de sus cuentas bancarias, tarjetas de crédito/débito, direcciones de correo electrónico, direcciones postales, números de teléfono y los números de Seguro Social de sus hijos en Internet, basándose en una investigación exhaustiva de las salas de chat de Internet en la web oscura; sin embargo, es imposible garantizar que se haya buscado su información

personal en todas las salas de chat de Internet. Por lo tanto, es posible que no podamos informarle sobre toda su información personal que esté disponible públicamente o que pueda haber sido comprometida.

29. 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. La alerta de identidad de Fifth Third supervisa su número de Seguro Social, nombre y fecha de nacimiento, licencia de conducir, pasaporte y hasta diez de cada uno de sus cuentas bancarias, tarjetas de crédito/débito, direcciones de correo electrónico, direcciones postales, números de teléfono y los números de Seguro Social de sus hijos en Internet, basándose en una investigación exhaustiva de las salas de chat de Internet en la web oscura; sin embargo, es imposible garantizar que se haya buscado su información personal en todas las salas de chat de Internet. Por lo tanto, es posible que no podamos informarle sobre toda su información personal que esté disponible públicamente o que pueda haber sido comprometida.
30. 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.
31. 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.

32. Es posible que algunas instituciones financieras le pidan que las llame directamente y no acepten notificaciones de terceros; en tal caso, nos pondremos en contacto con usted para que pueda llamar directamente a su institución financiera.
33. 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.
34. 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.
35. 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.
36. 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.
37. 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.
38. Cuentas propiedad de menores de edad no pueden ser utilizadas para proporcionar Protección de Sobregiro.
39. 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.
40. Fifth Third Bank, National Association. Miembro FDIC. Prestamista de Igualdad de Vivienda. Fifth Third y Fifth Third Bank son marcas de servicio registradas de Fifth Third Bancorp.
41. La red de información está compuesta por numerosas entidades emisoras de crédito de EE. UU., entre las que se incluyen emisores de tarjetas de crédito, minoristas y empresas de telecomunicaciones. Sin embargo, la red de información no incluye a todas las empresas que requieren la verificación de su identidad antes de brindarle un servicio o crédito. Como resultado, es posible que se realicen intentos fraudulentos de verificar su identidad utilizando su información personal que no sean detectados por la red del servicio de alerta de identidad de Fifth Third.

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FIFTH THIRD

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