

Fifth Third Bank’s California Consumer Privacy Act and California Privacy Rights Act Notice

Effective Date: January 1, 2023

Fifth Third Bank Companies Providing this Notice

This Notice is provided by Fifth Third Bank and its subsidiaries that either: (1) act as a business within the meaning of the CCPA, or (2) are controlled by Fifth Third Bank and use the Fifth Third Bank name. As an example, companies providing this Notice include Fifth Third Bancorp, Asset Management Arm (“FTAM”).

Provide, Inc., a wholly-owned subsidiary of Fifth Third Bank, National Association, is also furnishing this Notice. Franklin Street Advisors, Inc. (“FSA”), a SEC Registered Investment Adviser and wholly-owned, indirect subsidiary of Fifth Third Bank, National Association and Fifth Third Bancorp and a boutique company within the Wealth and Asset Management Division, and Franklin Street Trust Company (“FST”), a North Carolina state-chartered non-depository trust company with single purpose trust powers to serve as a fully qualified trustee are also furnishing this Notice. Mainstreet Advisors, LLC, d/b/a MainStreet Advisors (“Mainstreet”), an Illinois limited liability company, and SEC Registered Investment Adviser, are also furnishing this Notice.

This California Consumer Privacy Notice (“Notice”) applies to “Consumers” as defined by the California Consumer Privacy Act (“CCPA”) and the California Privacy Rights Act (“CPRA”) as a supplement to Fifth Third Bank’s (“Bank” “us” “we” our”) other privacy policies or notices¹, and applies solely to consumers, customers, employees, visitors, users, and others who reside in the State of California (“Consumers” or “you”).

1. PERSONAL INFORMATION (“PI”)² WE COLLECT.

The table below sets forth the categories of PI we have or have not collected from Consumers within the last twelve (12) months.

Category of PI	Examples	Collected (Yes/No)
1. Identifiers	A full name, a physical or mailing address, Social Security number, driver’s license number, email address, telephone number, or other similar unique personal identifiers.	Yes
2. Personal Records	A full name, date of birth, marital status, gender attribute, marital status attribute, maiden name attribute, financial account number, a credit bureau report, credit/debit card number, veteran identification number, passport number, or any other personally identifying financial, medical or health insurance information.	Yes

¹ This Notice supports the Bank’s Consumer Privacy Notice and Opt-Out Form entitled, [Privacy Notice for Consumers](#) and [Online Privacy Practices for Consumers](#), both of which are published and publicly accessible on www.53.com.

² For purposes of this Notice, “Personal Information” (also abbreviated as “PI” herein) has the same meaning as defined in the CCPA, incorporated by amendment in CPRA, and incorporates the exceptions provided under the CCPA and CPRA.

3. Consumer Characteristics Information	A non-specific age or age range, race, color ancestry, national origin, gender, religion, sexual orientation, familial genetic information, or other similar protected classes of consumer characteristics.	Yes
4. Customer Account Details / Commercial Information	Account numbers, account types, records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	Yes
5. Biometric Information	Biometric derived information, typically used for identity authentication purposes, including information such as fingerprint, facial recognition patterns, voice prints and retina images.	No
6. Internet Usage Information	Browsing history, search history, Internet Protocol (IP) address, Internet cookies or other information designed to identify consumer interaction on a website, application or digital advertisement.	Yes
7. Geolocation Data	Information identifying consumers' physical location or movements.	Yes
8. Sensory Data	Audio, electronic, visual, thermal, olfactory or other similar information typically used for consumer identification or verification purposes.	No
9. Professional or Employment Information	Current or prior job history or performance evaluations.	Yes
10. Non-public Education Information	Student education records maintained by an educational institution or party acting in its behalf, such as grades, transcripts, class rank, financial information or disciplinary records.	Yes
11. Inferences from PI Collected	Consumer profile information that when used alone or in combination, could suggest consumer product marketing preferences, or other similar products and services interest. Profile information may include psychological trends, behavior, intelligence, attitudes and other similar characteristics.	Yes

2. COLLECTION SOURCES AND USE OF YOUR PI

Collection Sources:

We obtain the categories of PI listed above from the following general sources:

- Directly from our customers, visitors, users or their agents. For example, from documents that our clients provide to us related to the services for which they engage us.
- Indirectly from our clients or their agents. For example, through information we collect from our clients in the course of providing services to them.

- Directly and indirectly from activity on our websites (www.53.com and www.getprovide.com). For example, from submissions through our website portal or website usage details collected automatically.
- From third-parties that interact with us in connection with the services we perform, they perform, or in connection with our marketing efforts. For example, from data resellers for marketing purposes or from credit bureaus or reporting agencies used to help determine appropriate products and services applicability to current and prospective customers.

