



Business Banking Accounts Fifth Third Pricing and Services at a Glance

The information in this chart applies only to these accounts: Business Standard, Business Premium and Business Elite.
For information on any other Business Banking Accounts, please ask a Fifth Third Representative for details.

Account Opening and Usage	
Minimum Deposit Needed to Open Account	\$50
Checking: Standard Monthly Service Charge	Business Standard Checking \$11 Business Premium Checking \$25 Business Elite Checking \$35
Checking: Requirements to Waive Standard Monthly Service Charge	Business Standard: You maintain a combined monthly average balance of \$3,500 across Fifth Third business checking, savings and CDs ¹ OR You spend at least \$500 per month across your Fifth Third business credit cards ² OR You have a personal Fifth Third Private Bank or Fifth Third Preferred checking account with a completed Relationship Consent form OR You are a charitable non-profit organization with a (501) © (3) tax status. Business Premium: You maintain a combined monthly average balance of \$10,000 across your Fifth Third business checking, savings and CDs ¹ OR You have Merchant Services ⁴ AND you spend at least \$500 per month across your Fifth Third business credit cards ² OR You have a Fifth Third Business Loan or Line of Credit ⁵ . Business Elite: You maintain a combined monthly average balance of \$25,000 across your Fifth Third business checking, savings and CDs ¹ OR You spend at least \$500 per month across your Fifth Third business credit cards ² PLUS have one of the following: Electronic Deposit Manager ⁶ OR Cash Management Essentials ⁷ OR You have a Fifth Third Business Loan or Line of Credit ⁵ .
Checking Cash Deposits per month	Business Standard: \$5,000 at no charge Business Premium: \$10,000 at no charge Business Elite: \$25,000 at no charge Excess cash deposits are charged \$0.30 per \$100.
Checking Transactions⁸ per month	Business Standard: 250 at no charge Business Premium: 450 at no charge Business Elite: 650 at no charge Excess transactions are charged \$0.50 per transaction.
Paper Statement Fee	\$3 per month. Fee is not charged if the average daily collected balance is greater than or equal to \$3,000
Interest Rate	Accounts Earning Interest: All Savings accounts. Please see rate sheet.
ATM Fees - Fifth Third	\$0 - No charge to use Fifth Third ATMs
ATM Fees - Non-Fifth Third	\$0 - No charge for U.S. transactions and \$5 for International transactions.
International POS/ATM Transaction Fee	3% of transaction amount. ⁹
Currency Conversion Fee	0.20% of transaction amount. ⁹
Dormant Account Monthly Fee	\$5 per month dormant (Assessed when no deposits or withdrawals are made during a period of 12 months for checking accounts. Fee not assessed if balance is greater than \$3,000.)
Account Closure Fee	\$50

Overdraft Fees

Checking and Savings Account Overdraft Coverage Fee or NSF Fee	\$37 per item for each occurrence. No per item overdraft fees are charged when your account is overdrawn by \$5 or less at the end of our business day. You will not be charged for more than 10 items per business day.
Overdraft Protection Transfer- if you are enrolled in Overdraft Protection, funds are moved automatically from one of your other Fifth Third Bank accounts.	Overdraft Protection transfer fee: \$12 per transfer.
Extended Overdraft Fee	A charge of \$8 per calendar day is assessed if an overdraft is not paid within five (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.

Other service fees

Cash Services	Branch Cash Orders: 10 free orders per month, \$10 per order thereafter Branch Cash Coin (Rolls): 40 free per month, \$0.25 per roll thereafter Branch Cash Currency (Straps): 20 free per month, \$1.25 per strap thereafter
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Payment Information

Returned Deposited Item Fee	\$12.50 per item
Deposit Adjustment Fee	\$12 per adjustment
Stop Payment Fee	\$34
Wire Transfer (Incoming)	\$15.50 each domestic and/or international wire transfer
Wire Transfer (Outgoing)	\$30 each domestic wire transfer; \$50 each foreign wire transfer
Using Unavailable Funds	If the account has an average daily negative collected balance during the service charge cycle, the charge will be \$18 or 18% on the average daily negative collected balance amount, whichever is greater.

