

Fifth Third
**Business Banking
Solutions**



FIFTH THIRD BANK

Welcome to banking a Fifth Third better.®

You've got big plans. We're here to help make them happen.

No matter if you're a company of one or a multi-site operation, running a business is no small task. It takes passion, drive and dedication. You expect nothing less of yourself, and you'll receive nothing less from us.

As your business evolves, we're here to offer experienced guidance and dedicated support to help you:



Manage your business with greater efficiency.

Our solutions help simplify running the day-to-day, so you can focus more on what matters most to you.



Keep your business on track.

Through listening, planning and insight, we can help you find the most effective way to reach your goals.



Take care of finances easily and securely.

Access tools and solutions that accommodate the way you run your business, while protecting against risk.



Attract, retain and reward employees.

From insurance to wealth management, our solutions can help you look out for your most valuable resource—your staff, and that includes you.



Supporting your success with solutions for every stage of your business.

From launching your business to expanding it, our team and resources are available to you at every step. You'll find more details on our business banking solutions within the following tabbed product pages.

Managing Your Business

- Checking accounts
- Savings accounts
- Credit and debit card solutions
- Treasury management solutions
- Merchant Services

Providing Convenience and Protection

- Banking your way—mobile and online banking
- Fraud protection
- Payables and receivables solutions



Serving Owners and Employees

- Payroll and benefits
- Personal financial services





Supporting Growth and Expansion

- Lines of credit
- Term loans
- Commercial real estate
- Small Business Administration (SBA) solutions

Checking Account Solutions

When it comes to business checking, one size does not fit all. That's why we created a range of business checking account solutions to support your unique and ever-changing needs.*

With any of our business checking accounts, you'll enjoy:

-  Business Debit Mastercard^{®1}
-  Online banking and online bill payment
-  Mobile banking, mobile deposit and text alerts²
-  More than 50,000 fee-free ATMs¹ and 1,100 full-service banking centers

Fifth Third Business Standard Checking Account^{®*}

Simple to use, easy to understand, ideal for businesses with basic transaction and credit needs.

Features:

- Up to 250 transactions per month without an additional fee⁴
- Up to \$5,000 in cash deposits per month without an additional fee⁵
- Preferential pricing on Payroll Services provided by Paycor^{®6,24}

No standard monthly service charge with one of the following:

- A combined monthly average balance of \$3,500 across your business checking, savings and CDs⁷
- At least \$500 monthly spending across your Fifth Third business credit cards⁸
- A personal Fifth Third Private Bank Checking account, Platinum Capital Account[®] (PCA) or Fifth Third Preferred Checking[®] account⁹ with a completed Relationship Consent form

Otherwise, it's \$11 per month.

Charitable non-profit organizations are exempt from the standard monthly service charge on Business Standard Checking. To have the standard monthly service charge waived, a non-profit organization must supply a determination letter for 501(c)(3) tax status from the IRS.

Fifth Third Business Premium Checking Account^{®*}

Designed for businesses with moderate transaction activity or a need for Merchant Services.

Features:

- Up to 450 transactions per month without an additional fee⁴
- Up to \$10,000 in cash deposits per month without an additional fee⁵
- Personal Fifth Third Essential Checking[®] account—with waived monthly service charge—available for each business signer¹¹ with a completed Relationship Consent form
- Preferential pricing on Payroll Services provided by Paycor^{®6,24}
- Relationship interest rate on a Business Relationship Savings account^{10**}

No standard monthly service charge with one of the following:

- A combined monthly average balance of \$10,000 across your business checking, savings and CDs⁷
- A Fifth Third Business Loan or Line of Credit¹²
- Merchant Services²² enrollment AND at least \$500 monthly spending across your Fifth Third business credit cards⁸

Otherwise, it's \$25 per month.

Fifth Third Business Elite Checking Account^{®*}

For businesses with high transaction volume and may require more advanced Fifth Third Direct[®] solutions.

Features:

- Up to 650 transactions per month without an additional fee⁴
- Up to \$25,000 in cash deposits per month without an additional fee⁵
- Personal Fifth Third Essential Checking[®] account—with waived monthly service charge—available for each business signer¹¹ with a completed Relationship Consent form
- Preferential pricing on Payroll Services provided by Paycor^{®6,24}
- Relationship interest rate on a Business Relationship Savings account^{10**}

No standard monthly service charge with one of the following:

- A combined monthly average balance of \$25,000 across your business checking, savings and CDs⁷
- A Fifth Third Business Loan or Line of Credit¹²
- At least \$500 monthly spending across your Fifth Third business credit cards⁸ AND one of the following: Electronic Deposit Manager OR Fifth Third Direct^{13,14}

Otherwise, it's \$35 per month.

Additional Checking Account Solutions

If your business:

- Processes a large number of transactions each month
- Makes large deposits regularly
- Has specific spending and expense-management needs
- Needs specialized products and services

we have other checking account solutions to meet your needs!

Our options include, but are not limited to:

- Commercial analyzed checking accounts
- Public funds accounts
- IOLTA/IOTA accounts

Please discuss our additional business checking account solutions with your banker.

Check Recovery

A no-cost service for Business Banking customers, where ChecXchange strategically represents items as RCK, wherever possible, to collect the face-value of the check.

Business Checks

Find everything for your business check-writing needs.

Check ordering through Fifth Third offers:

- **An easy fit**—Checks and envelopes are compatible with more than 1,700 software packages.
- **Security enhancements**—Our checks feature standard and optional security elements.
- **Simple reordering**—We've partnered with Harland Clarke for fast, safe online reordering.

Choose from a variety of check packages:

Three-To-A-Page ValuePack

This complete check-writing package includes:

- 150 single or duplicate checks
- Endorsement stamp
- Stub and bill keeper
- Register
- Standard logo
- Premier binder
- 200 book-bound deposit tickets
- Distinctive lettering

Laser ValuePack

Maximize check functionality and efficiency with:

- 250 single laser checks
- Distinctive lettering
- Standard logo
- 250 compatible window envelopes
- 200 book-bound deposit tickets
- Endorsement stamp

Business Size Executive 50 ValuePack

With easy-to-carry business-size checks, this set includes:

- 50 single or duplicate checks, 8"x3 3/8"
- Business register
- Vinyl cover
- 12 deposit tickets
- Standard logo
- Endorsement stamp
- Distinctive lettering



Need to reorder checks?

Visit [53.com/checks](https://www.fifththird.com/checks) or call 800-503-2345, Monday-Friday 7 a.m.-10 p.m. ET, and Saturday 7 a.m.-7 p.m. ET.

