

Welcome to
**Business
Banking**





You're at the center of all we do.

Supporting your success with solutions for every stage of your business—that's our business. We're here for you every step of the way.

Your Guide to Business Banking

Managing Your Business <ul style="list-style-type: none">• Checking Accounts• Credit Card Solutions• Savings Solutions• Banking Your Way• Merchant Services	Providing Convenience and Protection <ul style="list-style-type: none">• Overdraft Solutions• Cash Management Solutions• Fraud Protection
Supporting Growth and Expansion <ul style="list-style-type: none">• Borrowing Solutions• Lines of Credit• SBA Financing• Financing Solutions by Provide¹• Business Transition and Succession	Serving Owners and Employees <ul style="list-style-type: none">• HR and Payroll Services• Membership Advantage Banking• Personal Financial Services• Contact Information

Getting Started

Here's what we'll need from you:

1. Legal Business Name, address, and phone number
2. Tax ID number
3. Form W-9 or W-8
4. 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

5. Beneficial Ownership Disclosure Form

All signers must also provide the following:

- Name, address and phone number
- Social Security number
- Driver's license or ID
- Mother's maiden name or a password

Banking Your Way

You've got big plans. We're here to help make them happen with easy, convenient ways to bank.

Mobile Banking^{2,3}

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

- ✓ **No-wait banking**
- ✓ **Personalized Alerts**
- ✓ **Easy, secure mobile access from the App Store or Google Play store**

Online Banking²

Managing your money online on 53.com is now easier than ever.

- ✓ **Online bill pay**
- ✓ **Paperless statements**
- ✓ **Advanced encryption security**

In-Person Banking

Visit any of our more than 1,000 full-service banking centers.

Call: 877-534-2264

**Monday through Friday: 7 a.m. - 10 p.m. ET Saturday:
8:30 a.m. - 5 p.m. ET.**



Fifth Third Business Checking Account Features	Fifth Third Business Checking Account™ A straightforward checking account that offers a variety of benefits, features, and online tools to track your finances, make payments, and transfer funds.	Fifth Third Business Premium Checking Account® This account helps reward businesses with moderate transaction activity, or if your business requires a payment processing solution.	Fifth Third Business Elite Checking Account® Designed for larger businesses with higher transaction volumes and advanced cash management solutions.
Monthly Service Charge	\$0	\$25	\$50
Balance Needed to Waive Monthly Service Charge ⁴	\$0	\$25,000	\$50,000
Number of Included Transactions ⁵	100	500	1,000
Included Cash Deposits ⁶	\$5,000	\$10,000	\$25,000
Relationship Interest on Business Relationship Savings ⁷	N/A	☑	☑
Payroll Services from Paycor ^{8,9}	Available	Discounted	Discounted
Check Fraud Protection—Client Maintained Positive Pay ¹⁰	Available	Discounted	☑
ACH Initiation ^{10,11}	Available	Available	☑
Fifth Third Direct Prior Day Reporting ¹⁰	Available	Available	☑

All of our business checking accounts come with:

- Business Debit Mastercard^{®17}
- Online banking and bill payment²
- Mobile banking and deposits with immediate funds via our new mobile app³
- Text alerts³

Plus, access to:

- Overdraft protection¹³
- Discounted pricing on payroll solutions⁸
- 1,000 full-service banking centers
- Fee-free nationwide ATM network



Credit Card Solutions



Fifth Third Simply Business Card*

Simplify your day-to-day business purchases and earn simple, powerful rewards.

Benefits:

- Earn unlimited 1.67% cash back with every purchase^{14,15}
- No rotating categories, no earning caps and no points expiration¹⁵
- No annual fee¹⁶
- Track purchases easily with Mobile Receipt Capture and Management¹⁷
- Zero Liability on card purchases^{17,18}
- Automatic Car Rental Insurance¹⁷
- Mastercard® ID theft protection^{17,18}

Exclusive for Fifth Third Bank customers.¹⁹



Fifth Third Commercial Card

Manage spending and gain more control over your working capital.