Why and How We Use Your PI:

We may use or disclose the PI we collect for one or more of the following business purposes:

- To fulfill or meet the reason for which the information is provided. For example, if you provide us with PI in order for us to prepare a tax return, we will use that information to prepare the return and submit it to the applicable taxing authorities.
- To provide you with information, products or services that you request from us.
- To provide you with email alerts, event registrations and other notices concerning our products or services, or events or news, that may be of interest to you.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including our ability to perform requirements set forth within our support and servicing of your active products and services, and also including for billing and collections. For example, we will use and share your PI, only as may be necessary, to service the entire lifecycle of your loan, including with contracted third parties servicing any subsequent loan default, vehicle repossession or other law enforcement activities.
- To improve our website and present its contents to you.
- For testing, research, analysis and product development.
- As necessary or appropriate to protect the rights, property or safety of us, our clients or others.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your PI or as otherwise set forth in the CCPA.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of our assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which PI held by us is among the assets transferred.

We will not collect additional categories of PI or use the PI we collected for materially different, unrelated, or incompatible purposes without providing you notice.

As permitted by applicable law, we do not treat de-identified data or aggregate consumer information as PI, and we reserve the right to convert, or permit others to convert, your PI into de-identified data or aggregate consumer information. We have no obligation to re-identify such information or keep it longer than we need it to respond to your requests. This helps us practice data minimization, which we consider consistent with our mission to respect our customers and consumers through our privacy and information protection practices.

Subject to restrictions and obligations of the CCPA, our service providers, contractors or vendors may also use your PI for some or all of the above listed business purposes, including but not limited to use of your PI by contracted insurance carriers, financial technology service providers, professional accounting and tax consulting firms, and other banks. Our vendors may themselves engage services providers or subcontractors,

including other third parties, to enable them to perform services for us, which sub-processing is, for purposes of certainty, an additional business purpose for which we are providing you notice.

Unless you specifically request otherwise, we may collect, use and disclose your PI for commercial purposes, such as for interest-based advertising, and in conjunction with certain advertising networks, Internet Service Provider (“ISP”) and data analytics providers with whom we may have services agreements and/or other contractual obligations which govern this practice of sharing. In addition, we may collect, use and disclose your PI as required or permitted by applicable law.

3. SHARING OF PI

We may share your PI with our service providers, contractors, other vendors (including those that facilitate interest-based and other advertising and marketing), affiliates, and/or third parties, including without limitation, as follows:

A. Disclosures for Business Purposes, at Your Direction and In Corporate Transactions and Intra-Company Transfers:

We may share the following categories of PI with our service providers, contractors, and other qualified vendors for a business purpose: Identifiers, Personal Records, Consumer Characteristics, Customer Account Details / Commercial Information, Internet Usage Information, Geolocation Data, Professional or Employment Information, Inferences from Collected PI, Biometric Information and Non-public Education Information.

The business purposes for which we may share your PI are referenced in the “Why and How We Use Your PI” section above.

Notwithstanding anything to the contrary in our other privacy notices, we typically restrict use of your PI that is governed by the CCPA’s Consumer rights provisions and is shared with our vendors to business purposes.

In addition, if you direct us to share PI, we may, and that is not a sale. In policy and practice, our disclosures of PI amongst Bank affiliates are performed in a limited nature, strictly monitored, and only to the extent permitted under CCPA and CPRA. As defined, any of these disclosures are not a sale of your PI.

B. Fifth Third Bank’s PI Sharing Practices with Service Providers, Contractors and Third Parties

Service Providers, Contractors and Third Parties are all defined and treated differently with respect to extending or applying downstream CCPA and CPRA personal information rights and requirements to each of these categories of external entities with whom the Bank has contractual business obligations. In addition to fulfilling the existing contractual obligations established for both service providers and contractors, CPRA grants additional rights to both consumers and the Bank in directing whether and with whom subsequent sharing or selling of PI is governed.

Additionally, under new CPRA provisions, Service Providers and Contractors are also required to assist the Bank in fulfillment of DSAR requests, including disclosure of PI stored, enabling the Bank to correct or delete PI upon request from Consumers with notice provided to its applicable service providers and contractors. Finally, CPRA requires that Contractors and Service Providers must only collect and retain consumer PI for specific, not generalized, business purposes as necessary to fulfill specific contractual terms and conditions set forth. Lastly, the Service Providers and Contractors are required to assist the business through appropriate technical process

steps that allow for the implementation of “reasonable security procedures and practices” to protect the consumer PI.

