



# Welcome

TO BETTER BANKING



**FIFTH THIRD**

## **Addendum to Account Opening Disclosures**

### **Important Change to Your Account Terms**

The updates detailed below highlight important changes to your consumer account(s). Including:

- Prewards for debit card users

On and after the effective date these terms replace previously disclosed terms and conditions found in Fifth Third 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).

### **Prewards for debit card users – Benefit End**

Beginning May 30, 2024 - Prewards for debit card users will no longer be available for enrollment or fulfillment..



**FIFTH THIRD**

## **Addendum to Consumer Credit Card and Consumer Lending Products**

### **Important Upcoming Changes to Your Account Terms**

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

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

#### **Prime Rate Update – Fifth Third 1.67% Cash/Back Card**

**19.** Variable APR of 20.74% to 29.99% on Purchases when you open your account and on Balance Transfers after the introductory period. Variable APRs are accurate as of 05/14/2024 and are subject to change with the market based on the Prime Rate. Cash Advance variable APR: 29.99%. Annual Fee: None. Balance Transfer Fee either \$5 or 4% of the amount of each transfer, whichever is greater. Cash Advance Fee either \$10 or 5% of the amount of each Cash Advance, whichever is greater. Convenience Check Fee either \$5 or 4% of the amount of each check, whichever is greater. International Transaction Fee: None. Late Payment Fee of up to \$8. Minimum interest charged is \$1.50. We may end any promotional (including introductory) APR(s) and apply the standard APR for Purchases or Balance Transfers, as appropriate, if you make a late payment.

#### **Prime Rate Update – Fifth Third 1% Cash/Back Card**

**20.** Variable APR of 20.24% to 29.99% on Purchases and Balance Transfers after the introductory period. Variable APRs are accurate as of 05/14/2024 and are subject to change with the market based on Prime Rate. Cash Advance variable APR: 29.99%. Annual Fee: None. Balance Transfer Fee either \$5 or 4% of the amount of each transfer, whichever is greater. Cash Advance Fee either \$10 or 5% of the amount of each Cash Advance, whichever is greater. Convenience Check Fee either \$5 or 4% of the amount of each check, whichever is greater. International Transaction Fee: None. Late Payment Fee of up to \$8. Minimum interest charged is \$1.50. We may end any promotional (including introductory) APR(s) and apply the standard APR for Purchases or Balance Transfers, as appropriate, if you make a late payment.

# Better banking starts now.

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

**LET'S GET STARTED WITH:**



## Ways to Manage Your Money

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



## Tools to Save for Your Future

- Savings accounts
- Certificates of deposit
- Investment<sup>1</sup> & insurance<sup>2</sup> services



## Solutions for Borrowing Money

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



## Added Convenience & Security

- Online & mobile banking<sup>3</sup>
- SmartShield™ security
- 40,000 fee-free ATMs<sup>4</sup>

# Fifth Third Momentum® Banking

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

## A Fifth Third Better® means:



### No hidden fees or gotchas

- NO minimum deposit to open<sup>5</sup>
- NO monthly service fee
- NO minimum balance requirements
- NO fees at over 40,000 partner ATMs nationwide<sup>4</sup>



### Faster access to your pay

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

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



### More comprehensive overdraft options

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



### Easier ways to save for your goals

With **Fifth Third Momentum**® Savings, you can save without a second thought using the Smart Savings feature.<sup>10</sup>



### 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.<sup>11</sup>



# Checking Options

	<b>Fifth Third Momentum® Banking</b> An account with tools to help you reach long-term financial wellness.	<b>Fifth Third Preferred Banking</b> An account to help you keep growing, exclusively for those with \$100,000+ in investable assets.	<b>Fifth Third Express Banking®</b> A simpler way to manage your money with the convenience and security you deserve.
<b>No monthly service fee</b>	✓		
<b>No minimum balance</b>	✓		✓
<b>Over 40,000 fee-free partner ATMs<sup>4</sup></b>	✓	✓	✓
<b>Fifth Third Early Pay<sup>6</sup></b>	✓		✓
Avoid overdraft fees with <b>Extra Time<sup>®8</sup></b>	✓		
<b>90-day Free Overdraft Window<sup>9</sup></b>	✓	✓	
<b>Ability to write checks</b>	✓	✓	
<b>Online Bill Pay<sup>3</sup></b>	✓	✓	
<b>Complimentary services including Identity Alert<sup>12</sup></b>		✓	
<b>Dedicated Preferred Banker and 24/7 customer service</b>		✓	

