



# FIFTH THIRD BANK MEMBERSHIP ADVANTAGE

## MEMBERSHIP ADVANTAGE HELPS YOU WITH:

- Simplified, straightforward checking and savings solutions
- Exclusive banking benefits and discounts
- Personalized banking services
- Financial Empowerment Seminars, such as:
  - Home Buying and Borrowing
  - Protecting Your Identity
  - Saving and Budgeting
  - Your Credit Today

## KEY BENEFITS:

- **FREE financial empowerment seminars.** Covering a full range of topics.
- **Dedicated service and advice from a team of personal bankers.**
- **Exclusive banking benefits and discounts.**
  - **Complimentary Fifth Third Checking Account when you have direct deposits totaling \$500 or more each month.** The monthly service charge is waived on Essential Checking, an \$11 savings per month. Or, if another option better fits your needs, you can choose a different straightforward checking account and get a \$5 discount on the monthly service charge.<sup>2</sup>
  - **No ATM fees anywhere in the U.S., including Puerto Rico and Guam.** You have access to over 2,400 free Fifth Third Bank ATMs. Plus, there is no charge from Fifth Third Bank for using other banks' ATMs. Any fees from other ATM network owners will be rebated back to you on the same day - up to 10 times per month.<sup>3</sup>
  - **Free first order of checks and 50% OFF future orders.** You receive your first order of checks (30 pack) free and an ongoing 50%-off discount on any personal check order for as long as you are in Membership Advantage.<sup>4</sup>
- **.25% rate discount for new installment loans and lines of credit.**<sup>5</sup>
- **1/2 discount point on mortgage loans.**<sup>6</sup>
- **Credit cards** that offer a variety of first-rate benefits suited to your lifestyle, including competitive rates, special savings and valuable rewards. Additionally, all Fifth Third credit cards come with:
  - Cellular Phone Protection<sup>7</sup>
  - MasterCard® Zero Liability<sup>8</sup>

## 2 EASY WAYS TO ENROLL:

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

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

Brian Stevens  
Brian.stevens@53.com  
(863)668-5210



Lending is subject to credit review and approval.  
See reverse for additional disclosures.

1. Employee ID badge, membership card, business card, pay stub, customized program flyer or direct deposit must be provided before Membership Advantage code is applied to account.
2. A \$5 discount will be applied to the monthly service charge for Fifth Third Established, Enhanced, and Preferred checking account types.
3. By market or with Premium Membership Advantage code.
4. Applies to all checking accounts except Fifth Third eAccess account which does not permit check writing.
5. Lending subject to credit review and approval. .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.
6. Receive one half (1/2) discount point if you participate in Fifth Third Auto Billpayer which can be used to buy down your interest rate. This adds up to a savings of \$800 based on a \$160,000 loan. This discount will be shown at the time of your loan application and will be applied at closing based on final mortgage amount. Loans are subject to credit review and approval. Terms and conditions are subject to change without notice, including AutoBillPayer discount, and require automatic deduction from your Fifth Third checking or savings account. Fifth Third Mortgage Company, 5001 Kingsley Drive, Cincinnati, Ohio 45227, an Illinois Residential Mortgage Licensee. Mortgage products offered by Fifth Third Mortgage Company and Fifth Third Mortgage-MI, LLC. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp.
7. Cellular Telephone Protection is subject to a fifty dollar (\$50.00) deductible per claim and a maximum of two (2) claims per twelve (12) month period. The maximum benefit limit is \$200 per claim and \$400 per twelve (12) month period. To be eligible for Cellular Telephone Protection, you must charge your monthly Cellular Wireless Telephone bills to your Fifth Third consumer credit card. Your Cellular Telephone Protection begins the first day of the calendar month following the payment of the Cellular Wireless Telephone bill using your Fifth Third consumer credit card. Cell Phone Protection is not available with the Professional Card. Additional terms and conditions apply. Refer to your Cell Phone Protection Terms and Conditions at [www.my53card.com/cellphone](http://www.my53card.com/cellphone) for further details. Cellular Telephone Protection services provided for Fifth Third Bank cardholders under contract with CBSI Enhancement Services, a third party provider.
8. Under MasterCard's Zero Liability Protection, you will have no liability for "unauthorized purchases" made using your Fifth Third Bank issued MasterCard or Debit MasterCard card. Zero Liability applies to purchases made in the store, over the telephone or online. As a cardholder, you will not be held responsible in the event of unauthorized purchases provided that the following conditions are met: (i) your account is in good standing; (ii) you have exercised reasonable care in safeguarding your card from any unauthorized use. Unauthorized use means that you did not provide, directly, by implication or otherwise, the right to use your card and you received no benefit from the "unauthorized" purchase; (iii) you have not reported two or more unauthorized events in the past 12 months. Zero Liability does not apply to MasterCard or Debit MasterCard cards: (i) issued for commercial, business or agricultural purposes, except for MasterCard commercial cards used for small businesses as listed on [www.mastercardbusiness.com](http://www.mastercardbusiness.com); or (ii) issued or sold "anonymously" (for example, a prepaid card purchased in a store), until such time as the identity of the cardholder has been registered with the financial institution that issued the card; or (iii) if a PIN is used for the unauthorized purchase. MasterCard's policies are subject to change. Visit MasterCard's Zero Liability link at [www.mastercard.com/zeroliability](http://www.mastercard.com/zeroliability). Contact Fifth Third Bank for additional consumer protections available under Federal Regulations to dispute transactions. Zero Liability Protection is provided for Fifth Third cardholders under contract with MasterCard®, a third-party provider. Certain terms, conditions and exclusions apply. See the applicable Fifth Third Bank MasterCard Guide to Benefits for more details and a complete explanation.