Overdraft Solutions

Fifth Third has a variety of solutions for those times when the funds in your account aren't enough to cover your purchases and payments.⁴⁸

Overdraft Coverage

What is it?	Your transactions may be paid on your behalf when there aren't sufficient funds in your account. <i>(See note below.)</i>
What transactions does it cover?	Checks, automatic bill payments, debit card, and ATM transactions.
What's the benefit?	Avoid returned checks, late payment charges from your billers, and declined ATM and debit card transactions.
What's the cost?	\$37 per item. Maximum of five overdraft fees charged per business day. An \$8/day fee is assessed if an overdraft is not paid within 5 business days
How do you enroll?	You're automatically enrolled!

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. When an item is returned due to insufficient funds, you will be charged \$37.

Overdraft Protection

What is it?	Use money set aside in another account as a financial cushion to cover a negative balance when you enroll in Overdraft Protection.
What accounts can be protected?	Any Fifth Third business checking account.
What accounts can provide protection?	<ul style="list-style-type: none"> • Fifth Third Business Rewards Credit Card • Any business checking or savings account
Types of Overdraft Protection	<p>Credit Card (Ready Reserve): Amount available varies based on a combination of credit limit, cash advance limit and other risk factors.</p> <p>Savings and Checking: Based on available balance, up to \$99,000.00.</p>
What's the benefit?	Avoid overdrafts and per-item overdraft fees.
What's the cost?	A \$12.00 transfer fee is assessed for each transfer to applicable Consumer, Business Banking, or Commercial checking account unless the overdraft is \$5.00 or less. When you overdraw, the exact amount of the negative balance plus the \$12 transfer charge will be transferred on the next business day.
How do you enroll?	Talk to your banker.

Note: Fifth Third Bank may cancel Overdraft Protection upon notice from Bank to customer or upon closing of a linked account, or upon termination, or exceeding the available credit on linked line of credit accounts or credit card accounts.

Savings Solutions

Make your savings work for your business, while maintaining quick, convenient access to your funds—whether it’s a growth opportunity or unexpected expense.

All of our savings account solutions provide:

-  Competitive interest rates¹⁵
-  Security of FDIC insurance¹⁶
-  Online and mobile account access

Fifth Third Business Relationship Savings**

Earn higher yields with higher balances, along with a relationship interest rate and check writing access.

- Features:**
- Tiered interest rates to help you earn more as your balance grows¹⁵
 - Receive a relationship interest rate when you also have a Business Premium or Business Elite Checking account¹⁰
 - Up to 100 deposits per month without an additional fee³
 - Three checks or withdrawals per month³
 - Check-writing privileges
- No monthly service charge.**

Fifth Third Business Money Market**

Earn a better rate while retaining the flexibility of a standard savings account.

- Features:**
- Earn more as your balance grows with tiered interest rates¹⁵
 - Up to 100 deposits per month¹⁷
 - Three checks or withdrawals per month¹⁷
- No standard monthly service charge with the following:**
- An average monthly collected balance of \$10,000 or more
- Otherwise, it’s \$10 per month.**

Fifth Third Business Savings**

Ideal for business customers with short term savings and investment needs. Plus, it can be used as collateral for a loan.

- Features:**
- Up to 100 deposited items per month without an additional fee¹⁷
 - Three withdrawals per month¹⁷
 - Tiered interest rates to help earn more as your balance grows¹⁵
- No standard monthly service charge with the following:**
- An average monthly collected balance of \$10,000 or more
- Otherwise, it’s \$5 per month.**

Fifth Third Business Certificates of Deposit (CD)

A low risk savings opportunity for funds that can be held for a specified length of time.²¹

- Features:**
- CDs¹⁸ typically pay higher interest rates than many other savings products
 - Flexible terms starting at seven days
 - Security of FDIC insurance¹⁶



Credit Card Solutions

Whether you're seeking a card that offers rewards or robust reporting tools, we have a business credit card solution for you.

Fifth Third Business Rewards Card

Easily manage your company's expense and cash flow, while earning Real Life Rewards® with every purchase.⁸



Features:

- Earn two Real Life Rewards points for each \$1 spent at restaurants, office supply stores and on utilities¹⁹
- Earn one Real Life Rewards point for each \$1 spent on all other qualifying purchases¹⁹
- Redeem points for gas cards, travel, merchandise, or many other rewards simply by logging into Online Banking at **53.com**
- No cap on how many points you can earn
- Automatic rebates on eligible purchases with Mastercard EasySavings™²⁰

Fifth Third Commercial Card

Manage spending and gain more control over your working capital.



Features:

- In-depth reporting tools
- Convenient program administration—set individual and departmental spending limits
- Charge purchases back to designated accounts
- Assign pre-established spending limits
- Manage all cardholder accounts through our convenient online portal
- Fraud protection monitoring
- **\$350,000 minimum spend a year to avoid a \$250 fee**

Note: Commercial Card is paid in full. Revolving balances are not allowed.

Fifth Third Merchant Services

powered by Worldpay®^{22,23}

In your business, every transaction is the most important transaction, and Fifth Third Bank understands the critical role each one plays in your success. Working with Fifth Third Bank Merchant Services powered by Worldpay, we're pleased to offer you a wide range of innovative and secure payment processing services to help meet your growing business needs.

Features:

- **Debit and credit card acceptance:** Process payments efficiently paying with the credit card of your customers' choice, including VISA, Mastercard, Discover and American Express.
- **Accessibility:** To every major PIN debit network for customers paying with a debit card.
- **Superior customer experience:**
 - Fast, reliable and secure payment processing
 - Quick payment funding
 - 24/7 live, US-based customer support
- **Reporting and data analytics:** Web-based reporting portal for merchants to view their transaction data and actionable insights to help them run their business more efficiently.
- **Fraud and security solutions:**
 - EMV transaction support
 - Point-to-point encryption
 - Breach assistance
 - PCI assistance

Costs vary by dollar amount, volume and type of transactions. Ask a Fifth Third representative for details.



Touchpoints

Mobile Banking

Conduct business from wherever you are—right from your phone.²

Features:

- **No-wait banking:** Check your balances, deposit checks, pay bills, transfer funds, and locate branches and ATMs wherever you go.
- **NOWBalance®:** Check account balances without needing to sign in.
- **Automatic alerts:** Sign up to receive free, personalized updates for all your checking, savings, and credit card accounts. Your alerts can be sent to as many as two email addresses and one mobile phone number.
- **Two easy, secure mobile options:** Our mobile app and our mobile website **m.53.com**. Download the app for iPhone® and Android™ smartphones directly from the App Store or Google Play™ store, or text “mobile” to 535353.



Online Banking

Managing your money online on **53.com** is now easier than ever. From sending and receiving money to checking your balance, we’ve made online banking quick and simple.

