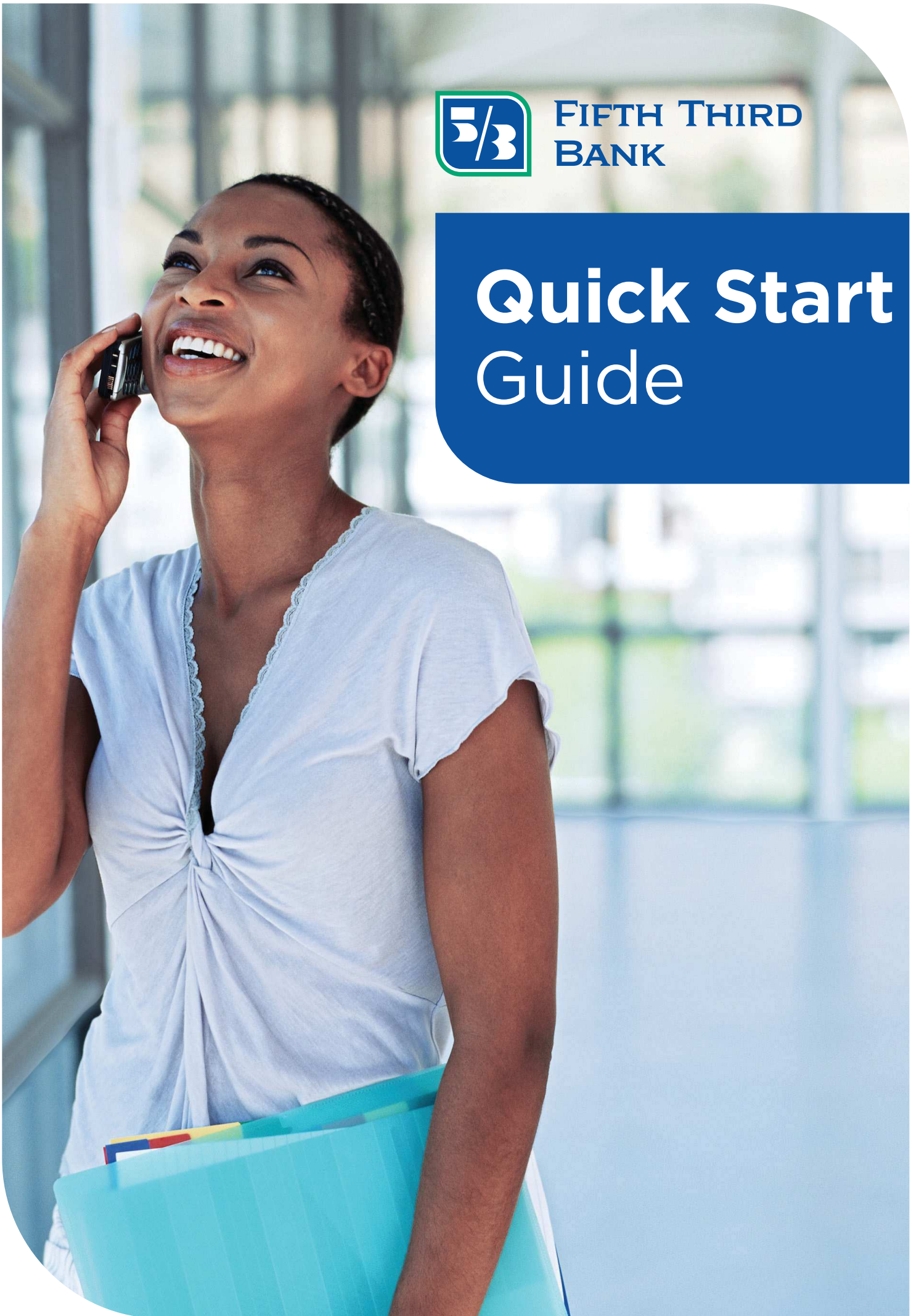




FIFTH THIRD
BANK

Quick Start Guide



Welcome to Fifth Third Bank.

We're happy you're here.



Your Banking Center Team:

Banking that revolves around you.

