



You are eligible for Membership Advantage because of the relationship your company has with Fifth Third Bank. **With Membership Advantage, you have the opportunity to select a personalized checking package and receive exclusive banking benefits designed to save you time and money.**

Proof of employment with enrolled employers or associations required.<sup>1</sup>

## Great choices to fit your financial needs: Traditional checking accounts and Fifth Third Express Banking<sup>®</sup>

TRADITIONAL CHECKING ACCOUNTS	<p><b>Fifth Third Preferred Checking<sup>®2</sup></b></p> <p>Join this exclusive program to earn higher interest on your checking account and get preferred discounts, benefits, and services.</p>	<p><b>Fifth Third Enhanced Checking<sup>®2</sup></b></p> <p>Earn interest on your checking account and get enhanced discounts and benefits.</p>	<p><b>Fifth Third Essential Checking<sup>®</sup></b></p> <p>Get all the essentials of a checking account and multiple ways to avoid a monthly service charge.</p>
	<p><b>Benefits for all Traditional Checking Accounts:</b></p> <ul style="list-style-type: none"> <li>• Online and mobile banking</li> <li>• Debit card</li> <li>• Direct deposit</li> <li>• Overdraft Protection (enrollment required)</li> </ul>		

FIFTH THIRD EXPRESS BANKING <sup>SM</sup>	<p><b>Fifth Third Express Banking<sup>®</sup></b></p> <p>A new simple way to manage your funds. It's designed for those who want immediate access to their money and the convenience and security of a banking relationship.</p>
	<p><b>Express Banking Features:</b></p> <ul style="list-style-type: none"> <li>• Check cashing and direct deposit</li> <li>• Mobile Deposit with immediate funds availability<sup>3</sup></li> <li>• Money orders and cashier's checks</li> <li>• Online and mobile banking</li> <li>• Discounted fees of up to 50% on select services based on account usage<sup>4</sup></li> <li>• No credit score requirement</li> <li>• No check writing or ability to deposit checks at ATMs</li> <li>• No monthly service charge, balance requirement OR overdraft fees.</li> </ul>

# Fifth Third Membership Advantage

## Additional Benefits Available:

- **Free Financial Empowerment Seminars**, such as:
  - Home Buying and Borrowing
  - Saving and Budgeting
  - Protecting Your Identity
  - Your Credit Today
  - Strategies to Slash Debt
  - Health Savings Accounts
- Access to over 50,000 fee-free ATMs nationwide.<sup>8</sup>
- Dedicated service and advice from a **team of personal bankers**.
- Fifth Third Identity Alert<sup>5</sup>
- **0.25 rate discount** for new installment loans and lines of credit.<sup>6</sup>
- **0.50 discount point** on mortgage loans.<sup>7</sup>
- **Credit cards** that offer a variety of first-rate benefits suited to your lifestyle, including competitive rates, special savings and valuable rewards.<sup>9</sup>
- \$11 monthly service charge waived for Essential Checking account when you have direct deposits totalling \$500 or more each month.<sup>10</sup>
- Complimentary first order of checks.<sup>11</sup>

## Two Easy Ways to Enroll:

- 1 Visit a Fifth Third Banking Center
- 2 Contact your Fifth Third Representative:

**Jackie Knowlton**

jackie.knowlton@53.com

231-733-5011

1. Employee ID badge, membership card, business card, pay stub, customized program flyer or direct deposit must be provided before Membership Advantage code is applied to account. Periodic proof of employment or membership may be required to retain Membership Advantage benefits.
2. A \$5 discount will be applied to the monthly service charge for Fifth Third Enhanced and Preferred checking account types. 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. Please call us toll free at 1-866-671-5353, or visit a Fifth Third Branch near you for additional details.
3. Subject to transaction fee based upon deposit amount. Terms and Conditions apply. Transactions subject to applicable cutoff times. Please see Digital Services User Agreement for details regarding cutoff times. All checks subject to approval by a third party vendor.
4. Qualifying transactions to earn discounts include direct deposit/ACH credits, debit card purchases, check saving, money orders, cashier's checks, mobile immediate deposits and Zelle transactions (effective 4/14/18). Discounts apply to check cashing, money orders, cashier's checks, mobile immediate deposits, ID Alert, and savings accounts.
5. The benefits in Fifth Third Identity Alert<sup>®</sup> and Fifth Third Identity Alert Premium<sup>®</sup> are provided by Fifth Third's vendor, Affinion Benefits Group. To find out more information on our identity theft protection solutions, please visit your local Fifth Third Banking Center or visit 53.com/IdentityAlert.
6. Lending subject to credit review and approval. 0.25% rate discount on new installment loans and lines of credit available when payments are automatically deducted from your Fifth Third checking account using Auto BillPayer<sup>®</sup>. Terms and conditions are subject to change without notice.
7. Receive one-half (0.50) discount point if you participate in the Fifth Third Auto BillPayer<sup>®</sup> which can be used to buy down your interest rate. This adds up to a savings of \$800 based on a \$160,000 loan. This discount will be shown at the time of your loan application and will be applied at closing based on final mortgage amount. This offer requires participation in our automatic payment program and requires automatic payment deduction from your qualifying Fifth Third account. No minimum deposit required to open a checking or savings account. Account must be funded within 45 days of opening. Loans subject to credit review and approval. Prices and programs subject to change without notice. Fifth Third Mortgage Company, 5001 Kingsley Drive, Cincinnati, Ohio 45227 an Illinois Residential Mortgage Licensee. Fifth Third Mortgage Company d/b/a Fifth Third Mortgage Company Incorporated and licensed by the New Hampshire Banking Department. Fifth Third Mortgage is the trade name used by Fifth Third Mortgage Company (NMLS #134100) and Fifth Third Mortgage-MI, LLC (NMLS #447141).
8. 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: \$2.75 per transaction; 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.
9. Credit Cards subject to credit review and approval. Rates determined by credit worthiness of applicant.
10. The monthly service charge is waived on Essential Checking. A \$5 discount will be applied to the monthly service charge for Fifth Third Enhanced and Preferred checking account types. No minimum deposit required to open a checking or savings account. Account must be funded within 45 days of opening. Fifth Third will look back 35 days from your statement cycle to calculate your total direct deposits.
11. For Essential Checking, you receive your first order of checks (50 pack of 5/3 Exclusive style) free and an ongoing 50%-off any personal check order for as long as you are in Membership Advantage. For Enhanced and Preferred Checking, you receive all orders of Fifth Third Exclusive personal checks free and a 50% off discount applies to other check styles.

No minimum deposit required to open a checking or savings account. Account must be funded within 45 days of opening. Fifth Third Bank, Member FDIC.  Equal Housing Lender.



**FIFTH THIRD BANK**