Features:

- **Online bill pay:** Pay anyone, from anywhere, at any time—for free in the United States.
- **Paperless statements:** View, print, and save the last six months of your statements and check images.
- **Advanced security:** Use Fifth Third online banking with confidence. The highest standards of encryption, including Secure Sockets Layer (SSL) technology, are in place to safeguard your personal information.
- **Financial tools:** Access your online banking information automatically using Quicken® or QuickBooks® to pay bills, download statements, and transfer money.

In-Person and On the Phone

Anytime you need to talk with us, we’re here to help with dedicated banking expertise.

- **Banking Centers:** Visit any of our more than 1,100 full-service banking centers. **To find one near you, use the Branch & ATM Locator at 53.com.**
- **Business Banking Support Center:** **Call 877-534-2264 for in-depth support** from a Client Support Professional. Available Monday through Friday, 7 a.m. to 10 p.m. ET; Saturday, 8:30 a.m. to 5 p.m. ET.

Fee-Free ATMs

Access to over 50,000 fee-free ATMs across the United States, including over 2,000 Fifth Third Bank ATMs.¹



Watch our Online Banking and Mobile Banking demo videos at [53.com/businessbanking](https://www.53.com/businessbanking).

Online Banking via Fifth Third Direct®

With our powerful online banking tools, managing cash flow¹⁴ has never been easier or more convenient.

Features:

- Single sign-on to Fifth Third Direct®
- Services include: Prior Day Information reporting, online transfers, stop payments, wire transfers, payment approval and account alerts. Fee applies for each stop pay and each wire.

Monthly service charge is \$30.

Waived with an average monthly collected balance of at least \$40,000 in your Fifth Third Business Checking account that the service is applied to.

Optional services:

- **ACH Origination (Includes 50 free debits and 50 free credits per month)—\$20 per month additional**
Waived with an average monthly collected balance of at least \$50,000 in your Fifth Third Business Checking account that the service is applied to.
- **Intra-day Reporting—\$15.75 per month additional**

Electronic Deposit Manager¹³

Maximize access to funds with this secure, web based remote capture solution for processing checks.

Features:

- Minimize inconvenient trips to the bank
- Retain in-house control over deposits
- Easy-to-use system simplifies training
- Later deposit deadlines offers greater flexibility to make same-day deposits
- Quicker access to your receivables

Monthly service charge is \$31.50. \$18.50 for a single-feed scanner rental.

Protect Your Business

We can help safeguard what you've built against fraud and the unexpected.

■ Security Suite¹³

Leveraging our Positive Pay advanced protection services, Security Suite helps protect your business from the risk of check and ACH fraud. With Security Suite, you have the opportunity to review and approve through Fifth Third Direct®, our secure online banking portal all items presented for payment.

Benefits:

- Allows you to make decisions to pay acceptable items and return fraudulent transactions online or via mobile device
- Allows for dual approval and audit reporting
- Sends reminder emails each hour during the review window until your decisions are made
- Check images and originator details are available to review online or via mobile device

Options:

Security Suite offers several options within the Fifth Third Direct Positive Pay service to provide you with powerful fraud protection solutions.

Customer-Maintained Positive Pay (CMPP)

Enables you to maintain your own list of checks that you have issued, review all checks paid against your account and make decisions to return fraudulent items.

Monthly service charge⁵⁰: \$19

Bank-Maintained Positive Pay (BMPP)

Compares paid items against the issue information you provide, enabling us to automatically identify exceptions for you to review, including payee name verification and teller line check cashing protection.

Monthly service charge⁵¹: \$49

ACH Positive Pay (ACH PP)

Gives you the opportunity to review all ACH items presented against your account and set up filters, establish blocks by originator and return individual items.

Monthly service charge: \$10

Cash Management Solutions

Make the most of your working capital.

Manage excess cash with liquidity management solutions.

Zero Balance Accounts (ZBA)	Automatically and cost-efficiently consolidate deposits made at any Fifth Third location into a single concentration account. ZBAs enable you to effectively manage your daily cash position by reducing excess balances while retaining distinct information and audit trails on transaction activity.
Sweep	Maximizes excess balances by automatically sweeping those balances into a short-term, interest-earning vehicle.
Credit Sweep	Collected funds in excess of a pre-determined target balance are automatically swept out of any checking account and are used to offset an outstanding loan. Additionally, funds if available can be drawn down on the loan to fund the balance needs of the checking account when applicable.

Manage income with receivables solutions.

Cash Vault Services	Maximizes safety, convenience, accuracy, and efficiency through a streamlined method for cash processing with over 100 vault locations. Cash Vault Service aligns best for businesses that handle large volumes of currency and coin and utilize armored courier services.
Currency Processing Solutions (CPS)	Helps automate the overall cash-handling process, from payment collection to deposits to crediting the account. Provides daily provisional credit, delivering faster access to funds (even while cash is still in the safe) in a managed service solution.
ACH Receivables	Collect funds from your customers through the ACH network directly into your bank account. Process internet payments or convert paper checks to electronic funds transfer.
Lockbox	Enables your customers to send payments to one or more post office boxes. Our operations teams will collect and deposit the payments into your company's account. Then, we'll send reporting to you to update your accounts receivable records.
Biller Direct	Our electronic bill presentment and payment solution enables you to accept payments online, by phone, or via mobile device.
Returns Management Solutions	<ul style="list-style-type: none"> • Returns Management: This online module through Fifth Third Direct that enables you to view current and historical return items in detail. • Paper re-presentments: Collects the value of the check by redepositing a second time. • Check Recovery: A no-cost service for Business Banking customers, where ChecXchange strategically represents items as RCK, wherever possible, to collect the face-value of the check.

Manage outflows and payments with payables solutions.

ACH Payables	Used to electronically make payments. Ideal for repeat payables, such as supplier payments, employee payroll, shareholder payables and tax obligations.
ViewPost	Receive invoices and send payments electronically to your suppliers who enroll on the ViewPost network.

For more information or to tailor solutions to your business needs, please contact your Treasury Management Representative or Relationship Manager.

Borrowing Solutions

When opportunity knocks, our credit and financing solutions can help you open the door to new ways to grow and expand your business.

What do you need?	How Fifth Third can help			
	Lines of Credit	Term Loans	Real Estate Loans	SBA Financing
Easy access to cash to support day-to-day operations	✓			✓
Get funding to acquire or start a business				✓
Finance equipment		✓		✓
Limited equity cash for a down payment		✓		✓
Buy, build or renovate commercial real estate			✓	✓
Fixed interest rate		✓	✓	✓

Note: With an active Business Line of Credit, Revolving Line of Credit, Term Loan or SBA Loan, we'll waive the standard monthly service charge on your Business Premium or Business Elite Checking account.¹²



■ Fifth Third Line of Credit

Access the capital you need to keep your business humming with fast funding, quick approval and flexible payments.