## All our checking accounts come with:

- Debit Mastercard®
- Online and mobile banking and deposits with Immediate Funds<sup>SM13</sup> via our mobile app<sup>3</sup>
- Text alerts<sup>3</sup>
- Fraud protection options<sup>11</sup>
- Dedicated team of bankers

# Fifth Third Momentum® Savings

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



## No minimum balance<sup>14</sup>

Get started saving at your own pace.



## Automatic checking transfers<sup>3</sup>

Move money back and forth easily.



## Free Overdraft Protection

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



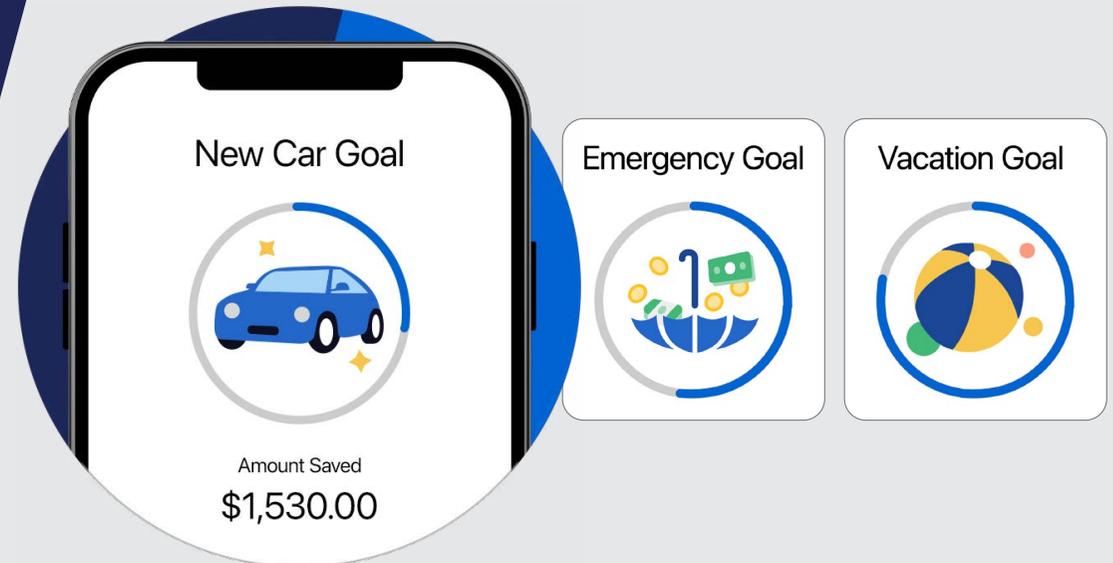
## Online and mobile banking<sup>3</sup>

Manage your account with our convenient digital tools.

## Be a goal getter

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

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.<sup>15</sup>

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.<sup>15</sup>

## 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.<sup>16</sup>

Plan and prepare for retirement.

For more information on our account options, visit [53.com/savings](https://www.53.com/savings).

# Credit Card Options

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



## 1.67% Cash/Back Card

Our most popular card! Reward yourself with **unlimited 1.67% cash back** on every purchase.<sup>17</sup>

We also offer **2% cash back** with our Fifth Third Preferred Cash/Back card.<sup>36</sup>  
Learn more about your options at [53.com/creditcards](https://www.53.com/creditcards).

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

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



## 1% Cash/Back Card

**Get an intro offer on purchases and balance transfers**—all while earning you 1% cash back on every purchase.<sup>18</sup>  
Visit [53.com/creditcards](https://www.53.com/creditcards) to see our latest offer.



## Secured Card

Build your credit with every purchase.

