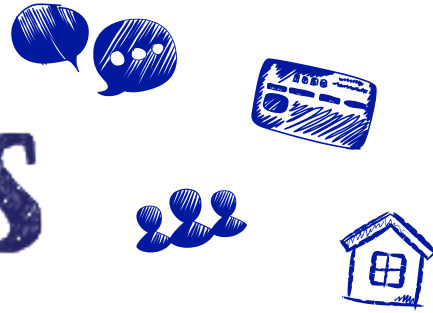


# consumers



Fifth Third Bank put curiosity first in 2012 when we saw many of our customers falling behind on their mortgages in a difficult economy. After learning that the majority of late payments were caused by job loss, we joined forces with national reemployment company, NextJob®, to find a solution. The result was an innovation that has helped hundreds of people stay in their homes, take the next step in their careers and regain financial stability.

**W**hile the national unemployment rate has significantly decreased in recent months, more than 8 million people remain unemployed and long-term unemployment is a significant challenge. Fifth Third has steadily expanded our reemployment program to offer assistance to more people. We have also been proactive and deliberate about encouraging other banks to adopt a similar program and are happy to report that four other financial institutions are either offering or planning to offer a similar program.

Our homeowner reemployment program matches unemployed mortgage borrowers with a trained job coach who guides them through NextJob's three-part job search and training program, which provides personalized assistance with resume writing, interview preparation, transferable skills identification and personal marketing through social media.

Fifth Third also offers NextJob's Job Seeker's Toolkit online training modules to Bank customers at 53.com, and to non-customers through special

promotions, including a special digital marketing campaign in 2014 called ReTweet to ReEmploy. During the campaign, our Company advertised on behalf of our job seekers to help them become reemployed faster. We did this through an online hub that provided content such as videos and infographics that the public could share across their own social media networks such as Facebook, LinkedIn and Twitter. As part of this award-winning campaign, Fifth Third offered free access to the Job Seeker's Toolkit nationally and offered 53 scholarships to individuals for the full-coaching reemployment program.

One of those scholarship winners was Antwan, an Indiana man (last name is being withheld for privacy). He credits Fifth Third and NextJob for preparing him for his next career opportunity. Antwan holds Bachelor of Science degrees in Geography and Environmental Science. He had been out of work for more than six months when he applied for and received the scholarship.



"My NextJob coach was my cheerleader. She kept me positive during a stressful time. Today my life is wonderful. I have a great job and I get to work from home and be with my daughter."

- Karen Holcomb, a successful participant in the Bank's homeowner reemployment program

Antwan credits NextJob's tools and resources, and especially his job coach, with helping to land his next career. He was provided a scholarship from Fifth Third for the full job coaching program as part of the Bank's ReTweet to ReEmploy campaign.

After working with NextJob for just eight weeks, Antwan not only had received several lucrative offers from several companies, he also accepted a leadership position in transportation with one of the top 100 companies in the state. Antwan's new career affords him a great salary as well as health benefits, a 401(k) plan and tuition reimbursement.

"The retooling of my resume helped me build visibility to companies. The utilization of the NextJob software, with its assessment profile and weekly seminars, was beneficial during my job search. I have been very fortunate to receive the mentorship of my job coach, Sharyn Hancock, who helped me achieve my goals. NextJob's resources for developing an effective job seeker gave me an edge in a very competitive market."

Fifth Third's reemployment program has steadily gained international attention and our success at improving lives led to our receipt of a global award for innovation from BAI-Finacle in 2014. Fifth Third won for Societal and Community Impact and was the only U.S. bank recognized. The Bank was proud to accept the award on behalf of all the people at NextJob and the job seekers we helped.

After successfully working with Fifth Third to sign a national lending institution to offer NextJob's services, Kristi Weigant, chief operating officer of NextJob, said, "This is a monumental day in the life of NextJob! It would never have come about had it not been for Fifth Third Bank being so willing to take a risk, to go where the industry had not gone before and be so willing to market the idea of homeowner reemployment. Thank you to the entire amazing team at Fifth Third who has helped us create an opportunity to improve the lives of so many people in this country."