Managing Your Money

- Checking accounts
- Fifth Third Express Banking®
- Direct deposit
- Overdraft solutions
- Payment options
- Credit cards

Providing Convenience & Security

- Over 50,000 fee-free ATMs
- Online and mobile banking
- Security solutions *(with access to convenient account alerts!)*

Saving for Your Future

- Savings accounts
- Certificates of Deposit & IRA
- 529 college savings plans
- Health Savings account
- Investment and insurance services*

Solving Your Borrowing Needs

- Personal loans and lines of credit
- Home Equity loans and lines of credit
- Home purchase and refinance



Getting started is easy.



ONLINE SETUP¹

It takes only minutes to begin **online banking**¹

Go to **53.com** and click the first time user registration link at the bottom of the login box. Use your card number as your user ID and your four-digit PIN chosen at account opening as your password.

Important: After your first login, create a personalized user ID and password in the Settings tab at **53.com** or by using the mobile app.



MOBILE APP¹

Get started with our **mobile banking app**¹

Download from your phone's app store to save time and bank on the go.

App. Tap. Deposit^{®1}

Use our mobile app to deposit checks anywhere, anytime. Get instant access to your funds with our Immediate Funds Service.**



INSTANT ALERTS¹

Schedule **account alerts**¹ to stay in the know

Log in to the mobile app and go to the alerts section to stay in control of your money.

Activate **Fifth Third Identity Alert**^{®2} for peace of mind

Once enrolled, visit the New Member page at **53identityalert.com**.



GO PAPERLESS

Streamline your account and **go paperless**

Choose your delivery preferences for statements on **53.com** at *Settings/Accounts/Go Paperless*. Or log in to the mobile app and select *Settings/Accounts/Statement Delivery Options*.



CARD ACTIVATION

Activate your **debit or credit card**

Call the number on the sticker, use the mobile app or go to **53.com/activate** when your card arrives (7-10 business days).

Important: Sign the back of your card(s) before using.

Save time with a **digital wallet**

Download your favorite digital payments app and add your eligible credit or debit card.



DIRECT DEPOSIT

Make it automatic with **Direct Deposit**

Get a Direct Deposit Authorization Form by searching "Direct Deposit" on **53.com** and submit it to your HR department.

Pay your friends fast.

Send money to almost anyone directly through our mobile banking app with Zelle®.

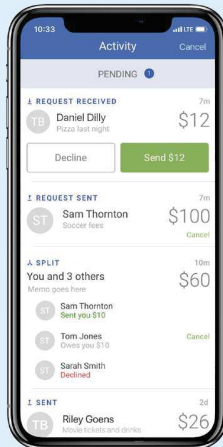


Zelle®

Sending money is as easy as 1, 2, 3.

- 1 Enroll with Zelle®**
Enroll your mobile number or email through our Fifth Third Mobile app.¹
- 2 Select a person to pay**
Pick a recipient from your contact list or type in their U.S. mobile number or email address.
- 3 Send money fast**
Enter the amount you want to send. Confirm the recipient and SEND!

Learn more at 53.com/Zelle



It's fast, safe and easy to send and receive money right in the Fifth Third Mobile Banking app.¹

Send and receive payments with no fees for Fifth Third customers using the recipient's U.S. mobile number or email address; all they need is a bank account in the U.S.³

To get started, tap the "Send Money with Zelle®" option in the app.⁴

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Pay the easy way with digital wallets.

Speed through checkout with all the benefits of your physical card.



Convenient

Pay in-store, online, and in-app.



Fast

Speed through checkout: spending money shouldn't mean spending more time at the register.