Benefits:

- 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.*

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.

- ✓ Competitive interest rates²⁰
- ✓ Security of FDIC insurance²¹
- ✓ Online and mobile account access^{2,3}

Fifth Third Business Relationship Savings**

Earn higher yields with higher balances, along with a relationship interest rate.

Features:

- Tiered interest rates to help you earn more as your balance grows²⁰
- Receive a relationship interest rate when you also have a Business Premium or Business Elite Checking account⁷
- Up to 20 deposited items per month without an additional fee²²
- Three checks or withdrawals per month²³
- Check-writing privileges

No standard 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 rates²⁰
- Up to 20 deposited items per month without an additional fee²²
- Three checks or withdrawals per month²⁴
- Check-writing privileges

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 Certificates of Deposit (CD)

A low-risk savings opportunity for funds that can be held for a specified length of time.^{20,25}

Features:

- Flexible terms starting at seven days
- Security of FDIC insurance²¹

**All Business Savings Accounts: 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.

Merchant Services

Powered By **worldpay**

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.^{27,28}

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.



Overdraft Solutions

For those times when the funds in your account aren't enough to cover your purchases and payments.²⁶

Overdraft Coverage

What is it?

Your transactions may be paid on your behalf when there aren't sufficient funds in your account. (See note below.)

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 daily overdraft fee is assessed if an overdraft is not paid and account is not brought current within 5 business days.

What transactions does it cover?

Checks and other transactions made by using your checking account number, automatic and online bill payments, ACH transactions and recurring debit card transactions.

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. You're eligible to opt out of overdraft coverage at any time. To opt out of overdraft coverage please visit your local branch or contact your banker.

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'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 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.

What accounts can be protected?

Any Fifth Third business checking account. When you overdraw, the exact amount of the negative balance plus the \$12 transfer charge will be transferred on the next business day.

What accounts can provide protection?¹³

- Fifth Third Simply Business™ Credit Card
- Business savings accounts and select business checking accounts

Types of Overdraft Protection

Credit Card: Amount available varies based on a combination of credit limit, cash advance limit and other risk factors. The amount transferred will be subject to both the available cash advance limit and cash advance interest rate applicable to the card.

Savings and Checking: Based on available balance, up to \$99,999.99.

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.

Cash Management Solutions¹⁰

At Fifth Third, we know good capital management is key to running and growing a successful company. Our solutions can help you find new revenue sources, offset operating costs and improve your bottom line—changing the way you do business.

Fifth Third Direct®

With Fifth Third Direct®, our secure, online payments platform, you can see all your information in one place—anytime, anywhere.

- Control your data
- Access multiple accounts
- Create and view reports

Fifth Third Security Suite

We offer advanced tools to help safeguard your financial information to minimize ACH and check fraud for your business.

- Bank-Maintained Check Positive Pay (BMPP)
- Customer-Maintained Check Positive Pay (CMPP)
- ACH Positive Pay (ACH PP)
- Check Block
- ACH Transaction Control

Payables Solutions

Using our online suite of payment solutions, you can increase accountability and streamline your staff's time.

- ACH Payments
- Wire transfers
- Payroll Services—powered by Paycor^{8,9}

Receivables Solutions

Our robust receivables solutions can significantly reduce costs and your staff's workload.

- Electronic Deposit Manager (EDM)
- ACH Collections
- Lockbox
- Cash/Currency Solutions
- Merchant Services—powered by WorldPay^{27,28}



Borrowing Solutions Details

Fifth Third Fast Capital^{®29}

Get the funds you need, when you need them. With Fifth Third Fast Capital[®], you can get a **business line of credit or term loan as quickly as one business day**.

- Approval and access to funds as fast as one business day
- Line amounts from \$10,000 up to \$100,000
- No collateral requirements

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

Secured Line of Credit²⁹

A Fifth Third Secured Line of Credit can help you manage your working **capital for day-to-day business needs** such as payroll and other short-term cash flow needs.