- Minimum \$300 refundable security deposit<sup>21</sup>
- \$24 annual fee<sup>22</sup>
- Contactless 
- Lock and unlock your card from our mobile app<sup>3</sup>

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

# 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.

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

## Home Lending<sup>23</sup>

- **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 Lending<sup>23</sup>

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

Visit our online **Home Loan Center** to find the best home lending options for you: [53.com/homelending](https://www.53.com/homelending)



# SmartShield™ Security<sup>11</sup>

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.<sup>3</sup>



## 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<sup>®24</sup> fraud identification** before you pay. For more information visit [53.com/SmartShield](https://53.com/SmartShield).

## For extra protection, we offer two levels of Fifth Third Identity Alert<sup>®12</sup>:

### Fifth Third Identity Alert<sup>®25,29</sup>

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

### Fifth Third Identity Alert Premium<sup>®25,29</sup>

Fifth Third Identity Alert Premium<sup>®</sup> provides all the protection of Fifth Third Identity Alert<sup>®</sup>, PLUS:

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

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

# Overdraft Solutions

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

	Standard Overdraft Coverage	Optional Overdraft Coverage	Overdraft Protection
<b>What is it?</b>	Your <b>checks</b> and <b>automatic bill payments</b> may be paid on your behalf when there aren't sufficient funds in your account.	Your <b>debit card</b> <sup>32</sup> and <b>ATM transactions</b> may be paid on your behalf when there aren't sufficient funds in your account.	Use money set aside in another Fifth Third account to cover your transactions and avoid a negative balance and fees.
<b>What does it cover or protect?</b>	<b>You are automatically enrolled in Standard Overdraft coverage.</b>	<b>You must enroll in the Optional coverage</b> for debit card and ATM transactions to be paid by the Bank when the transactions would bring your account balance negative.	<b>Fifth Third checking accounts.</b> <b>Accounts that can provide protection:</b> <sup>33,34</sup> <ul style="list-style-type: none"> <li>• Personal savings or secondary personal checking account</li> <li>• Credit card or line of credit</li> </ul>
<b>What's the benefit?</b>	<b>Avoid late or returned payments from your billers.</b>	<b>Avoid the decline of one-time ATM and debit card transactions.</b>	<b>Avoid Overdrafts and per-item Overdraft fees.</b> Reduces likelihood of an item being returned if funds are available.
<b>What's the cost?</b>	<ul style="list-style-type: none"> <li>• <b>\$37 per item</b> <ul style="list-style-type: none"> <li>—Maximum of three Overdraft fees charged per business day.</li> <li>—No Overdraft fee when your account is overdrawn by \$5 or less.</li> <li>—No Overdraft fee on individual items of \$5 or less.</li> </ul> </li> </ul>		<p><b>Free Overdraft protection transfers</b></p> <ul style="list-style-type: none"> <li>• 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.</li> </ul> <p><b>For credit cards:</b> <i>The amount transferred will be subject to both the available cash advance limit and cash advance interest rate applicable to the card.</i></p> <p><b>For lines of credit:</b> <i>Amount transferred will be subject to the interest rate applicable to the line of credit.</i></p>
<b>How do I enroll?</b>	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.
<b>What if I don't want Overdraft coverage or protection?</b>	If you opt-out of Standard or Optional Overdraft coverage we will not charge you an Overdraft Returned Item fee when we don't pay the item, however, the merchant may choose to charge a fee for the returned payment.		Overdraft protection is an Optional service. If you don't ask to be enrolled, you will not receive it.
	Visit your local banking center or call 800-972-3030.	Optional Overdraft coverage is an optional service. If you don't ask to be enrolled, you will not receive it.	

<sup>9</sup>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. Coverage not available for Express Banking. The information in the chart above applies to consumer checking and savings accounts, described in this brochure.

# Start Banking a Fifth Third Better<sup>®</sup>

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

## 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<sup>®</sup> Checking customers can get their paychecks up to two days early once direct deposit is set up.

### ✓ Set up alerts and notifications.<sup>3</sup>

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

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## Do next:

### ✓ Set up Zelle<sup>®</sup> person-to-person payments.<sup>24</sup>

Enroll through online or mobile banking.

