

FIFTH THIRD BANK MEMBERSHIP ADVANTAGE FOR Springboro Local Schools Employees

MA Code: 483

You are eligible for Membership Advantage because of the relationship your school district has with Fifth Third Bank. With Membership Advantage, you have the opportunity to select a personalized checking package and receive exclusive banking benefits designed to save you time and money.

Proof of employment with enrolled employers or associations required.¹

MEMBERSHIP ADVANTAGE HELPS YOU WITH:

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

KEY MEMBERSHIP ADVANTAGE BENEFITS:

- **FREE financial empowerment seminars.** Covering a full range of topics.
- **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.²
 - **Valuable money-saving ATM benefits.** Fifth Third will refund other banks' ATM usage fees for your first two non-Fifth Third ATM transactions each month. Fifth Third will also not charge a non-Fifth Third ATM transaction fee for your first two non-Fifth Third ATM transactions each month.³
 - **Free first order of checks and 50% OFF future orders.** You receive your first order of checks (30 pack of Fifth Third Exclusive style duplicate checks) free and an ongoing 50%-off discount on any personal check order for as long as you are in Membership Advantage.⁴

ADDITIONAL BENEFITS:

- **Dedicated service and advice from a team of personal bankers.**
- **0.25 rate discount for new installment loans and lines of credit.⁵**
- **1/2 discount point on mortgage loans.⁶**
- **Access to over 2,600 free Fifth Third Bank ATMs including 230 RaceTrac and 112 Mapco locations.**
- **Credit cards** that offer a variety of first-rate benefits suited to your lifestyle, including competitive rates, special savings and valuable rewards.⁷

2 EASY WAYS TO ENROLL:

1. Visit a Fifth Third Banking Center
2. Contact your Fifth Third Representative:
William Haley
513-603-1544
william.haley2@53.com
Relationship Manager Fifth Third Bank



THIS ACTIVITY HAS BEEN APPROVED FOR
ADVERTISING THROUGHOUT THE SCHOOLS
HOWEVER, IT IS NOT SPONSORED BY THE
SPRINGBORO COMMUNITY SCHOOLS

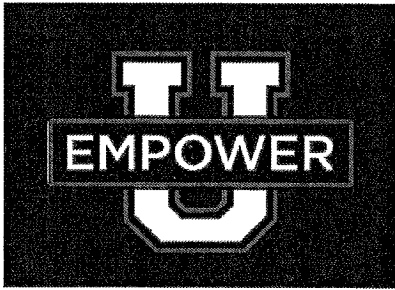
See reverse for additional disclosures.

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. Periodic proof of employment or membership may be required to retain Membership Advantage benefits.
2. A \$5 discount will be applied to the monthly service charge for Fifth Third Established, Enhanced, and Preferred checking account types. \$50 minimum deposit required to open all accounts. Fifth Third will look back 35 days from your statement cycle to calculate your total direct deposits.
3. Fifth Third will not assess a usage fee for up to TWO (2) non-Fifth Third ATM transactions internationally or in the U.S. per calendar month. (Please note: Other ATM owners may still assess their usage fee. Fees for non-Fifth Third transactions in excess of 2 per statement are \$2.00 per U.S. transaction and \$5.00 per international transaction.)
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. 0.25% 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 the 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. This offer requires participation in our automatic payment program and requires automatic payment deduction from your qualifying Fifth Third account. \$50 minimum required to open a new checking account. Loans subject to credit review and approval. Prices and programs subject to change without notice. Fifth Third Mortgage Company, 5001 Kingsley Drive, Cincinnati, Ohio 45227 an Illinois Residential Mortgage Licensee. Fifth Third Mortgage is the trade name used by Fifth Third Mortgage Company (NMLS #134100) and Fifth Third Mortgage-ML, LLC (NMLS #447141).
7. Credit Cards subject to credit review and approval. Rates determined by credit worthiness of applicant.

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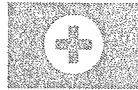
Fifth Third Bank. Member FDIC.  Equal Housing Lender.
The Curious Bank is a registered service mark of Fifth Third Bancorp.



A UNIQUE FINANCIAL EMPOWERMENT PROGRAM

Empower U is a financial empowerment program created by Fifth Third Bank that can be **custom built** to meet the unique needs of our customers and our customers employees, faculty, and/or staff.

- Each class is approximately **30 minutes**.
- As literacy experts suggest, each Empower U course is **easy to understand, but highly impactful** information that most economical, social and education levels will find valuable and applicable.
- Designed to help employees in their journey to becoming more **financially fit**.
- Each class participant, will walk away with a **Personal Empowerment Plan** to help them reach their own financial goals.

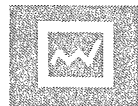


FINANCIAL CHECKUP

- Financial Checkup 101: Empower Yourself with Financial Wellness

FINANCIAL HEALTH

- Saving Money and Successful Budgeting
- Simple Ways to Boost Your Credit Score
- Five Strategies to Slash Your Debt
- Only One You? Are You Sure? Protecting Your Identity



INVESTMENT* AND PLANNING

- Basic Estate Planning — The Best Gift You Can Give Your Family
- Retirement — When and How to Start Planning
- Insurance — Protect Your Family Now
- Simplifying the Complicated World of Investments



HOME OWNERSHIP

- How to Prepare for Home-ownership
- Refinancing Your Home vs. Home Equity Loans— What's Best for You?



EDUCATION SAVINGS*

- Choosing the Right College Saving Plan



*Fifth Third Bank provides access to investments and investment services through various subsidiaries, including Fifth Third Securities. Fifth Third Securities is the trade name used by Fifth Third Securities, Inc., member FINRA/SIPC, a registered broker-dealer and a registered investment advisor registered with the U.S. Securities and Exchange Commission (SEC). Registration does not imply a certain level of skill or training. Securities and investments offered through Fifth Third Securities, Inc. and insurance products:

Are Not FDIC Insured	Offer No Bank Guaranteed	May Lose Value
Are Not Insured By Any Federal Government Agency		Are Not A Deposit

Insurance products made available through Fifth Third Insurance Agency, Inc.
Deposit and credit products provided by Fifth Third Bank. Member FDIC. Equal Housing Lender.

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