

# Private Bank Client Personal Account Product Disclosures and Fee Information



**FIFTH THIRD BANK**

**Issue Date: February 1, 2024**

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## Servicemembers Civil Relief Act (SCRA)

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At Fifth Third, we're grateful for the people 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're 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.
- **Mortgage:** 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.
- **Auto Loan:** If you have an auto loan and you're concerned about repossession, contact us at 866-601-6391 so we can help.
- **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

### 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. To learn more:

- 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/customerservice](https://www.53.com/customerservice)
- Find more information online at [53.com/scra](https://www.53.com/scra) or [servicemembers.gov](https://www.servicemembers.gov)

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## Notice Regarding Banking Activity

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Per applicable law, banking transactions may only be completed at certain authorized locations such as a branch or main office of the Bank. Transaction requests provided to or received by employees at other locations will be routed to authorized locations for fulfillment.

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## Fifth Third Bank Electronic Disclosure and Consent

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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.

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## Deposit Account Terms and Conditions

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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.

## Private Bank Client Personal Deposit Accounts – Services and Pricing

The information in the following charts applies to any Private Bank Checking or Private Bank Savings accounts opened by an individual consumer.

Account Opening & Usage Fees		
<b>Minimum Deposit Needed to Open Account</b>	\$0	See Private Bank Checking Accounts and Private Bank Savings Account brochures for more information and timeframe for funding that may be required for your respective account.
<b>Dormant Account Monthly Fee</b>	Complimentary	\$5 per month waived for the Private Bank Checking and the Private Bank Savings accounts.
ATM & Debit Transaction Fees		
<b>Fifth Third &amp; Partner Networks ATM Fee<sup>1</sup></b>	\$0 - no fee	
<b>Non-Fifth Third ATM Fee</b>	Complimentary	\$3.50 for U.S. transactions and \$5 for international transactions waived for the Private Bank Checking and the Private Bank Savings accounts. In addition, other ATM network owners may assess a usage fee, which is rebated to Private Bank Checking and Private Bank Savings accounts up to 10 times per month.
<b>International POS/ATM Transaction Fee</b>	3% of transaction amount.	See Debit Card Agreement section of the Deposit Account Rules and Regulations
<b>Currency Conversion Fee</b>	0.20% of transaction amount	See Debit Card Agreement section of the Deposit Account Rules and Regulations
Debit Card Services – Apply to All Deposit Accounts		
<b>Fifth Third Debit Card <i>Includes Express Banking Debit Mastercard®</i></b>	\$0 - no Annual Fee	
<b>World Debit Mastercard®</b>	Complimentary	\$3.95 per month fee is waived for Private Bank Checking account holders when the account is the primary account linked to the card.
<b>Debit Card Replacement Fee</b>	\$0 - no fee <b>Expedited card shipping (by request):</b> Complimentary	Expedited card shipping \$30 fee is waived for Private Bank clients.
<b>Non-Fifth Third Cash Advance Debit Card Fee</b>	Greater of \$5 or 3% of the transaction amount, up to maximum \$10.	Fee is assessed when a cash advance terminal is used at a Non-Fifth Third branch using a debit card to obtain cash from a linked account.
Payments & Services Miscellaneous Fees		
<b>Return Deposit Item</b>	\$0 - no fee	
<b>Cashier's Check</b>	Complimentary	\$10 per item fee is waived for the Private Bank Checking and the Private Bank Savings accounts.
<b>Money Order</b>	Complimentary	\$2 per item fee is waived for the Private Bank Checking and the Private Bank Savings accounts.
<b>Stop Payment</b>	Complimentary	\$33 per item fee is waived for the Private Bank Checking product.
<b>Processing Garnishment, Attachment, or Levy</b>	\$80 each, or maximum amount allowed under state law, whichever is less.	
<b>Charge Off Fee</b>	\$30	
Overdraft Fees		
<b>Overdraft Fee</b>	\$37 per item fee for each occurrence <sup>2</sup>	Maximum of 3 overdraft fees charged per account, per business day. No overdraft fee on individual items of \$5.00 or less. No per-item fees charged when your account is overdrawn by \$5 or less at the end of the Business Day.

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

Overdraft Fees (continued)		
<b>Overdraft Protection Transfer Fee</b>	Complimentary 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. <ul style="list-style-type: none"> <li><b>For Credit Cards:</b> The amount transferred will be subject to both the available cash advance limit and cash advance interest rate applicable to the card.<sup>3</sup></li> <li><b>For Lines of Credit:</b> The amount transferred will be subject to the interest rate applicable to the line of credit.</li> </ul>
<b>Returned Item Fee</b>	\$0 - no fee	You will not be charged this fee if we return your checks and payments unpaid.
Wire Transfer Fees		
<b>Incoming Wire Transfers</b>	Complimentary	\$15 per transfer fee is waived for the Private Bank Checking or the Private Bank Savings accounts for Domestic and/or International Wires.
<b>Outgoing Wire Transfers (Domestic Wire in U.S. Dollar currency)</b>	Complimentary	\$30 per transfer fee is waived for the Private Bank Checking or the Private Bank Savings accounts. Exchange rates, other bank fees, and taxes may apply.
<b>Outgoing Wire Transfers (Foreign Wire in Foreign currency)</b>	Complimentary	\$50 per transfer fee is waived for the Private Bank Checking or the Private Bank Savings accounts. Exchange rates, other bank fees, and taxes may apply.
<b>Outgoing Wire Transfers (Foreign Wire in U.S. Dollar currency)</b>	Complimentary	\$85 per transfer fee is waived for the Private Bank Checking or the Private Bank Savings accounts. Exchange rates, other bank fees, and taxes may apply.
Obtaining Account Information		
<b>Copy of Check or Statement</b>	\$0 - no fee	Up to 24 most recent months available through online banking.

<sup>1</sup> Fifth Third Bank is part of a nationwide network of more than 40,000 fee-free ATMs. Customers of Fifth Third Bank can use their Fifth Third debit, ATM or prepaid card to conduct transactions fee-free from ATMs listed on our ATM locator on 53.com or on our Mobile Banking app. Fees may apply when using your credit card at any ATM to perform a cash advance.

<sup>2</sup> Free Overdraft Window — New Private Bank 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.

<sup>3</sup> Credit cards may go overlimit as a result of the advance.



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