### ✓ Activate your card.

Use our app, visit [53.com/activate](https://www.fifththird.com/activate) or call 800-621-2554. Be sure to add your Fifth Third card to your digital wallet and take advantage of access to 40,000+ fee-free ATMs.<sup>4</sup>

### ✓ Start saving towards your goals.

Log in to online banking or use our app to set up transfers to savings.<sup>10</sup>

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 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 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 \$5; International Point of Sale/ATM Transaction Fee: 3.00% of Transaction Amount; Currency Conversion Fee: 0.20% of the Transaction Amount; International ATM Withdrawal: \$5.00; Non-Fifth Third Cash Advance Debit Card Fee: Greater of \$5 or 3.00% of the transaction amount up to a maximum of \$10.
5. No minimum deposit required to open a checking or savings account. Account must be funded within 90 days of opening.
6. Early Pay grants you access to your eligible direct deposit payments up to two days prior to the scheduled payment date. Federal tax refunds may be received from the Internal Revenue Service up to five days before the scheduled payment date. Early access to funds is dependent on submission of direct deposit by payer and standard fraud prevention restrictions.
7. Fifth Third MyAdvance® is an expensive form of credit. We may be able to offer other options that are less expensive and more appropriate for your needs. MyAdvance is a short-term form of credit that allows eligible Fifth Third personal checking customers to take an advance on their next qualified direct deposit. The monthly credit limit calculation for a MyAdvance line of credit opened 90 days or less is based upon qualified direct deposits from the previous 35-day period. The monthly credit limit calculation for MyAdvance line of credit opened 91 days or more is based upon whichever amount is lowest; The total amount of qualified direct deposits during the previous 35-day period or the average amount of all qualified direct deposits made to the associated account during the past three (3) months. The minimum credit limit amount is \$50 and the maximum is \$1,000. Your Limit may change if your direct deposit activity changes. A 5% cash advance fee will be assessed for each advance during the first 18 months after enrollment and 3% cash advance fee for each advance after the first 18 months after enrollment. Additional terms and conditions apply.
8. Fifth Third Extra Time® gives you longer—anytime before midnight ET on the business day after your account is overdrawn—to make a deposit that brings your available balance to at least \$0. You must deposit enough to cover all items that caused your overdraft plus any outstanding checks, automatic payments, or pending debit card purchases that may be presented that business day. Extra Time does not apply to items that are returned unpaid.
9. New Fifth Third Momentum® Checking and Fifth Third Preferred Checking®

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

10. Fifth Third Smart Savings is a type of automatic internal transfer between two Fifth Third accounts that you set up to help you save small amounts of money each week. Fifth Third Smart Savings requires the use of the Fifth Third Mobile App which is subject to the Digital Services User Agreement. Terms and Conditions can be found within the Digital Services User Agreement.
11. Fifth Third employs a number of fraud protection measures and offers you fee-free tools, such as alerts, to help protect your account. You may also enroll in Fifth Third Identity Alert®, an optional, non-FDIC insured product, subject to additional fees, provided by Fifth Third's vendor, Trilegiant.
12. The benefits in Fifth Third Identity Alert® are provided by Fifth Third's vendor, Trilegiant. To find out more information on Identity Alert, please visit your local Fifth Third Branch or visit 53.com/IdentityAlert.
13. Check deposit transactions processed inside a branch will be free and subject to standard availability rules as outlined in the Deposit Accounts Rules and Regulations. The Immediate FundsSM 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 20.74% to 29.99% on Purchases when you open your account and on Balance Transfers after the introductory period. Variable APRs are accurate as of 2/1/2024, and are subject to change with the market based on the Prime Rate. Cash Advance variable APR: 29.99%. Annual Fee: None. Balance Transfer Fee either \$5 or 4% of the amount of each transfer, whichever is greater. Cash Advance Fee either \$10 or 5% of the amount of each Cash Advance, whichever is greater. Convenience Check Fee either \$5 or 4% of the amount of each check, whichever is greater. International Transaction Fee: None. Late Payment Fee of up to \$40. Minimum interest charged is \$1.50. We may end any promotional (including introductory) APR(s) and apply the standard APR for Purchases or Balance Transfers, as appropriate, if you make a late payment.
20. Variable APR of 16.24% to 27.24% on Purchases and Balance Transfers after the introductory period. Variable APRs are accurate as of 2/1/2024 and are subject to change with the market based on the Prime Rate. Cash Advance variable APR: 29.99%. Annual Fee: None. Balance Transfer Fee either \$5 or 4% of the amount of each transfer, whichever is greater. Cash Advance Fee either \$10 or 5% of the amount of each Cash Advance, whichever is greater. Convenience Check Fee either \$5 or 4% of the amount of each check, whichever is greater. International Transaction Fee: None. Late Payment Fee of up to \$40. Minimum interest charged is \$1.50. We may end any promotional (including introductory) APR(s) and apply the standard APR for Purchases or Balance Transfers, as appropriate, if you make a late payment.
21. A security deposit Fifth Third Momentum Savings is required to obtain the Secured Card. At least 100% of the credit line amount must remain on deposit in the Savings Account. The deposit requirement ranges from a minimum

