



Terms and Conditions

Important Information Regarding Your Application

Applications are subject to approval. Such approval may entail the Bank to access your credit bureau report in order to review your credit history as well as your previous banking relationships.

Fifth Third Identity Alert Information

For accounts that offer free Fifth Third Identity Alert Memberships. Membership in Fifth Third Identity Alert is included with your account. By opening this account, you consent to the sharing of your account information, including your account number, with Affinion Benefits Group, LLC to initiate the enrollment process. Affinion Benefits Group, LLC is a third party, not affiliated with Fifth Third Bank, that provides Fifth Third Identity Alert. Should your checking account that offers the Membership for free be closed or changed to another account type in the future, your membership in Fifth Third Identity Alert will no longer be free. You will automatically be converted to an applicable Fifth Third Identity Alert plan which charges a fee, unless you call 1-866-797-8451 to cancel. In the event it is necessary to convert your plan, you consent to the sharing of your Fifth Third account information, including your account number, to complete this plan change.

Customer Identification

In accordance with the USA PATRIOT Act, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. This includes all personal and commercial accounts including loan and deposit accounts, as well as trust, brokerage, insurance and investment management accounts.

When you open an account, you will be asked for your name, address, Social Security number, date of birth and other information that will allow Fifth Third to identify you. You will also be asked to furnish your driver's license or other identifying documents. We are required to follow this procedure each time an account is opened, even if you are a current customer of Fifth Third.

Terms and Conditions

1. These terms and conditions and the Rules, Regulations, Agreements, and Disclosures of Bank constitute the Deposit Agreement ("Agreement") between the individual(s) opening the account ("Depositor") and the Bank.
2. This Agreement incorporates the Rules, Regulations, Agreements, and Disclosures established by Bank from time to time, clearing house rules and regulations, state and federal laws, recognized banking practices and customs, service charges as may be established from time to time and is subject to laws regulating transfers at death and other taxes.
3. All signers hereby agree that Fifth Third Bank is authorized to act as a depository under the terms and conditions of the Agreement.
4. Depositor authorizes Bank to accept the signatures purported to be of Depositor for the withdrawal of funds or transactions of any other business regarding this account until written notice to the contrary is received by Bank.
5. In the case of overdraft or overpayment on this account, whether by error, mistake, inadvertence or otherwise, the amount of such overdraft or overpayment shall be immediately paid to the Bank.
6. Depositor acknowledges and agrees that Bank, for itself and as agent for any affiliate of Fifth Third Bancorp, is granted a security interest in, and may, at any time, set off, against any balance in this account, any debt owed to Bank by any person having the right of withdrawal or any debt owed to Bank by any person having the right of withdrawal or any debt owed to Bank by any entity listed under the Account Title. A debt includes, but is not limited to, an obligation owing to Bank, whether now existing or hereafter acquired by Bank whenever payable and without regard to whether arising as maker, drawer, endorser, or guarantor.
7. All signers agree to the Terms and Conditions set forth hereon and acknowledge receipt of a copy of the Rules and Regulations, Agreements, and Disclosures of Bank and agree to the terms set forth therein.