Debit Card Services

Business Debit MasterCard®	\$0 No charge
Card Replacement Fee	\$10 per card

Processing Policies

<p>Overdraft Calculation</p> <p>If there is not enough money in your account at the end of the day to cover all of your posted debits, then we consider transactions in this order.</p>	<p>Daily Balance From Prior Business Day</p> <p>(+) Add Credits</p> <p>(-) Deduct Posted Timestamped Debits (Oldest to most recent) (i.e. ATM, debit card purchases)</p> <p>(-) Deduct Posted Batch Debits (Largest amount to smallest amount) (i.e. checks, Internet bill payment)</p> <p>(-) Deduct Fees and Service Charges (Largest amount to smallest amount) (i.e. monthly service charge)</p> <p><i>Please see Overdraft Calculation Order section for more details.</i></p>
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Processing Policies *(continued)*

<p style="text-align: center;">Funds Availability Policy</p> <p>When funds deposited to your account are available</p>	<p>Cash, Electronic Direct Deposits & Wire Transfers – Same Business Day we receive the deposit.</p> <p>Check Deposit with Teller – The first \$200 from the deposit will be available on the first Business Day after the day of your deposit. The remaining funds will be available no later than the second Business Day after the day we receive your deposit.</p> <p>Check/Cash Deposit at ATM prior to cut-off time – The first \$100 from the deposit will be available on the day we receive the deposit. Remaining funds will be available on the first Business Day after the day we receive your deposit.</p> <ul style="list-style-type: none"> • In some situations we may notify you after your deposit is made that your funds will not be available for up to 8 Business Days. <p>A Business Day is a non-holiday weekday. Funds received after certain cut-off times may be credited the next business day.</p> <p><i>Please see Cut-Off Times and Funds Availability Policy for Transaction Accounts section for more details.</i></p>
<p style="text-align: center;">Error Resolution</p> <p>Electronic transactions and to report lost/stolen cards or password, unauthorized transfers</p>	<p>Errors or Questions:</p> <p>PIN & ACH Transactions Phone: 800-972-3030 Write: Disputes Resolution Department Madisonville Operations Center MD 1MOCBX Cincinnati, OH 45227</p> <p>Lost/Stolen Card/Password or Other Unauthorized Use Phone: 800-972-3030 Write: Disputes Resolution Department Madisonville Operations Center MD 1MOCBX Cincinnati, OH 45227</p> <p>Signature Transactions Phone: 800-972-3030 Write: Disputes Resolution Department Madisonville Operations Center MD 1MOCBX Cincinnati, OH 45227</p>

Have Questions? Call: 1-877-534-2264, click 53.com/businessbanking or visit your nearest Fifth Third Bank location.

All business checking accounts: Customers purchase checks. The standard deposit insurance amount is \$250,000 per depositor for each deposit insurance ownership category. Please see www.fdic.gov for insurance coverage.

¹ 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.

² 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.

³ \$50.00 minimum deposit required to open a personal Fifth Third checking account.

⁴ Merchant Services are provided through Fifth Third Processing Solutions, a dba of Vantiv, LLC. Merchant Services disclosures: Merchant Services agreement required. Merchant Services processing fees vary. Ask a Fifth Third representative for details.

⁵ 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 Line 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.

⁶ Electronic Deposit Manager activation requires customer to sign a Fifth Third Treasury Management agreement. Eligibility requirements apply. Ask a Fifth Third representative for details.

⁷ Cash Management Essentials activation requires customer to sign a Fifth Third Treasury Management agreement. ACH activation with Cash Management Essentials is subject to credit review and approval. Fees apply. Ask a Fifth Third Representative for details.

⁸ Transactions include: Checks paid, deposit tickets, checks deposited, and ACH credits and debits received.

⁹ See Business Debit Card Agreement.

ADDITIONAL FEES APPLICABLE TO BUSINESS ACCOUNTS

In addition to the applicable fees specified herein for Business Standard Checking, Business Premium Checking and Business Elite Checking, other fees apply – see page 37. For Business Banking accounts other than Business Standard Checking, Business Premium Checking and Business Elite Checking, please ask a Fifth Third Representative for details. Prices for all services are subject to change upon 30 days notice from Fifth Third Bank.

Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp. Fifth Third Bank, Member FDIC. Equal Housing Lender. 