A Fifth Third Line of Credit can help small businesses increase revenues and expand profits by providing the financial flexibility to cover gaps in business cash cycles. You can use business lines of credit to:

- Manage day-to-day business needs
- Access funds to meet short-term working capital needs, such as inventory purchases, future project costs, or company payroll
- Take advantage of immediate business opportunities
- Pay for equipment repair and upgrade
- Meet seasonal business needs—cover overhead, meet payroll, maintain normal business activities
- Finance initiatives or marketing campaigns to attract new customers and generate additional revenue through expanded business or sales

Fifth Third offers two types of lines of credit—unsecured and secured.⁵²

Unsecured Line of Credit

- Access up to \$100,000 in less than five days
- No collateral necessary for approval

Note: Unsecured line of credit available at competitive interest rates. Pay no interest until you draw money from the line.

Secured Line of Credit

- Requires a business to pledge assets as collateral to secure the loan
- Since secured lines of credit have business assets as collateral, they result in higher borrowing amounts over \$100,000

Note: Secured line of credit available at competitive interest rates. Pay no interest until you draw money from the line.

■ Term and Real Estate Loans

Provides the financing you need for bigger business investments, such as vehicles, equipment or business expansions.⁵²

Get the funding you need to make your big plans a reality with a commercial term or real estate loan from Fifth Third Bank.

- Fixed and variable interest rates available
- Includes new purchases or refinancing existing loans
- Use a commercial real estate loan to purchase, expand, renovate, remodel or restructure debt
- Term loans offer fast, flexible financing solutions

Borrowing Solutions continued on next page. ▶

Borrowing Solutions (continued)

■ SBA Financing

Flexible borrowing solutions designed especially for small businesses.

Backed by the Small Business Administration, an SBA loan or line of credit offers greater flexibility in loan amounts and repayment options, which usually means lower monthly payments for you.⁵²

What can you use an SBA loan for?

- Commercial real estate purchases
- Acquisition or expansion
- Construction
- Refinancing
- Working capital
- Equipment, machinery and furniture
- Exporting

Benefits:

- Fixed or variable interest rates with flexible terms, depending on the loan purpose, with no balloon payments
- Loan closing costs may be financed⁴⁹
- As little as 10% down payment on commercial real estate

Who may qualify for an SBA loan?²⁹

- Businesses must be for-profit
- Businesses must operate in the United States or its possessions
- Businesses cannot have more than \$15,000,000 in maximum tangible net worth and a two-year average net income after federal income tax of \$5,000,000
- Businesses must show that the loan can be repaid from existing cash flow



Find the right SBA loan for your needs.

From working capital to equipment financing and commercial real estate, the SBA offers a variety of loan solutions to help your business. Talk to your banker today about the wide range of options available through today's SBA financing.

Want to expand your business? The right financing solution can help.

GreenSky® Program

Close more sales with fast and paperless financing.

Fifth Third Bank has teamed up with GreenSky^{®26}, which offers consumer financing through its mobile platform. As a GreenSky merchant you can get credit decisions in seconds to help you close sales faster.

How It Works:

- 1. Customer Application**—Customer applies for financing by mobile app, online or by phone.
- 2. Customer Approval**—Within seconds customers know whether they are approved or not. Approved customers receive a GreenSky account number and a loan agreement from Fifth Third.
- 3. Funding**—Process your customer's GreenSky account number just like you would a credit card.

Markets Served:

- Home improvement and contractors
- Specialty retailers
- Healthcare services, including dental, cosmetic, vision, bariatric surgery and outpatient surgical and non-surgical procedures

ApplePie Capital

Build your franchise with financing made easy.

Designed especially for the unique needs of franchises, ApplePie⁵³ offers loans across a diverse lender network.

Benefits:

- Simplify accessing capital with a single financial partner
- Get matched with the right funding for your needs
- Access dedicated franchise financial expertise

Get flexible financing for your franchise business:

- New units
- Remodel, refresh
- Existing unit purchases
- Recapitalizations
- Refinancings
- Equipment financing

Fifth Third Preferred Program

Banking beyond expectations⁺

Your hard work and persistence have paid off. Our Preferred Program recognizes your success with premium services and amenities³¹, backed by a team of experienced financial professionals giving you personalized support.

A premier program built to help you...

Manage your money:

- High-yield interest checking and complimentary Fifth Third Exclusive personal checks³⁴
- Complimentary 3"x5" or smaller Safe Deposit Box and no incoming wire fee
- No monthly maintenance fee on Business Banking Standard Checking³⁵
- No fees for overdraft protection transfers⁵⁵

Meet your borrowing needs:

- Exclusive rates on Fifth Third loans³⁷ and special discounts on mortgage loans³⁸
- No annual fee for any Fifth Third consumer line of credit⁵⁴

Save for your future:

- Tiered interest-rate money market accounts¹⁵
- Waived service fees for savings accounts³²
- Better rates on standard rate CDs³³

Retirement Planning and Investment Guidance[†]

Build your retirement plan, portfolio and wealth with a little personalized financial counseling and investment advice from your Investment Professional with Fifth Third Securities[†]. Preferred Program members receive:

- Discounted self-directed online trades^{40†}
- No annual custody or recordkeeping fee on brokerage accounts^{41†}
- No "transfer in" fees and we pay up to \$75 in "transfer out" fees^{42†}
- Access to a team of investment advisors who tailor solutions to your individual situation[†]

Insurance Solutions and Identity Theft Protection

Protect everything you've built—including your good name—with our range of insurance policies and identity theft prevention services. You'll have access to:

- Complimentary review of your current life, disability, and long-term care coverage^{†††}
- Complimentary Fifth Third Identity Alert[®] or discount on Fifth Third Identity Alert Premium[®] when you maintain a Fifth Third Preferred Checking[®] account³⁹

⁺Deposit and credit products provided by Fifth Third Bank. Member FDIC.

[†] Securities and investments offered through Fifth Third Securities, Inc.

Convenient Features Built For You⁺

As a Preferred Program member, you'll enjoy increased flexibility and mobility through:

- 24/7 Preferred customer service line
- Free ATMs—ours are free. Plus, if you use another bank's ATM in the U.S., we'll rebate their fee up to 10 times per month¹
- Enhanced mobile banking with more generous mobile deposit limits²
- Customizable text alerts—choose as many or few notifications as you prefer²
- Complimentary World Debit[™] Mastercard^{®36} with:
 - 120-day price protection³⁶
 - Preferred offers such as travel, hotel upgrades, and exclusive events³⁶



Visit [53.com](https://www.fifththird.com) or ask your banker for details about the Fifth Third Preferred Program.