While not imposing the same direct obligations imposed on either Service Providers or Contractors, CPRA does establish indirect obligations that have the effect of providing the Bank greater visibility and governance over consumer PI. First, third parties must notify the Bank if they can no longer meet its CPRA obligations under the provision of a new feedback loop. Second, the Bank is permitted to take “reasonable and appropriate steps” to remediate unauthorized use of any subject consumer PI in such cases.

C. Sale:

We do not sell your PI as such is defined under the CCPA, and until such time as we change this policy by updating this Notice, will treat all PI collected under that policy as subject to a “do not sell” request by our Consumers.

4. YOUR CCPA PRIVACY RIGHTS AND CHOICES

The CCPA provides Consumers with specific rights regarding their PI. This section describes your rights granted under CCPA and CPRA, generally speaking, and then explains how to exercise those rights more specifically.

Determining Eligibility to Make a Request:

If you are a Consumer under the CCPA and CPRA, the CCPA and CPRA grant you rights pertaining to information you may request and when certain actions must be performed concerning the use of your PI. You have the right to exercise these rights yourself or via an authorized agent who meets the agency requirements of the CCPA and related regulations. You may also make a verifiable consumer request on behalf of your minor child. In order to ensure we accurately identify you among other consumers, however, we are allowed to ask you for basic information required to accurately identify you and only you with respect to your request. As permitted by the CCPA, any request you submit to us is subject to an identification process (“**Verifiable Consumer Request**”), which, in certain cases may also require residency verification. We do not have to fulfill your CCPA request unless you have provided sufficient information for us to reasonably verify you are the Consumer about whom we collected PI.

“Verifiable Consumer Request” Rights Afforded to You and to Us:

Please follow the instructions available on our Privacy & Security website, <http://www.53.com/onlineprivacy>, using our request form submission process by clicking on the hyperlink entitled “**CCPA Consumer Request Form**” and respond to any follow-up inquires we may make of you that will help us fulfill your request. You may also obtain information on how to make a request by asking a manager at any of our retail branch locations, or by calling a Bank Customer Service Representative to submit the details of your CCPA PI Request using the toll-free number: 1-800-889-5269.

Some PI we maintain about Consumers is not sufficiently associated with enough PI about the Consumer for us to be able to verify that it is a particular Consumer’s PI when a Consumer request that requires verification pursuant to the CCPA’s verification standards is made (e.g., clickstream data tied only to a pseudonymous browser ID). As required by the CCPA we do not need to include that PI in response to those requests. If we cannot comply with a request, we will explain the reasons in our response to you, however. We

will use PI provided in a Verifiable Consumer Request only to verify your identity or authority to make the request and to track and document request responses unless you also gave it to us for another purpose. We do not have the right to use information obtained from you within your Verifiable Consumer Request for any other purpose.

At this time, we are not responding to requests received from consumers, customers, employees or former employees of the Bank who are not residents of California.

How Hard Must We Look, and How Much Information Must We Provide:

We will make commercially reasonable efforts to identify your Consumer PI that we collect, process, store, disclose and otherwise use and to respond to your California Consumer privacy rights requests. In other words, we will use all available internal Bank resources, within reason, to respond to your request under the terms and conditions stated within the Regulation. When necessary, in cases with requests seeking either voluminous or typically less impactful PI, for example, we may suggest that you receive the most recent or a summary or sample of any of your PI discovered and give you the opportunity to decide whether you want the rest or not. We also reserve the right to direct you to where you may access and copy responsive PI yourself.

We do not charge a fee to fully respond to your requests; provided, however, that we may charge a reasonable fee, or refuse to act upon a request, if your request is excessive, repetitive, unfounded or overly burdensome. If we determine that the request warrants a fee, or that we may refuse it, you are entitled to notice explaining why we made that decision. You will be provided a cost estimate and the opportunity to accept such fees before we will charge you for responding to your request.

Protecting Your PI and What to Expect When Making Requests:

Consistent with CCPA, CPRA and our interest in the security of your PI, we will not deliver to you your full Social Security number, driver's license number or other government-issued identification number, financial account number, any health or medical identification number, an account password, or security questions or answers in response to your CCPA request; however, you may be able to access some of this information yourself through your account, if you have an active account with us. If you make a request to receive the Categories of sources from which we collected your PI, this information will be provided to you in the body of a subsequent response letter. If you make a request to receive the specific "pieces", or individual elements of PI we have collected about you, you will receive a Consumer DSAR Report attached to your response letter which will summarize our discovery findings pursuant to your specific request. Where technically feasible, we will provide you with truncated or obfuscated versions of your sensitive PI pieces, or elements, based on your CCPA request, as applicable.