Secure

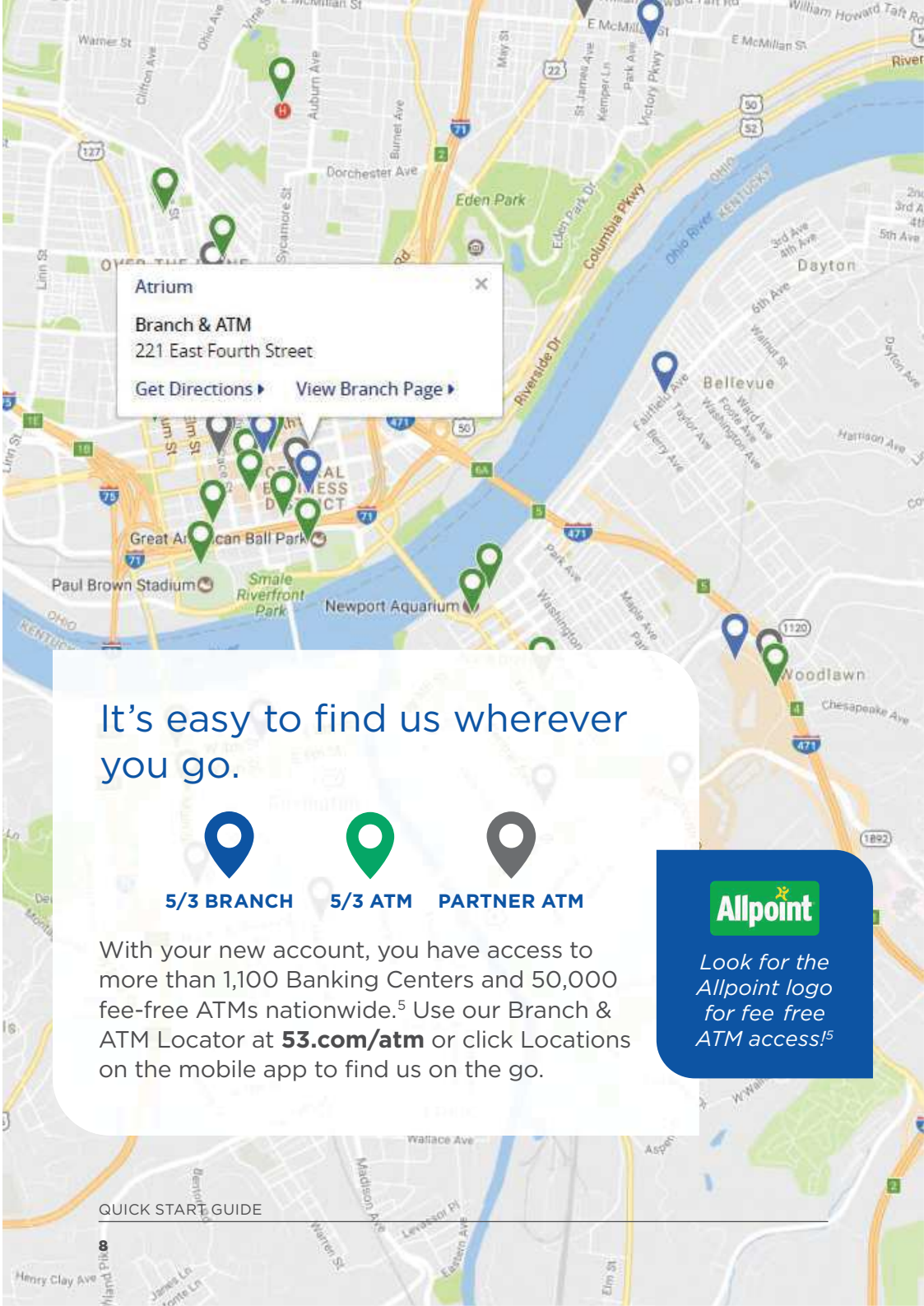
Enhanced Biometric Security protects each transaction.



Tap to pay where ever you see the contactless symbol.

Learn more at 53.com/digitalwallets





We'll be in touch.

To ensure you're getting the most out of your new account, your dedicated Banking Center Team will be checking in with you.



Contact Us

800-972-3030

— or —

53.com



It's easy to find us wherever you go.



5/3 BRANCH



5/3 ATM



PARTNER ATM


With your new account, you have access to more than 1,100 Banking Centers and 50,000 fee-free ATMs nationwide.⁵ Use our Branch & ATM Locator at [53.com/atm](https://www.53.com/atm) or click Locations on the mobile app to find us on the go.



Look for the Allpoint logo for fee free ATM access!⁵

1. Subject to Digital Services User Agreement, including applicable cut-off times for transactions made through digital channels. Mobile deposit limits may apply.
2. The benefits in Fifth Third Identity Alert 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.
3. Available to United States consumer bank account holders only. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.
4. Availability may be limited based on your account type, account ownership and the date of account opening.
5. Fifth Third Bank is part of the Allpoint®, Presto!, 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 Presto! ATMs located in Publix stores, and 7-Eleven® ATMs listed on our ATM locator on 53.com or on 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 at any Presto! ATM. 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. See the Deposit Account Rules & Regulations for additional information on ATM fees and services.

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*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

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, 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.



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