of \$300 to a maximum of \$5,000, based upon the credit line amount. The deposit is refundable if you close your account and pay your balance in full, or if your account is upgraded to an unsecured card. Savings Account may have fees.

22. Variable APR of 29.24% on Purchases and Balance Transfers when you open your account. Variable APR is accurate as of 2/1/2024 and is subject to change with the market based on the Prime Rate. Cash Advance variable APR: 29.99%. Annual Fee: \$24.00. Balance Transfer Fee either \$5 or 4% of the amount of each transfer, whichever is greater. Cash Advance Fee either \$10 or 5% of the amount of each Cash Advance, whichever is greater. International Transaction Fee of 3% of each Transaction in U.S. dollars. Late Payment Fee of up to \$40. Minimum interest charged is \$1.50. We may end any promotional (including introductory) APR(s) and apply the standard APR for Purchases or Balance Transfers, as appropriate, if you make a late payment.
23. Loans are subject to credit review and approval. Fifth Third Bank, National Association, 38 Fountain Square Plaza, Cincinnati, OH 45263, NMLS# 403245, Equal Housing Lender. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp.
24. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Available to United States consumer bank account holders only. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. Subject to digital Services User Agreement, including applicable cut-off times for transactions made through digital channels. Mobile deposit limits may apply.
25. Your credit monitoring and alerts, Social Security number monitoring, Identity Theft Insurance and Identity Fraud Support Service will begin automatically upon enrollment.
26. For Fifth Third Identity Alert: The Identity Theft Insurance benefits are provided to all members, along with all other benefits afforded as part of Fifth Third Identity Alert, through Alliance Marketing Association (the "Association"). Upon enrollment in the Fifth Third Identity Alert service, you will automatically be admitted as a member of the Association. Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc., under group policy # 7077733 for non-New York State Insureds and # 1423212 for New York State Insureds. All exclusions and limitations of the master policy apply. See the Benefit Summary for details regarding such exclusions and limitations. Availability of coverage is subject to underwriting qualifications and state laws and regulations. Coverage is subject to actual policy language. For Fifth Third Identity Alert Premium: IMPORTANT NOTICE: YOUR LIABILITY FOR UNAUTHORIZED USE UNDER FEDERAL LAW: For credit cards: If the card issuer has notified you of your maximum potential liability, has provided a means for you to notify the card issuer of credit card loss, and if the credit card contains a means of identifying the cardholder or authorized user, then your liability for unauthorized use of your card before the card issuer is notified is no more than \$50.00 on each card. For debit and cash-machine (ATM) cards: Your liability for unauthorized use of your card is no more than \$50.00 if you notify the card issuer of card loss within two business days after you learn of the loss of the card. After that, your liability is up to \$500.00, provided that the card issuer establishes that the unauthorized charges would not have occurred if you had notified the card issuer within the two business day period. In addition, if you do not notify the card issuer within 60 days after a periodic statement showing unauthorized transfers is sent to you, then you will also be liable for the amount of unauthorized transfers that occurred after the 60-day period and before notice to the card issuer, provided that the card issuer establishes that the unauthorized charges would not have occurred if you had notified the card issuer within the 60-day period. Your card issuer's liability policy may provide for lesser liability amounts than indicated above. Consult your card issuer's terms and conditions for specific details. The policy of many card issuers is not to hold cardholders liable. Nothing set forth in your membership materials alters any rights you may have under federal or state law with respect to unauthorized or erroneous transactions on your card accounts. You are not required to have this service to maintain your credit, debit, or ATM cards. The Identity Theft Insurance benefits are provided to all members, along with all other benefits afforded as part of Fifth Third Identity Alert Premium, through Alliance Marketing Association (the "Association"). Upon enrollment in the Fifth Third Identity Alert Premium service, you will automatically be admitted as a member of the Association. Identity Theft Insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc., under group policy # 7077733 for non-New York State Insureds