- Competitive, variable interest rates
- Interest only payments
- Pay no interest until you draw money from line
- Requires pledging short-term assets as collateral

Term and Real Estate Loans²⁹

Term loans are ideal for bigger investments, such as **financing equipment, vehicles or business expansions**.

Uses:

- Finance new purchases for day-to-day business needs
- Refinance existing loans or lines of credit
- Fund capital expenditures
- Cover fixed operational costs
- Purchase, expand, renovate, remodel or construct owner-occupied real estate

Details:

- Fixed and variable rate options available
- Principal and interest payments
- Multiple term options available with the option of a balloon payment

Compare 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.²⁹

What do you need?	How Fifth Third can help				
	Fifth Third Fast Capital [®]	Secured Line of Credit	Term Loans	Real Estate Loans	SBA Financing
Quick approval and access	✓				
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.³⁰

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.

SBA Financing⁴¹

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.**

What can you use an SBA loan for?

- Commercial real estate purchase, including construction
- Business acquisition or expansion
- Refinance existing debt on more favorable terms
- Support working capital with SBA lines of credit
- Purchase equipment, machinery, vehicles, etc.

Benefits:

- Fixed or variable interest rates with flexible terms
- No balloon payment at maturity
- Loan closing costs may be financed³¹
- Higher advance rates on commercial real estate
- Up to 100% financing on owner-occupied commercial real estate for loans up to \$5,000,000

Who may qualify for an SBA loan?

- Businesses must be for-profit
- Businesses must operate in the United States or its possessions
- Businesses cannot have more than \$20MM in maximum tangible net worth and a two-year average net income after federal income tax of \$5,000,000

Financing Solutions

Powered By **Provide** 

Provide is the industry's only digital finance experience, serving healthcare providers in all 50 states.¹

What does Provide specialize in?

Provide offers practice financing for all your needs. When you partner with Provide, you gain access to the industry's only digital finance experience, customer-first and personalized service and financing for your entire practice ownership journey, including:

- Acquisition
- Expansion
- Remodel
- Startup
- Equipment
- Equity cash-out
- Debt consolidation
- Commercial real estate and down payment
- Ground-up construction

Benefits:

- Receive up to 100% financing on practice acquisitions
- Access comprehensive product offerings with flexible terms
- Pre-qualify for financing in as little as two minutes, with no impact on your credit score
- Upload documents securely, and receive real-time updates through our borrower portal



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

Wealth Planning Options³⁵

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 Bank³⁷
- Investment management
- Retirement planning
- Trust and administration services
- Estate settlement
- Personal and business insurance protection³⁶

HR & Payroll Services

Powered By 

Payroll and HR doesn't have to be a time-consuming juggling act. With **Fifth Third HR & Payroll**, powered by Paycor, you can easily manage all of your HR, payroll, timekeeping and reporting tasks anytime, anywhere.^{8,9}

Features:

Dedicated expertise: Tax experts who work in some of the most challenging regulatory environments help ensure compliance at every turn

Engaging employee self-service: Reduce questions about pay history and tax forms by empowering employees through self-service access

Powerful reporting and analytics: Make real-time business decisions with our powerful analytics platform

Attract and retain top talent: Find top performers and develop them into your most productive employees

Glean true insights into your data: Tap into your data and gain rich insights to predict expenses and improve your bottom line

Adapt and stay ahead of what's next: Protect your business with quarterly product enhancements and compliance expertise

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

Health Savings Account

HealthEquity HSA—a perfect complement to your High Deductible Health Plan, our **partnership with HealthEquity for tax-advantaged HSAs help your employees save for healthcare expenses**—with minimal administration time from you. They have a robust set of tools to simplify HSAs, drive participation, and increase saving, helping you be more successful.^{33,34}

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.³⁵

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.³⁶

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.³⁷



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.³⁸

We provide both in-person and virtual classes. Our program also allows employees to create their own playlist based on their financial needs which help them learn at their own pace.