Facebook was a key element of the Bank's award-winning 2014 digital campaign on reemployment. The campaign enabled us to help more job seekers find jobs, and our public relations effort, which included features on Bloomberg and Voice of America News, enabled NextJob to engage other banks in considering a similar reemployment program for their customers.

Larry Magnesen, Fifth Third senior vice president and director of Corporate Communications, accepted the BAI-Finacle Global Innovation Award in Societal and Community Impact for 2014. The distinguished award recognized the Bank's homeowner reemployment program with NextJob, which helps unemployed customers return to financial stability.

The Bank continues our work on this program and expects future expansions to help millennials who are graduating from college and seeking an entry into the job market for the first time. More than 7,000 customers had utilized the Job Seeker's Toolkit at the end of 2014 and job search assistance has become a cornerstone of our outreach to veterans each year.

### L.I.F.E. Programs

Fifth Third Bank believes that lives are improved when individuals have the tools and knowledge they need to successfully manage their finances. In addition to helping reemploy our customers, we are focused on financially empowering individuals at all ages and stages of life.

That's why we branded our signature financial education initiatives as L.I.F.E. (Lives Improved through Financial Empowerment<sup>SM</sup>) in 2014. Our L.I.F.E. programs blend our financial expertise with our commitment to improve the well-being of the communities we serve.

A combination of internally developed programs and key sponsorships exclusive in our 12-state market, Fifth Third's LIFE programs provide free access to

educational services to hundreds of thousands of people. In 2014, Fifth Third's L.I.F.E. programs were the Young Bankers Club, Dave Ramsey's Foundations in Personal Finance, Empower U, SmallBizU and our Financial Empowerment Mobiles.

### Young Bankers Club®

In 2004, Fifth Third and local community partners pioneered a financial education program for students in fifth grade, understanding that the sooner good financial habits are established, the more likely they are to continue later in life. Young Bankers Club teaches students what money is and how it is earned, imparts the importance of saving and education and helps students distinguish between needs and wants. The curriculum, which meets national educational standards for mathematics and is also available in Spanish, is fully customizable. It can be delivered in the classroom by Fifth Third employees or teachers can use its online materials and teach it on their schedule. At the conclusion of the course, students often visit a Fifth Third Bank branch or headquarters and participate in a graduation ceremony.



Fifth Third Bank believes that lives are improved when individuals have the tools and knowledge they need to successfully manage their finances.

More than 14,000 students have graduated from Young Bankers Club over the past 10 years, and 2,356 students graduated in 2014. Holly Dickert, a fifth-grade teacher at Arlington Elementary School in Lexington, Kentucky, said, “Young Bankers Club teaches my students real-life skills, which they don’t receive in the regular curriculum. My students loved working in the classroom with the Fifth Third volunteers who were positive and willing to work with the class. The students particularly liked our field trip to the Fifth Third Bank offices for the graduation ceremony and learning more about the Bank. They continue to talk about that day.”

### Foundations in Personal Finance®

Fifth Third has sponsored Dave Ramsey’s *Foundations in Personal Finance* course for high-school students since 2010. We are the largest sponsor of his nationally recognized program in the United States and are the exclusive provider in our footprint. Our sponsorship enables his curriculum to be taught in high schools at no cost to the schools or the students themselves.

*Foundations in Personal Finance* teaches valuable lessons—everything from the value of compound interest, to saving emergency funds, to investing and charitable giving—that last students a lifetime. It also reaches them just as they are about to enter college and join the workforce, arming them with the tools they need to guard against financial mistakes that can take years to roll back.



This smiling student was one of 100 students in Kentucky who graduated from the Young Bankers Club in 2014.



**life** | Lives Improved through Financial Empowerment

# 1,000,000

Fifth Third and Dave Ramsey will help educate one million students in the ways of personal finance by 2017.

A student at Covington Catholic High School in Northern Kentucky, said, “I have learned a lot of valuable lessons from your program that will help me build a successful financial future. I will be heading off to college in a couple of years and your program has opened my eyes to the dangers of debt, as well as the importance of budgeting. Thanks for helping me realize how much bad advice is out there, and how important it is to have a financial plan for the future.”