Employee Benefits Solutions

Helping you attract and retain talent, while protecting your business investments.

■ HR & Payroll Services powered by Paycor®^{6,24}

Payroll and HR doesn't have to be a time-consuming juggling act. With Fifth Third HR & Payroll⁶, powered by Paycor, you can easily manage all of your HR, payroll, timekeeping and reporting tasks anytime, anywhere.

You'll gain access to a dedicated Paycor payroll specialist who can answer questions, provide guidance and ensure the accuracy of your payroll and tax filings. And best of all? You'll receive preferential payroll pricing when your payroll is funded through a Fifth Third Business Checking account.²⁵

Features:

- **Intuitive, innovative technology:** Process payroll anytime and anywhere you wish, even from your mobile device—using this secure, cloud-based system.
- **Personal 1:1 support:** Enjoy the benefits of having a go-to payroll specialist you can reach with a simple phone call or e-mail. Your dedicated specialist is a real person who knows you by name and understands your business.
- **Tax filing:** Help mitigate your compliance risk by allowing Paycor's pros to deposit and file all federal, state and local payroll taxes on your behalf, which helps to protect you from expensive penalties and interest that result from mistakes and missed deadlines.
- **Real-time calculation:** Review your gross-to-net calculations before submitting payroll so you can easily manage cash flow.
- **HR compliance:** Streamline your HR workflows and take advantage of turnkey HR solutions, including valuable forms and documents through HR Support Center and advice from experienced HR professionals through HR On-Demand.
- **Talent management:** More than 30,000 organizations trust Paycor's Human Capital Management (HCM) solution to help their most valuable asset—their people. The HCM solution can help you solve key business challenges, including hiring, recruiting training and more.
- **Reporting and analytics:** Create your own custom reports with a few clicks of your mouse, and then schedule them to be run and shared when and with whomever you choose.

Costs vary by dollar amount, volume and type of transactions. Ask a Fifth Third representative for an introduction to Fifth Third HR & Payroll, powered by Paycor.

■ Membership Advantage Banking

Membership Advantage is a program that enhances your employee benefits package by focusing on your employees' long-term financial wellness and banking needs—all at no cost to you.³⁰ Your employees receive exclusive banking benefits and discounts. Ask a Fifth Third representative for details.

Features:

- When you have direct deposits totaling \$500 or more each month, the monthly service charge of \$11 is waived on a Fifth Third Essential Checking Account. Or, if another checking option better fits your needs, you can choose a different checking account and get a \$5 discount on the monthly service charge.⁴³
- Free first order of checks and 50% off future orders⁴⁴
- Access to over 50,000 fee-free ATMs including 250 RaceTrac and 115 Mapco locations¹
- Savings accounts with monthly service charges waived⁴⁵
- 0.25 rate discount for new installment loans and lines of credit⁴⁶
- 0.50 discount point on mortgage loans⁴⁷
- Financial Empowerment Seminars—Covering a full range of topics including savings and budgeting, home buying and borrowing, protecting your identity, and understanding your credit
- Dedicated service and advice from a team of personal bankers

■ Additional Employee Benefits Solutions

Health Savings Account

A perfect complement to your High Deductible Health Plan, our tax advantaged **HSAs help your employees save for healthcare expenses with minimal administration time from you.** Plus, informational web portals that cover HSAs from A-Z are available for both employers and employees.²⁸

Retirement Plans[†]

Offering a retirement plan can make your business more competitive and help you attract top talent. You can **choose from a range of strategies that will help meet your company's particular needs** and help your employees save for retirement.

Insurance^{***}

With life insurance and disability income plans, your employees can feel more secure and comfortable in the knowledge that **their families will be protected in the event of the unforeseen.** And you'll feel better knowing you're doing what you can to keep your best workers.

Executive Bonus Programs^{**}

A powerful incentive can make the difference in an employee's decision to join or stay with your business. We can help you **provide key employees with a variety of attractive compensation options** including the ability to establish plans without the contribution limits associated with qualified retirement plans.

Personal Checking Options²⁷

Fifth Third Essential Checking[®]

All the checking essentials in one simple and straightforward account.

To waive the monthly service charge on an Essential Checking account, the business owner/signer of a Business Premium or Business Elite account must complete a Relationship Consent form.³⁵

Otherwise the standard monthly service charge for Essential Checking is \$11.

Fifth Third Preferred Checking[®]

Exclusive program discounts and benefits with comprehensive financial solutions and service.

This high-yield checking account¹⁵ is part of the Fifth Third Preferred Program, which offers comprehensive financial solutions with dedicated, personalized service along with exclusive products, pricing, and rates.

As a benefit of Preferred Checking³¹, the monthly service charge on a Business Standard Checking Account can be waived if the business owner/signer of the Business Standard Checking Account completes a Relationship Consent form.³⁵

Otherwise, the standard monthly service charge for Business Standard Checking is \$11.

Fifth Third Private Bank Checking or Platinum Capital Account^{®++}

For individuals and families with complex banking needs, Fifth Third Private Bank offers a suite of comprehensive wealth solutions, including wealth planning, sophisticated banking services, investment management, insurance strategies, and trust and estate planning.

Based on your unique goals and objectives, a Wealth Management Advisor will ensure you receive the highest level of personalized guidance and advice, to help uncover solutions for your financial needs.

For more information, please visit [53.com](https://www.53.com) or ask your banker for details.

Wealth Planning Options

■ Private Bank Wealth Services⁺⁺

Access comprehensive wealth solutions to simplify your finances and help you achieve your goals.

Our highly credentialed specialists will create a customized plan, exploring all appropriate options until you have a plan that aligns with your vision. Our wealth management solutions include:

- Private Bank
- Investment management
- Retirement planning
- Trust and administration services
- Estate settlement
- Personal and business insurance protection

■ Business Transition & Succession

As a business owner, it's important you have a succession plan in place to ensure the continued legacy of your business.

With a Buy-Sell Agreement in place you can:

- Help ensure the intended successor has the capital to stay in control of the business
- Keep your business operating according to your succession plan

For more information, visit [53.com](https://www.53.com) or ask your banker for details.



Contact Us

877-534-2264

7 a.m.–8 p.m. ET, Monday–Friday
8:30 a.m.–5 p.m. ET, Saturday

— or —

bbgsupport@53.com

Always at Your Service

How can we help you today?