Your employees also receive exclusive banking benefits and discounts because of our partnership.

Features:

- **Financial Empowerment Seminars**—Covering a full range of topics including savings and budgeting, home buying and borrowing, protecting your identity, and understanding your credit
- Access to **fee-free partner network**²
- **0.25 rate discount** for new installment loans and lines of credit³⁹
- **0.25 discount point** on mortgage loans⁴⁰

- ✓ Free Virtual Classes
- ✓ Discounts on loans and mortgages^{39,40}
- ✓ Financial Empowerment Seminars

Personal Financial Services

You've worked hard to get where you are. We'll work just as hard to help you reach what's next for your business—and for your own financial goals. You could qualify for our personal financial services, including Fifth Third Preferred and Private Banking.

Access exclusive discounts, benefits and services.

Fifth Third Preferred Banking

You'll benefit from a range of complimentary services, exclusive special rates and discounts, 24/7 personalized service and a dedicated Preferred Banker. Plus, earn interest on your checking account.²⁰

Grow your wealth with personalized service.

Fifth Third Private Banking

Discover an exclusive suite of services tailored to meet your complex banking needs. Fifth Third Private Bank offers deposit accounts, lending options, credit cards and a dedicated Wealth Management Advisor to help build, preserve and manage your wealth.^{35,37}



Contact Our Dedicated Support Team

Call Us

1-877-534-2264

7 a.m.–10 p.m. ET, Monday–Friday
8:30 a.m.–5 p.m. ET, Saturday

Email Us

bbgsupport@53.com

Account Fraud

If your account has been
compromised, call us
immediately at:

1-866-475-0729

Branches & ATMs

Access to a nationwide network of
fee-free ATMs and more than 1,000
full-service banking centers.¹²

Visit [53.com/ATM](https://www.53.com/ATM)

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.

Business Welcome Center

Find what you need to start getting the most from your business account in one quick, convenient place.

- ✓ Activate your credit and debit cards
- ✓ Set up online account management
- ▶ Visit [53.com/businesswelcome](https://www.53.com/businesswelcome)

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.

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.

- ▶ Visit [53.com/content/fifth-third/en/financial-insights.html](https://www.53.com/content/fifth-third/en/financial-insights.html)

1. Provide is a division of Fifth Third Bank, National Association.
2. Subject to Digital Services User Agreement, including applicable cut-off times. Additional fees and restrictions may apply.
3. 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.
4. Any business checking account, business savings account or business CD for the same entity with a valid ownership type 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.
5. 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.
6. Cash deposited in excess of the included amount per month is subject to an overage charge of \$0.003 per dollar deposited.
7. 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.
8. 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.
9. 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.
10. 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. Applies to: Electronic Deposit Manager, ACH Collections, Lockbox, Cash/Currency Solutions, Fifth Third Direct® and Fifth Third Security Suite. Additional fees may apply.
11. Cash Management Essentials activation requires customer to sign a Fifth Third Treasury Management agreement and compliance with the Treasury Management 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 \$13 fee for each stopped payment. Ask a Fifth Third Representative for details.
12. Fifth Third Bank is part of a nationwide network of ATMs that charge no fees to customers of Fifth Third Bank. Use your Fifth Third debit, ATM or prepaid card to conduct no-fee transactions 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 \$3.00; 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.
13. A protected checking account can only have one account providing the Overdraft Protection. A savings, checking, or credit card account may provide Overdraft Protection to multiple checking accounts. The entity owning the account providing Overdraft Protection must be the entity owning the account being protected. The account being protected and the protecting account must be opened in the same affiliate.
 14. Earn 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.
 15. See the Rewards Terms and Conditions 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: Points do not expire. Rewards are earned as points which can be redeemed for cash back as a credit card statement credit or a deposit into your Fifth Third checking or savings account.
 16. 0% Introductory Annual Percentage Rate (APR) on Purchases and Balance Transfers for the first 12 billing cycles after the account is opened. After that your variable APR will be 16.24%-27.24% based on your creditworthiness. Variable APRs are accurate as of 12/27/2024 and will vary with the market based on the Prime Rate, Cash Advance APR is 29.24%. Refer to your statement for your current APR. Penalty APR: 29.99% may be applied to the Account in the event of late payment. If the APR is increased because of a late payment, the Penalty APR will apply until six consecutive minimum payments are made when due. 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: \$40. Over Limit Fee: \$39.00. Returned Payment Fee: \$39.00. Minimum interest charged is \$1.50.
 17. Refer to the Mastercard Guide to Benefits for full details.
 18. You must notify us immediately and assist us in our investigation if your Card is lost or stolen or you believe someone is using your Card without your permission.
 19. To apply for this product the applicant must be a current Fifth Third checking or savings customer with accounts open for at least 90 days. The Fifth Third checking or savings account must be in good standing. Other terms or conditions may apply. Please contact your local branch or banker for details.
 20. 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 non-cash 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.
 21. The standard deposit insurance amount is \$250,000 per depositor, for each