Teachers throughout our markets agree about the program’s impact. Sherry Reed, acting director of Professional Technology for Toledo Public Schools, said, “I really like the Dave Ramsey curriculum. Students who have taken the course in the past still talk about it. I’ve had a number of students go to their parents and have great discussions about what they learned.”

Our sponsorship of Dave Ramsey’s *Foundations in Personal Finance* course in high schools has enabled the education of more than 500,000 students. With the continuation of our commitment through 2017, we expect to educate one million students by that time. Those are big numbers that represent big impact, but as the Covington Catholic student illustrates, the real difference is made one person, one life at a time.

## Empower U®

Curiosity about how we could best serve a client—Wishard Eskenazi Hospital— and serve the community led to the creation of Empower U several years ago. The financial education program was designed for hospital staff so we could help empower them financially. More than 800 Wishard employees have attended Empower U classes since its launch.

Empower U begins with a financial checkup and proceeds to classes that cover financial health, like successful budgeting and protecting one’s identity, and investment and planning courses on estate planning, retirement, insurance and more. Classes are also offered on home ownership and saving strategies for higher education.

The program continues to be offered to business clients and has been expanded into our communities where individuals take the classes at local community centers.

## SmallBizU™

SmallBizU is an online series of workshops that help small business owners and prospective entrepreneurs to acquire the knowledge they need to successfully launch or grow their businesses.

SmallBizU teaches the three Ms of business: money, management and marketing. It consists of 20 core classes and includes an additional entrepreneurial master class. Money classes include *Creating a Loan Package*, *Finding and Attracting Investors* and *Accounting 101*. Management courses include *Crafting a Business Plan*, *Choosing a Legal Structure* and *Buying a Business*. *Positioning, Pricing and Strategy Tactics* and *Understanding Intellectual Property* are among the marketing courses available.

The master level consists of two training programs called *Pitch Then Plan* and *Money Training Academy*. *Pitch Then Plan* helps translate business ideas into business plans. *Money Training Academy* is a certificate program that teaches the basics of money—where to find it, how to get it and how to manage it.



Fifth Third's Financial Empowerment Mobiles have been on the road since 2004 bringing financial empowerment services, including tax preparation, job search training and credit counseling, to low- and moderate-income community members. In 2014, both eBuses were newly-wrapped to reflect our L.I.F.E. (Lives Improved through Financial Empowerment) brand.

### Financial Empowerment Mobiles

Fifth Third took to the streets more than 10 years ago to take financial education directly to low- and moderate-income communities. Our two eBuses are 40-foot mobile classrooms on wheels. They have Internet-accessible workstations powered by satellite technology. These mobile classrooms enable our on-board staff to meet with individuals who attend our community eBus events. They can receive credit counseling, open bank savings accounts, use a Job Seeker's Toolkit online module and get free tax preparation. Other services on the bus include home mortgage assistance and money management planning and guidance.

In 2014, our Financial Empowerment Mobiles made 249 tour stops in 123 cities. Since our first eBus debuted in 2004, our eBuses have traveled more than 202,000

miles and welcomed nearly 400,000 people on board.

### Responsible Banking

Just as we put curiosity first, being a quality financial institution comes first when we think about how to meet the needs of individuals.

Fifth Third is committed to delivering best-in-class financial products and services, and to providing access to those services whenever and wherever consumers want them. As the desire for faster and easier access to financial information and transactions has increased in recent years, Fifth Third has evolved its mobile offerings to include mobile check deposit, one-swipe access to account balances and Apple Pay on personal mobile devices. We also offer 24-hour/seven-day-a-week account

access via 53.com and remain committed to our vast network of brick and mortar financial centers and ATMs in the markets we serve.

Our Responsible Banking department, a part of our Compliance Risk Management group, ensures that our complete product and service suite is accessible to all consumers, in all market segments, and that we're offering the right types of products and services.

Our commitment is to act in the best interest of our customers by providing reasonably priced products, defining clear terms and disclosures and offering fair and consistent service. By doing so, we can build lasting customer relationships and meet our responsibility to help them prosper. ■