It takes a lot of hard work and dedication to run a business, so we want to ensure that banking with us makes it easier for you. Whenever you need assistance, we're here for you:



Dedicated Support Team

We know that needs and questions can arise outside of regular business hours. Thankfully, one phone number and one email address gets you direct access to dedicated business banking support. We can help you with service inquiries or issues such as:

- Account balance requests.
- Check image requests.
- Payoff letters.
- Commercial card questions.
- Audit confirmation/credit references.
- Fifth Third Direct support.
- Service for commercial analyzed accounts.



Business Welcome Center

Find what you need to start getting the most from your business account in one quick, convenient place: **53.com/businesswelcome**.

- Activate your credit and debit cards.
- Set up online account management.
- Access additional details on business credit cards, cash management and borrowing solutions.
- Link to the Business Resource Center for thought leadership and business insights.



Small Business Resource Center

Find a wealth of expert insights, written by Fifth Third Bank specialists and business industry leaders for the success of your business at **53.com/business-banking/resource-center/**

- **Articles:** From creating the perfect team to improving cash flow, our well-stocked article library covers topics to help you keep your business growing.
- **Newsletters:** We'll deliver the latest financial resources right to your inbox. Sign up for any, or all, of our newsletters: *Business Advisor*, *Capital Markets*, *Economic Beat*, *Fraud Focus* or *Treasury at a Glance*.

Your Fifth Third Business Banking Team

From a dedicated Business Bank Relationship Manager to Relationship and Business Specialists, **your Fifth Third Business Banking Team is here to make banking with us easier.** We'll provide you with a list of your immediate Fifth Third contacts.

Branches and ATMs

You can also visit any of our more than 1,100 financial centers for your banking needs. To find one near you, use the Branch & ATM Locator at **53.com**.

Account Fraud

If your account has been compromised, call us immediately at 866-475-0729. Your Business Banking team is available to discuss fraud protection products and services designed to keep you safe. Contact your Relationship Manager to learn more.

My Solutions:

Managing Your Business

Checking Accounts

- Fifth Third Business Standard Checking
- Fifth Third Business Premium Checking
- Fifth Third Business Elite Checking

- Overdraft Protection

Savings Accounts

- Fifth Third Business Relationship Savings
- Fifth Third Business Money Market
- Fifth Third Business Certificates of Deposit

Credit and Debit Card Solutions

- Fifth Third Business Rewards Card
- Fifth Third Commercial Card

- Merchant Services powered by Worldpay®

Providing Convenience and Protection

- Online Banking
- Mobile Banking
- Electronic Deposit Manager
- Fifth Third Direct
- Security Suite

Supporting Growth and Expansion

- Secured Line of Credit
- Unsecured Line of Credit
- Term and Real Estate loans
- Small Business Administration (SBA) Loan

Serving Owners and Employees

- Payroll and HR Services powered by Paycor®

Employee Benefits

- Fifth Third Membership Advantage
- Fifth Third Health Savings accounts
- Insurance services
- Retirement Plans
- Executive Bonus

Personal Checking

- Fifth Third Essential Checking
- Fifth Third Private Bank Checking

Owner Services

- Fifth Third Preferred Program
- Buy/Sell Agreements
- Owner Wealth Management

Notes & Questions:

What we'll need from you:

- Legal Business Name, address, and phone number
- Tax ID number
- Form W-9 or W-8
- Organization documents
 - **Corporation**—Articles of Incorporation and/or By-Laws
 - **LLC**—Articles of Organization / Operating Agreement
 - **Partnership**—Partnership Agreement
 - **Sole Proprietorship or DBA**—Trade or Assumed Name Certificate
 - **Non-Profit**—Copy of form 501(c)3
- Beneficial Ownership Disclosure Form

Note: All signers must provide the following:

- **Name, address and phone number**
- **Social Security number**
- **Copy of driver's license or ID**
- **Mother's maiden name or a password**

***All Business Checking Accounts:** Customers purchase checks. Closed account will be charged a \$25 fee. A paper statement fee of \$3 will be charged unless you carry an average daily collected balance of \$3,000. You may suppress your statement through online banking at any time. Other charges may apply and are subject to change without notice.

- Debit Card Fees may apply. 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). Fifth Third Bank is part of the Allpoint® and 7-Eleven® network of ATMs, which features more than 50,000 fee-free ATMs nationwide. Customers of Fifth Third Bank can use their Fifth Third debit or prepaid card to withdraw cash fee-free from any domestic Allpoint® ATM in addition to 7-Eleven® ATMs listed on our ATM locator on 53.com or on our Mobile Banking app. ATM fees may apply to certain 7-Eleven® locations in Oklahoma, Hawaii, and Alaska. Any 7-Eleven® location listed on our ATM locator is fee-free. 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.
- Mobile Internet data and text messaging charges may apply. Contact your mobile service provider for details. Mobile deposit limits may apply. Subject to Digital Services User Agreement, including applicable cut-off times.
- Withdrawals in excess of 3 in your Fifth Third Business Relationship Savings account are subject to a \$1.05 per item overage charge, and transactions in excess of 6 are subject to a \$10.50 per item overage charge. Deposits in excess of the included amount are subject to a \$0.515 per item overage charge.
- Transactions include: checks paid, deposited items including paper and electronic transactions, cash deposits, deposit tickets, ACH addenda, ACH credits and debits received, and Overdraft Protection transfers. A deposit ticket and cash deposit each count as separate transactions. Transactions in excess of the included amount per month are subject to a \$0.50 per item overage charge.
- Cash deposited in excess of the included amount per month is subject to an overage charge of \$0.003 per dollar deposited.
- Fifth Third Online Payroll is a service provided by Paycor. Fifth Third customers will receive preferential pricing on Online Payroll services when your payroll is funded through a Fifth Third Business Checking Account. The actual percentage discount varies based on the number of employees in your business and services selected. Ask a Fifth Third representative for details.
- Any business checking account, savings account, or CD for the same entity may be considered for the combined monthly average balance earn out option to waive the business checking account standard monthly service charge. Ask a Fifth Third representative for details.
- Business credit cards are subject to credit review and approval. \$500 monthly credit card spend is calculated by looking at all of your Fifth Third Credit Card accounts and adding the total amount spent on any business credit card statement(s) issued within the last 35 days (excludes Professional Card). The business entity owning the Fifth Third Business Checking account must be the same business entity owning the Business credit cards. Ask a Fifth Third representative for details.
- Other fees may apply. Please refer back to the Rules and Regulations.
- Earn a relationship interest rate on your Business Relationship Savings account each month. The business entity owning the savings account must be the same business entity owning the Fifth Third Business Premium or Business Elite Checking account. The relationship interest is paid on your statement cycle date. If your checking account is closed for any reason (by you or us), or transferred to another kind of business checking account (beyond the Business Premium or Business Elite), standard interest rates/Annual Percentage Yield will apply.
- To waive the monthly service charge on an Essential Checking account, the business owner/signer of a Business Premium or Business Elite account must complete a Relationship Consent form. Otherwise the standard monthly service charge for Essential checking \$11.
- All Business Loans and Lines of Credit are subject to credit review and approval. Business Term Loans must have a balance during the checking statement cycle being evaluated. Business Lines of Credit or Revolving Lines of Credit must have a balance or have been used during the checking statement cycle being evaluated. The business entity owning the Fifth Third Business Checking account must be the same business entity owning the Business Loan or Line of Credit. Ask a Fifth Third representative for details.
- Activation requires customer to sign a Fifth Third Treasury Management agreement and compliance with the Treasury Management Services Terms and Conditions Book. Eligibility requirements apply. Ask a Fifth Third representative for details.
- Cash Management Essentials activation requires customer to sign a Fifth Third Treasury Management agreement and compliance with the Treasury Management Services Terms and Conditions Book. ACH activation with Cash Management Essentials is subject to credit review and approval. Upon ACH activation, customer will receive 50 debits and 50 credits per month. Exceeding the ACH transaction limit results in an additional \$0.25 overage fee per transaction. Additional fees beyond the standard monthly service charges apply, including a \$15 fee for each stopped payment. Domestic wires 1-5 \$10, for 6 or more \$25 each. International wires 1-5 \$25, for 6 or more \$45 each. Ask a Fifth Third Representative for details.
- This account earns interest. Please contact Fifth Third Bank for current interest rate and annual percentage yield (APY) information. At the Bank's discretion, the Bank may change the interest rate and APY at any time without notice. Your interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest on your account will be compounded continuously and credited on your monthly statement date. 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. If an account is closed before interest is credited, you will not receive any accrued interest.