To make a request according to your rights to know, your rights to access, or to request deletion of your PI set forth below, please refer to instructions found in the **Contact Information** section on the last page of this Notice. For your specific "pieces", or elements, of information, as required by the CCPA, we will apply heightened verification standards, as may be required to sufficiently identify your consumer identity. Upon receipt of your CCPA consumer request, we will acknowledge your request in writing within 10 days of receipt of your request, and let you know whether we need additional information to complete your Verifiable Consumer Request process, whether we need additional time to fully respond with your request, whether we have found information responsive to your request and/or verified deletion of your PI, or whether we did not identify any of your PI collected, used or shared, in accordance with CCPA and CPRA requirements.

Your CCPA and CPRA rights are as follows:

A. Your Rights to Know:

i. Information Rights:

You have the right to send us a request, no more than twice in a twelve-month period, for any of the following for the period that is twelve months prior to the request date:

- The categories of PI we have collected about you.
- The categories of sources from which we collected your PI.
- The business or commercial purposes for our collecting or selling your PI.
- The categories of third parties to whom we have shared your PI.
- The specific pieces of PI we have collected about you.
- A list of the categories of PI disclosed for a business purpose in the prior 12 months, or that no disclosure occurred.
- A list of the categories of PI sold about you in the prior 12 months, or that no sale occurred. If we sold your PI, we would explain:
 - The categories of your PI we have sold.
 - The categories of third parties to which we sold PI, by categories of PI sold for each third party.

Please note that we retain records, data and information for multiple retention periods by design, in accordance with our records retention and data governance policies and procedures. As a result, certain information requested may no longer exist or be available for us to provide in response to your request for potentially relevant information going back 12 months in time from the date your request was received by us.

ii. Obtaining Copies of PI:

You have the right to make or obtain a transportable copy, no more than twice in a twelve-month period, of your PI that we have collected in the period that is 12 months prior to the request date.

Please note that PI is retained by us for various time periods in accordance with governing record retention, legal, and other business process requirements, so we may not be able to fully respond to what might be relevant going back 12 months prior to the request.

B. Your Rights to Access

You also have the right to request that we correct, or limit the use of, your personal information that we have collected from you and retained, subject to certain exceptions. In order to attempt to correct your personal information, we must know what specific information you wish to have corrected.

C. Your Deletion Rights

You have the right to request that we delete any of your PI that we collected from you and retained, subject to certain exceptions. Once we receive and confirm your “verifiable consumer request”, we will delete (and direct our service providers to delete) your PI wherever it exists, unless an exception applies.

We have the right and may deny your deletion request under allowed exception bases provided by the CCPA, where retaining the information is necessary for us, or our service providers, to:

1. Complete the transaction for which we collected the PI, provide a product or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
2. Detect and respond to security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities.
3. Correct or debug products with errors where your information may contribute to resolution of the errors which impair existing intended functionality.
4. Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law.
5. Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 et seq.).
6. Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
8. Comply with a legal obligation or regulatory requirement, including, but not limited to, record retention obligations, as may be directed by a governing regulatory agency.
9. Make other internal and lawful uses of that information that are compatible with the context in which you provided it and are reasonably aligned with your expectations as a Consumer with a business relationship with us.

We are not required to delete your PI that we did not collect directly from you.

D. Your Do Not Sell Protections and Rights:

We do not sell your PI as such is defined under the CCPA or CPRA, and until such time as we change this policy by updating this Privacy Notice, will treat all PI collected under that policy as subject to a “do not sell” request.

As we do not sell PI, we also do not knowingly sell the PI of Consumers we know are under 16.

D. Non-Discrimination:

We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for products or services, including through granting discounts or other benefits, or by imposing financial penalties.
- Suggest that you may receive a different price or rate for products or services or a different level or quality of goods or services.

- Provide you a different level or quality of products or services.

CHANGES TO OUR PRIVACY NOTICE

We reserve the right to amend this Notice at our discretion and at any time. When we make changes to this privacy notice, we will notify you via written communication or through a notice on our website homepage. The current version of our CCPA and CPRA Fifth Third Bank Privacy Notice is available for review or download using the URL location here: <https://www.53.com/content/dam/fifth-third/docs/legal/CCPA-privacy-notice-final.pdf>.

CONTACT INFORMATION

If you have any questions about this Notice, our Consumer Privacy Notice, our Online Privacy Policy, the ways in which we collect and use your personal information, your choices and rights regarding our use of your personal information, or wish to exercise your rights as a Consumer under California law, please do not hesitate to contact us using one of the following contact methods below:

Write to us by Mail:

Fifth Third Bank
5050 Kingsley Drive
Mail Drop: 1MOCOP
Cincinnati, OH 45263

Use our Corporate Website:

Submit a Request through our Privacy & Security website portal located here:

[CCPA Consumer Request Form](#)

Contact a Bank representative:

Call us toll free at 800-889-5269, Monday through Friday, 8 a.m. to 5 p.m., ET.