- deposit insurance ownership category. Please see [fdic.gov](https://www.fdic.gov) for insurance coverage.
22. Deposits in excess of the included amount are subject to a \$0.50 per item overage charge.
 23. 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.
 24. Withdrawals in excess of 3 in your Fifth Third Business Money Market account are subject to a \$1.15 per item overage charge, and transactions in excess of 6 are subject to an \$11.25 per item overage charge.
 25. Business Certificates of Deposit: Please contact Fifth Third Bank for current interest and annual percentage yield (APY) information. Interest rates and APY's subject to change at any time. Other transaction costs may apply. CD PENALTIES FOR EARLY WITHDRAWAL: A penalty will apply if principal is withdrawn prior to the maturity date, based on the term of the CD.

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.	

26. 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.
27. Fifth Third Bank, National Association 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.
28. Merchant Services are provided through Worldpay and are subject to credit approval. Merchant Services agreement required.
29. All Business Loans and Lines of credit are subject to credit review and approval.
30. Business Term Loans, Lines of Credit, Revolving Lines of Credit or SBA Loans must have a balance 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.
31. Other non-SBA fees may apply. Ask a Fifth Third representative for details.
32. Provide is a division of Fifth Third Bank, National Association.
33. Fifth Third does not provide tax advice; consult your tax advisor.
34. Fifth Third Bank may refer customers to Health Equity for Health Savings Account services. Compensation for such referrals may be paid by Health Equity to Fifth Third Bank if the referral results in new business for Health Equity. The amount of any referral fee paid for received services will not affect the fees paid or payable by you.
35. 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.**
36. 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.
 37. Fifth Third Private Bank is a division of Fifth Third Bank, National Association 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.
 38. 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.
 39. 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 Automatic Payments. Terms and conditions are subject to change without notice.
 40. Lending subject to credit review and approval. Bill Payer Credit: You may receive one-quarter (.25) discount point if you participate in our automatic payment program which can be used to lower your interest rate. This discount will be shown at the time of your loan application and will be applied at closing based on final mortgage amount. Terms and conditions are subject to change. Additional discounts may be available for eligible customers. Ask a Fifth Third representative for details and eligibility requirements. 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 Bank, National Association, 38 Fountain Square Plaza, Cincinnati, OH 45263, NMLS#403245, Member FDIC. 🏠 Equal Housing Lender. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp.
 41. All SBA Loans and Lines of Credit are subject to credit review and approval and SBA eligibility. Contact a Fifth Third SBA Specialist for more details on other SBA qualification requirements.

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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](https://www.fdic.gov) for insurance coverage.

Information provided is accurate as of 7/1/2022, 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.