and # 1423212 for New York State Insureds. All exclusions and limitations of the master policy apply. See the Benefit Summary for details regarding such exclusions and limitations. Availability of coverage is subject to underwriting qualifications and state laws and regulations. Coverage is subject to actual policy language.

27. Fifth Third Identity Alert: Daily monitoring will notify you of certain new inquiries, certain derogatory information, accounts, public records or change of address that have been added to your credit reports as reported by one of the major credit reporting agencies. If no information has been added or changed, then you will receive a quarterly notification stating that no information has changed within your credit file. Fifth Third Identity Alert Premium: Daily monitoring will notify you of certain new inquiries, certain derogatory information, accounts, public records, or change of address that have been added to your credit reports as reported by any of the three major credit reporting agencies. If no information has been added or changed, then you will receive a quarterly notification stating that no information has changed within your credit file.
28. Fifth Third Identity Alert & Fifth Third Identity Alert Premium monitor up to ten registered credit/debit cards, up to ten registered bank accounts and your Social Security number on the Internet, based on extensive research of Internet chat rooms; however, it is impossible to ensure that all Internet chat rooms have been searched for your personal information. Accordingly, your monitoring alert reports may not contain or apprise you of all your personal information that is publicly available or that may have been compromised.
29. Your other additional benefits will not be available or released to you unless you visit 53identityalert.com and use the member account number to create log in credentials and then access these benefits. Or you may call us at 1-800-972-3030 to request activation materials to be sent to you through the mail.
30. Fifth Third Identity Alert Premium® monitors the Social Security number for up to ten of your children who are under the age of 18 in credit headers and pre-credit data sources; however, it is impossible to ensure that all pre-credit data sources have been searched. Accordingly, your child monitoring alert notifications may not contain or apprise you of all instances in which your child's Social Security number may have been compromised. Once your child turns 18, he/she will be removed from monitoring.
31. Alert Premium, Alliance Marketing Association ("AMA"), or their service providers as applicable, and their credit information subcontractors shall not have any liability for the accuracy of the information contained in your credit reports, credit scores, or monitoring reports which you receive in connection with the Fifth Third Identity Alert Premium service, including liability for damages, direct or indirect, consequential or incidental.  
Your VantageScore credit score(s) are provided by VantageScore Solutions LLC. The VantageScore model, with scores ranging from 300 to 850, was developed jointly by the three major national credit reporting agencies—Experian®, TransUnion®, and Equifax®. The version of VantageScore provided here is used by some, but not all lenders. Your score(s) may not be identical or similar to scores received directly from those agencies, from other sources, or from your lender.
32. Everyday debit card purchases are defined as one-time debit card purchases and do not include recurring debit card payments which can be regularly scheduled electronic bill payments through your debit card account number.
33. A protected checking account can only have one account providing the Overdraft Protection. A savings, checking, Equity Flexline, or credit card account may provide Overdraft Protection to multiple checking accounts. At least one owner of the account providing Overdraft Protection must be listed as an owner on the account being protected. The account being protected and the protecting account must be opened in the same Affiliate.
34. Minor owned accounts cannot be used to provide Overdraft Protection.
35. Some financial institutions may require you to call them directly and will not accept notification from third parties in which case we will contact you so that you can call your financial institution directly.
36. Earn 2 Rewards Points (2% cash back) for each \$1 spent on qualified purchases. The value of each point is \$0.01. If earned points result in a fractional amount, then such fractional amount will be rounded to the nearest whole number. For example, if your Rewards Points total 3.216, you will be awarded 3 Rewards Points.

