

Disclosure for Auto Loans:

Loans are subject to credit review and approval. The 2.99% Annual Percentage Rate (APR) offer is based upon vehicle model year of 2012-2014, and a 48-month loan term, and for our highest qualified borrowers. As of 10/16/13, the 2.99% APR assumes a \$20,000 loan amount (no down payment required), 48-month term, and 48 monthly payments of \$438.98, with an interest rate of 2.58% and a \$165 loan fee. The payment and APR calculation assumes the loan fee and public official fees, where applicable, will not be financed with the desired loan amount. The actual rate may vary depending on credit qualifications, model year of the vehicle, and loan term. The stated rate of 2.99% APR includes a .25% discount when you refinance a non-Fifth Third auto loan and a .25% rate discount when the loan payment is made automatically using Auto BillPayer. A new or existing Fifth Third Checking Account is required to receive the Auto BillPayer discount. \$50 minimum deposit required to open a new checking account. Rates and discounts disclosed are for loan applications submitted directly to Fifth Third Bank through the internet, over the phone, or at a branch. Rates and terms are subject to change without notice.