Business Product Disclosures

Issue Date: March 2025



FIFTH THIRD

PRICING & SERVICES APPLICABLE TO BUSINESS CHECKING ACCOUNTS

The information in the following charts apply only to Fifth Third Business Checking[®], Fifth Third Business Premium[®] and Fifth Third Business Elite[®] Checking Accounts. Contact us for information on any other Business Banking Accounts. Prices of all services are subject to change upon 30 days' notice from Bank.

BUSINESS CHECKING ACCOUNT INFORMATION

	Fifth Third Business Checking[®]	Fifth Third Business Premium Checking[®]	Fifth Third Business Elite Checking[®]
Monthly Maintenance Fee	\$0/month	\$25/month	\$50/month
No Monthly Maintenance Fee with one of the following:	N/A	<ul style="list-style-type: none"> • A combined monthly average balance of \$25,000 across your business checking, savings and CDs¹ • Merchant Services³ enrollment AND at least \$500 monthly spending across your Fifth Third business credit cards² • A Fifth Third Business Loan or Line of Credit⁴ 	<ul style="list-style-type: none"> • A combined monthly average balance of \$50,000 across your business checking, savings and CDs¹ • A Fifth Third Business Loan or Line of Credit⁴ • At least \$500 monthly spending across your Fifth Third business credit cards² AND one of the following: Electronic Deposit Manager OR Fifth Third Direct^{5,6}
Banking Center Cash Deposit⁷	\$0 - \$5,000 Deposits: No Charge \$5,001+Deposits: \$0.0030 per \$1.00	\$0 - \$10,000: No Charge \$10,001+: \$0.0030 per \$1.00	0 - \$25,000: No Charge \$25,001+: \$0.0030 per \$1.00
Checking Transactions per Month⁸	0-100 Transactions: No Charge 101+ Transactions: \$0.50/each	0-500: No Charge 501+: \$0.50/each	0-1,000: No Charge 1,001+: \$0.50/each
Paper Statement Fee	\$3 per month unless average daily collected balance is greater than or equal to \$3,000.		

Additional available checking account solutions include but are not limited to: Commercial Analyzed, Public Funds and IOLTA/IOTA accounts. Contact your banker for additional information on these checking account solutions.

PRICING & SERVICES APPLICABLE TO BUSINESS SAVINGS ACCOUNTS

The information in the following charts apply only to Business Savings, Business Relationship Savings, and Business Money Market Accounts. Contact us for information on any other Business Banking Accounts. Prices of all services are subject to change upon 30 days' notice from Bank.

BUSINESS SAVINGS ACCOUNT INFORMATION

	Business Relationship Savings	Business Savings	Business Money Market
Monthly Maintenance Fee	\$0	\$5/month	\$10/month
No Monthly Maintenance Fee with one of the following:	No Monthly service charge	An average monthly collected balance of \$1,000 or more	An average monthly collected balance of \$10,000 or more
Banking Center Cash Deposit⁷	\$0.003 per \$1.00		
Deposit Tickets and Deposited Items	0-20: No Charge 21+: \$0.50/per item		
CCA Checks Paid/Other Debits	0-3 Checks: No Charge 4-6 Checks: \$1.05/ per check 7+ Checks: \$10.50/ per check	0-3 Checks: No Charge 4-6 Checks: \$1.15/per check 7+ Checks: \$11.25/ per check	
Interest	Variable interest rate. The interest rate and annual percentage yield may change. Variable based on the daily balance; 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. Interest rates are subject to change and may go as low as 0.00%.		
Paper Statement Fee	\$3 per month unless average daily collected balance is greater than or equal to \$500.	\$3 per month unless average daily collected balance is greater than or equal to \$3,000.	

- Any business checking account, business savings account, or business CD for the same entity with a valid ownership type 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.
- 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.
- 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 will apply, including stop payment and wire fees. Ask a Fifth Third Representative for details.
- Cash deposited in excess of the included amount per month is subject to an overage charge of \$0.003 per dollar deposited.
- 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.