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

# Consumer Product Disclosures and Fee Information

Issue Date:  
February 29, 2024



**FIFTH THIRD BANK**

## Checking Account Details

	<b>Fifth Third Momentum® Checking*</b>	<b>Fifth Third Preferred Checking®*</b>	<b>Fifth Third Express Banking®*</b>
<b>Monthly maintenance fee information</b>	\$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. <sup>1</sup>  Otherwise - \$25/month or \$20/month <sup>2</sup> if enrolled in Military <sup>3</sup> or Membership Advantage.	\$5 monthly maintenance fee.
<b>Funding requirement</b>	\$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
<b>Special account features</b>	No balance requirement. Free overdraft protection transfers. <sup>7</sup> Earns discounted Fifth Third Bank Identity Alert and Fifth Third Bank Identity Alert Premium Pricing. <sup>10</sup> Eligible for Fifth Third Early Pay. <sup>13</sup> Includes Extra Time®. <sup>14</sup>	Free overdraft protection transfers. <sup>7</sup> Complimentary Fifth Third exclusive personal checks. <sup>8</sup> No Fifth Third charges for using non-Fifth Third ATMs and up to 10 surcharges rebated per month. Complimentary small safe deposit box. <sup>9</sup> Free stop payments. Free cashier's checks and money orders. Free incoming wire transfers. Complimentary Fifth Third Identity Alert® or discount on Fifth Third Identity Alert Premium®. <sup>10</sup>	Check(s) deposited via mobile banking require the use of the Immediate Funds <sup>SM</sup> option. <sup>4</sup>  <ul style="list-style-type: none"> <li>• Fifth Third checks are free of charge to cash.</li> <li>• All other acceptable checks, \$5 or less = 50% of the check amount.</li> <li>• All other acceptable checks, \$5.01 and greater = 2%, minimum \$3.</li> </ul> No check writing. <sup>5</sup> Full-featured debit card. <sup>6</sup> No use of Online Bill Pay. No balance requirement. Free money orders. No overdraft fees. No Overdraft Coverage. Earns discounted Fifth Third Bank Identity Alert® and Fifth Third Bank Identity Alert Premium® Pricing. <sup>10</sup> Eligible for Fifth Third Early Pay. <sup>13</sup>
<b>Earns interest</b>	No	Yes <sup>11</sup>	No
<b>Free Overdraft Window</b>	Yes <sup>12</sup>	Yes <sup>12</sup>	N/A
<b>Dormancy schedule</b>	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.
<b>MasterCard benefits</b>	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.
<b>Identity Alert<sup>10</sup> pricing discount</b>	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
<b>Identity Alert Premium<sup>10</sup> pricing discount</b>	Discount of \$5.95 for a cost of \$10/month	Discount of \$10.95 for a cost of \$5/month	Discount of \$5.95 for a cost of \$10/month

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

1. A combined account balance is considered to be the sum of all checking, savings, money market deposit accounts, bank and brokerage, IRAs, CDs, investment management accounts, annuities and brokerage balances. One of the Fifth Third Preferred Checking account owners must be listed as the primary owner on the other accounts to count towards the \$100,000.

2. Requires \$500 monthly direct deposit. Fifth Third will look back 35 days from your statement cycle to calculate your total direct deposits.

3. If you are a qualified individual under federal (or state) law and request SCRA benefits, you may be eligible for certain benefits and protections.

Please call our dedicated Military Team today at 877-899-0815 to ensure we know your military status and to find out about the benefits available to you. Also includes commissioned officers of the Public Health Service and the National Oceanic and Atmospheric Administration.

4. Checks deposited via Mobile Deposit must utilize the Immediate Funds<sup>SM</sup> option. The funds will be made immediately available in your Express Banking Account. Check cashing restrictions and fees may apply.