- The standard deposit insurance amount is \$250,000 per depositor, for each deposit insurance ownership category. Please see fdic.gov for insurance coverage.
- Withdrawals in excess of 3 in your Fifth Third Business Money Market account and/or Fifth Third Business Savings account are subject to a \$1.15 per item overage charge, and transactions in excess of 6 are subject to a \$11.25 per item overage charge. Deposits in excess of the included amount are subject to a \$5.60 overage fee plus \$0.42 per item charge.
- Business Certificates of Deposit: Please contact Fifth Third Bank for current interest and annual percentage yield (APY) information. Interest rates and APYs subject to change at any time. Other transaction costs may apply.
- See the Rewards Terms and Conditions at 53.com/rewards for important information including details about: (1) Purchases: dollar value of goods and services, minus credits and adjustments, excluding fees and other items. (2) Categories: Merchants' card readers are assigned to categories which determine how a transaction is characterized for Rewards purposes. We do not control which categories card readers are assigned to. (3) Redemption options. (4) Changes: the Program may change. (5) Expiration: Some Points expire.
- Certain terms, conditions, and exclusions apply. In order for coverage to apply you must use your eligible Fifth Third Bank credit card to secure transactions.
- Business Certificates of Deposit: Please contact Fifth Third Bank for current interest and annual percentage yield (APY) information. Interest rates and APYs subject to change at any time. Other transaction costs may apply.
- Merchant Services are provided through Fifth Third Processing Solutions, a dba of Worldpay, LLC and are subject to credit approval. Merchant Services agreement required. Merchant Services processing fees vary. Ask a Fifth Third representative for details.
- Fifth Third Bank may refer customers to Worldpay for merchant services. Compensation for such referrals may be paid by Worldpay to Fifth Third if the referral results in new business for Worldpay. The amount of any referral fee paid for received services will not affect the fees paid or payable by you.
- Fifth Third Bank may refer customers to Paycor for payroll services. Compensation for such referrals may be paid by Paycor to Fifth Third if the referral results in new business for Paycor. The amount of any referral fee paid for received services will not affect the fees paid or payable by you.
- Contact a Fifth Third Bank representative for pricing. Fifth Third customers will receive preferential payroll pricing on Online Payroll services when your payroll is funded through a Fifth Third Business Checking account. The actual percentage discount varies based on the number of employees in your business and services selected.
- Fifth Third Bank may refer customers to GreenSky for financing services. Compensation for such referrals may be paid by GreenSky to Fifth Third if the referral results in new business for GreenSky. The amount of any referral fee paid for received services will not affect the fees paid or payable by you.
- No minimum deposit required to open a checking or savings account. Account must be funded within 45 days of opening. Checking accounts may have monthly fees.
- Fifth Third does not provide tax advice; consult your tax advisor
- Other SBA qualification requirements exist. Please contact a Fifth Third Bank SBA Specialist for more details.
- Participation in the Membership Advantage program is voluntary. Employees must provide ID badge, membership card, business card, pay stub, customized program flyer or direct deposit before Membership Advantage code is applied to account. Periodic proof of employment or membership may be required to retain Membership Advantage benefits.
- No monthly service charge for Preferred Checking if a combined balance of \$100,000 or more across your deposit* and investment† accounts is met one time per month. 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. If the balance requirement is not met, the monthly service charge for Preferred Checking is \$25. **In order to receive Preferred rate discounts³⁷ and Fifth Third Securities Brokerage¹ benefits^{40,41,42} customer must be eligible for premium tier benefits by meeting the monthly service charge waiver requirement—achieve \$100,000 across deposit* and investment† accounts one time per month.**
- All owners on the savings account must also be listed as owners on the Fifth Third Preferred Checking account.
- Excludes all promotional rate CDs, IRA CDs, 529 CDs, Non IRA CDs opened in amounts of \$100,000 or more (Jumbo CD), variable rate CDs, and step rate CDs. All owners on the CD must also be listed together as owners on the Fifth Third Preferred Checking account.
- Fifth Third Exclusive personal checks are complimentary; 50% discount applies on other check styles.
- To waive the monthly maintenance fee the business owner/signer must complete a Relationship Consent form. Otherwise the standard account monthly service charge is \$11.00 Ask a Fifth Third representative for details.
- Monthly service charge for the World Debit card is \$3.95; fee is waived for Preferred Checking when that account is the primary account linked to the card. Certain terms conditions, and exclusions apply. Please see the Fifth Third Bank World Debit Mastercard Guide to Benefits for more details and a complete explanation of card benefits. Card enhancements provided by Mastercard.