OTHER ACCOUNT DETAILS

Certificates of Deposit (CDs)*	
Monthly maintenance fee information	N/A
Minimum deposit required to open	\$5,000 for standard CDs with terms 7-89 days and promotional CDs; \$500 for standard CDs with terms 3-84 months.
Features, benefits and options	Short or long-term savings at a fixed rate of return. ^{1,2} Principal assurance: Fifth Third will return your deposit, less withdrawals ³ once a CD is seven (7) days or more into its term. Interest can be credited to the CD or to a checking account or savings account. ^{4,5}

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 based on an actual number of days in year basis (365-day or 366-day year). This method applies a periodic rate to the balance in the account each day.

3. CD 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.

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, 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.

*Please refer to the receipt provided at opening for specific terms that apply to the CD.

BUSINESS DEPOSIT ACCOUNT – FEE SCHEDULE

Prices of all services are subject to change upon 30 days' notice from Bank.

ATM and Debit Card Fees	Fifth Third ATM Fees Partner Fees¹	\$0 - No charge to use Fifth Third ATMs
	Non-Fifth Third ATM Transactions	<ul style="list-style-type: none"> • \$5 for international transactions. • \$3.50 for U.S. transactions Transactions include balance inquiries, transfers, cash withdrawals, and purchases made at an ATM. Other ATM network owners may also assess a usage fee.
	International POS/ATM Transaction Fee¹	3% of transaction amount
	Currency Conversion Fee²	0.20% of transaction amount
	Business Debit Mastercard[®]	\$0 - No Annual Fee Debit Card Daily Limits: Daily Purchase Limit.....\$5000 Daily Cash Limit.....\$810
	Debit Card Replacement Rush Fee	Expedited card shipping (by request): \$30. Fee is waived for Preferred and Private Bank customers.
	Non-Fifth Third Cash Advance Debit Card Fee	Greater of \$5 or 3% of the transaction amount, up to maximum \$10
Wire Transfer Fees	Wire Incoming Structured	\$15.50/per transfer
	Wire Incoming Non-Structured with Repairs	\$30.00/per transfer
	Branch/Banker Domestic Wire Outbound Non-Repetitive	\$45.00/per transfer
	Online Outgoing Domestic USD Wire	\$25.00/per transfer
	Branch/Banker International Wire Outbound (USD)	\$85.00/per transfer
	Branch/Banker International Wire Outbound Non-Repetitive (FX)	\$50/per transfer
	Online Outgoing International USD Wire	\$45.00/per transfer
Overdraft Fees	Overdraft Fee	\$37/occurrence. Maximum of 5 overdraft fees charged per account, per business day. No fee if your account balance at the end of the business day is overdrawn by \$5 or less. No overdraft fee for any item that is \$5 or less, even if your account balance at the end of the business day is overdrawn.
	Returned Item Fee	\$37/item for each occurrence. You will be charged a fee each time we return your checks and payments. If one item is returned multiple times, whether as a check or other payment order, you may be charged multiple fees.
	Extended Overdraft Fee	\$8/day is assessed if an overdraft is not paid within 5 Business Days. If an account is not brought current, the daily overdraft fees will accrue as of the first calendar day of the overdraft occurrence up to a maximum of 20 calendar days.
	Overdraft Protection Transfer Fee	\$12/transfer. No fee if your account balance at the end of the business day is overdrawn by \$5 or less. ³

BUSINESS DEPOSIT ACCOUNT – FEE SCHEDULE (CONT'D)