5. No check writing capability: Fifth Third reserves the right to reject a check presented against the account, at no cost/fee to you. Fifth Third reserves the right to close your Express Banking account if checks are presented against the account.

6. Debit card transactions can be delayed from time of authorization until time of posting. We will reject a debit card authorization if it will turn your balance negative. However, we cannot reject a posting record even if it overdraws your account. We will not charge a fee if we reject or accept the transaction.

7. For credit cards, the amount transferred will be subject to both the available cash advance limit and cash advance interest rate applicable to the card.

For lines of credit, the amount transferred will be subject to the interest rate applicable to the line of credit.

8. 50% discount applies on other check styles.

LIDN 4788

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

#### Determining the amount you need to deposit:

**Start** with the total overdraft amount from the prior business day, as listed on Overdraft Notice\*

**+ Add** Other debits:

- Debits listed in the "PENDING" section of your account activity in online banking
- Automatic payments or transfers scheduled to be paid from your account

**+ Add** any outstanding checks you've written that have not yet posted to your account

**= Total amount that you need to deposit** to bring your account balance positive and avoid Overdraft Fees with Extra Time

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

## Savings Account Details

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

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

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

## Other Account Details

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

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 \$100,000 at account origination, interest is compounded continuously. For CDs of \$100,000 or more (not including IRA CDs), at account origination, interest is compounded monthly. For single maturity CDs of \$100,000 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.

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## Servicemembers Civil Relief Act (SCRA)

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

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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.

## 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 <sup>1</sup>	\$0 – no fee	
Non-Fifth Third ATM Fee	\$3.50 for U.S. transactions \$5 for international transactions	Transactions include transfers, cash withdrawals, and purchases made at an ATM. Other ATM network owners may also assess a usage fee.  *Note: the U.S. transaction fee for Express Banking is \$3.
International POS/ATM Transaction Fee	3% of transaction amount.	See the Debit Card Agreement section of the Deposit Account Rules and Regulations.
Currency Conversion Fee	0.20% of transaction amount	See the Debit Card Agreement section of the Deposit Account Rules and Regulations.
Debit Card Services – Apply to All Deposit Accounts, <i>including Express Banking</i>		
Fifth Third Debit Card <i>Includes Express Banking Debit Mastercard®</i>	\$0 – no Annual Fee	
World Debit™ Mastercard®	\$3.95 per month	Fee is waived for Preferred Checking when the account is the primary account linked to the card.
Debit Card Replacement Fee	\$0 – no fee <b>Expedited card shipping (by request): \$30</b>	Expedited card shipping fee is waived for Preferred customers.
Non-Fifth Third Cash Advance Debit Card Fee	Greater of \$5 or 3% of the transaction amount, up to maximum \$10.	
Payments & Services Miscellaneous Fees		
Return Deposit Item	\$0 – no fee	
Cashier's Check	\$10 each	
Money Order	\$2 each	
Stop Payment	\$33 per item	
Processing Garnishment, Attachment, or Levy	\$80 each, or maximum amount allowed under state law, whichever is less.	
Charge Off Fee	\$30	
Overdraft Fees		
Overdraft Fee	\$37 per item for each occurrence <sup>2</sup>	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)		
<b>Overdraft Protection Transfer Fee</b>	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. <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 a fee if we return your checks and payments unpaid.
Wire Transfer Fees		
<b>Incoming Wire Transfers</b>	\$15 each	Domestic and/or International Wires.
<b>Outgoing Wire Transfers (Domestic Wire in U.S. Dollar currency)</b>	\$30 each	Exchange rates, other bank fees, and taxes may apply.
<b>Outgoing Wire Transfers (Foreign Wire in Foreign currency)</b>	\$50 each	Exchange rates, other bank fees, and taxes may apply.
<b>Outgoing Wire Transfers (Foreign Wire in U.S. Dollar currency)</b>	\$85 each	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.
<b>Copy of Check Images Mailed with Monthly Statement</b>	\$0 – no fee	

<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 or ATM card to conduct transactions fee-free from ATMs listed on our ATM locator on 53.com or our Mobile Banking app.

<sup>2</sup> 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.

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

**February 29, 2024**



**FIFTH THIRD BANK**

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