- Lending subject to credit review and approval. In order to receive a Preferred rate discount on Direct Auto Loans, Easy Home Refi, Home Equity Loans and Lines of Credit, and Personal Loans and Lines, customer must be eligible for premium tier benefits by meeting the monthly service charge waiver requirement—achieve \$100,000 across deposit* and investment accounts† one time per month.³¹
- Loans are subject to credit review and approval. In order to receive the Preferred rate discount, customer must be eligible for premium tier benefits by meeting the monthly service charge waiver requirement—achieve \$100,000 across deposit* and investment† accounts one time per month.³¹ Fifth Third Bank, 38 Fountain Square Plaza, Cincinnati, OH 45263. NMLS# 403245.
- 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.
- Fifth Third Securities Brokerage¹ benefits include: Discounted self-directed online trades (see fee schedule for more details). In order to receive this Preferred Fifth Third Securities Brokerage¹ benefit, customer must be eligible for premium tier benefits by meeting checking monthly service charge waiver requirement—achieve \$100,000 across deposit* and investment† accounts one time per month.³¹
- The \$25 annual custody and recordkeeping account fees for brokerage accounts† will be waived. Other account fees, fund expenses, brokerage commissions, and service fees may apply. In order to receive this Preferred Fifth Third Securities Brokerage¹ benefit, customer must be eligible for premium tier benefits by meeting checking monthly service charge waiver requirement—achieve \$100,000 across deposit* and investment† accounts one time per month.³¹
- No Fifth Third Securities† "transfer in" fees when transferring assets from other financial institutions; possible reimbursement for third party "transfer out" fees when moving at least \$25,000 in assets to Fifth Third Securities (ask your financial professional for more details). In order to receive this Preferred Fifth Third Securities Brokerage¹ benefit, customer must be eligible for premium tier benefits by meeting checking monthly service charge waiver requirement—achieve \$100,000 across deposit* and investment† accounts one time per month.³¹
- 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. Fifth Third will look back 35 days from your statement cycle to calculate your total direct deposits.
- For Essential Checking, you receive your first order of checks (25 pack of Fifth Third Exclusive style duplicate checks) free and an ongoing 50%-off discount on any personal check order for as long as you are in Membership Advantage. For Enhanced and Preferred Checking, you receive all orders of checks free.
- All owners on the savings account must also be listed as owners on a Fifth Third checking account with a Membership Advantage code in order to have the service charge waived.
- 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®. Terms and conditions are subject to change without notice.
- Receive one-half (1/2) discount point if you participate in our automatic payment program which can be used to buy down your interest rate. This adds up to a savings of \$1,000 based on a \$200,000 loan. This discount will be shown at the time of your loan application and will be applied at closing based on final mortgage amount. Prices and programs are subject to change without notice, including automatic payment program discount, and require automatic payment deduction from your qualifying Fifth Third account. Checking accounts may have fees. Loans are subject to credit review and approval. Fifth Third Bank, 38 Fountain Square Plaza, Cincinnati, OH 45263. NMLS# 403245.
- Any debits to your account including writing checks, withdrawing money at the bank or ATM, ACH transactions or other electronic means may result in your account being overdrawn and a fee being imposed. Overdraft payments are discretionary and we reserve the right not to pay.
- Other non-SBA fees may apply when closing costs are financed into the loan.
- Additional fees may apply for ARP Return Item: \$15.50.
- BMPP Monthly Service Charge includes \$19 for PP Monthly Maintenance; \$30 ARP Monthly. Additional fees may apply for BMPP: ARP Return Item: \$15.50; ARP Paid No Issue \$2.75; Issue Cancel \$0.52.
- All Business Loans and Lines of Credit are subject to credit review and approval.
- Fifth Third Bank may receive compensation for referrals to ApplePie Capital that result in new business. The amount of any referral fee paid or received services will not affect the fees paid or payable to you.
- Lending subject to credit review and approval. In order to receive Preferred annual fee waiver, customer must be eligible for premium tier benefits at the time of annual fee assessment by meeting checking monthly service charge waiver requirement—achieve \$100,000 across deposit* and investment† accounts one time per month.³¹
- For credit cards used for Overdraft Protection, 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.

App Store is a registered service mark of Apple, Inc. Google Play is a trademark of Google, Inc.

****All Business Savings Accounts:** Closed accounts will be charged a \$25 fee. If an account is closed before interest is credited, you will not receive any accrued interest. A paper statement fee of \$3 will be charged on the Business Money Market account unless you carry an average daily collected balance of \$3,000. A paper statement fee of \$3 will be charged on the Business Relationship Savings account unless you carry an average daily collected balance of \$500. You may suppress your statement through online banking at any time. Other charges may apply and are subject to change without

notice. If an account is closed before interest is credited, you will not receive any accrued interest. Important Notice: By Federal regulation, savings accounts are limited to a combined total of six of the following transactions per calendar month: checks and pre-authorized withdrawals/transfers (online and telephone transfers, bill payments, and automatic debits are examples of these). However, you may make an unlimited number of ATM or teller withdrawals, and payments from your Fifth Third savings account to your Fifth Third installment, mortgage, or credit card accounts. (Please see Rules and Regulations for more details.)

Exceeding the Federal Regulation: You will receive notification each month you exceed the allowable number of withdrawals and transfers mentioned above. After exceeding this number in 3 of the last 12 months, your account will be automatically transferred to a checking account. (Please see Rules and Regulations for more details.)

*Deposit and credit products provided by Fifth Third Bank, Member FDIC. 🏠 Equal Housing Lender.

** Fifth Third Private Bank is a division of Fifth Third Bank offering banking, investment and insurance products, and services. Fifth Third Bancorp provides access to investments and investment services through various subsidiaries, including Fifth Third Securities.

***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 a wholly-owned, non-bank subsidiary of Fifth Third Bank. 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.

¹Fifth Third Securities is the trade name used by Fifth Third Securities, Inc., member FINRA/SIPC, a wholly owned subsidiary of Fifth Third Bank, a registered broker dealer and registered investment advisor. Registration does not imply a certain level of skill or training.

Securities, Investments, Investment Advisory Services and Insurance:

Are Not FDIC Insured	Offer No Bank Guarantee	May Lose Value
Are Not Insured by Any Federal Government Agency		Are Not a Deposit

Real Life Rewards is a registered service mark of Fifth Third Bancorp.

Mastercard is a registered trademark of Mastercard International Incorporated.

Visa is a registered trademark of Visa International Service Association.

Discover is a registered trademark of Discover Financial Services LLC.

American Express is a registered trademark of the American Express Company.

Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp. For more information on any Fifth Third product or service, please visit your local Fifth Third Banking Center, call 800-275-4858 or visit 53.com. Deposit balances are insured up to the maximum amount permitted by law. Please see fdic.gov for insurance coverage.

Information provided is accurate as of 4/1/2017, and may have changed after that date. To obtain more recent information, please call us at 877-534-2264 or visit a local Banking Center.



FIFTH THIRD BANK