Banking Center Cash Processing Fees	Banking Center Cash Deposit	\$0.0030 per \$1.00 over allowable Deposit Product Cash Deposit Limit
	Banking Center Deposit Non-Standard Bags	\$155.25/bag
	Banking Center Deposit Coin Mixed	\$3.70/per deposit
	Banking Center Deposit Coin Rolled	Savings: \$0.11 Per roll
	Banking Center Courier Deposit Charge	\$3.70/per deposit
	Banking Center Deposit Collection Courier	\$11.75/per deposit
	Banking Center Deposit Notes Strap	Savings: \$0.16/per Strap
	Banking Center Order Coin Box⁴	0-4: \$3.00/per coin box; 5+: \$7.50/per coin box
	Banking Center Order Coin Roll⁴	0-10 Rolled Coins: No charge; 11+ Rolled Coins: \$0.25/per roll
	Banking Center Order Notes Loose⁴	0-100: No Charge; 101+: \$0.06/per note
	Banking Center Order Notes Strap⁴	0-10 Straps: No Charge; 11+ Straps: \$1.25/per strap
	Banking Center Cash Order⁴	0-5 Cash Orders: No Charge; 6+ Cash Orders: \$7.00/per order
	Banking Center Courier Stop Scheduled	\$13.00/courier stop
	Other Fees	Stop Payment
Return Deposit Item		\$15.00/item
Money Order		\$2.00/item
Cashier's Check		\$10.00
Research Photocopy Time Fee		\$15.00/photocopy image or per quarter hour of research completed by a Fifth Third employee
Copy of Check Images Mailed with Monthly Statement		\$2.00 per month. Up to 24 most recent months available through online banking at no charge.
Special Statement		\$28/duplicate statement or statement sent to second address
Standard Confirmation - Written confirmation of Audit Inquiry		\$57.75
Balance Inquiry		\$10.75
Commercial Credit Reference		\$89.25
Charged off Account		\$30.00/account
Check Excessive Deposit Rejects⁵ Per MICR Item Rejected, Exceeding 1% of Deposited Items		0-75: \$0.315/per reject 76-275: \$0.365/per reject 276-525: \$0.41/per reject 526+: \$0.455/per reject
Disbursed Check Paid MICR Reject & Repair		\$0.37 per item
Special Statement Cut-Off ⁵		0-99: \$38.25/per request 100-300: \$31.00/per request 301+: \$15.50/per request

BUSINESS DEPOSIT ACCOUNT – FEE SCHEDULE (CONT'D)

Other Fees (CONT'D)	Deposit Adjustment Fee	\$15.00 per adjustment
	RTP Credit	\$1.00 per real time payment transaction received
	Legal Processing - Processing Garnishment, Attachment, or Levy	\$80.00 per item, or maximum amount allowed under state law, whichever is less
	Dormant Account Monthly Fee	<p>Checking: \$5/month (Fee will be assessed for no deposits or withdrawals for the period of 12 months for checking accounts. Fee not assessed if balance is greater than \$3,000.)</p> <p>Savings: Fee only assessed for the Business Relationship Savings & Business Money Market</p> <p>\$5 per month dormant (Assessed when no deposits or withdrawals are made during a period of 36 months. Fee not assessed if balance is greater than \$3,000.)</p>

¹ATM network is fee free for Fifth Third Bank, National Association customers when using their prepaid debit 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 a nationwide network of 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. A \$3.50 service fee per transaction applies for non-Fifth Third ATM transactions. In-person withdraw fee at non-Fifth Third Branches:

²See the Business Debit Card Agreement in the Deposit Account Rules and Regulations.

³If 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 Coverage fees may be assessed.

⁴Partitioned Tiered Pricing: The units are priced separately based on the tier they are in.

⁵Threshold Tiered Pricing: All units are priced the same based on the total number of units.

For Errors or Questions on:

- PIN and ACH Transactions
- Lost/Stolen/Unauthorized
- Signature transactions

Contact us at 877-833-6197 during the hours of operations (Monday through Friday, 7 a.m. to 8 p.m.; Saturday 8:30 a.m. to 5 p.m. ET.)

Or in writing: Disputes Resolution Department, Madisonville Operations Center, 5050 Kingsley Drive - MD 1MOCBX, Cincinnati, OH 45227

To report your card lost or stolen 24/7 call: 800-782-0279

March 2025



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