



Fifth Third Membership Advantage Program Details

**Fifth Third is proud to provide
State of Indiana and its
employees exclusive benefits.**

WHAT IS FIFTH THIRD MEMBERSHIP ADVANTAGE?

You select any Fifth Third checking package and we'll add the Membership Advantage benefits.

A personalized checking package of your choice.

Whether you want an account that earns you rewards, provides extra security, earns interest, or offers free checks, we will make sure your checking package is providing maximum value for you. You will also enjoy anytime access to your account with free online banking, mobile banking and bill payment.

Exclusive Membership Advantage discounts and bonuses:

- **Reward yourself** and earn points with the Rewards Checking package. Spend them any way you like - electronics, golf gear or gift cards. Earn points with direct deposit and World Debit™ MasterCard® usage or choose another package that fits your needs*
- Save time and money with **free nationwide ATM** use* with qualifying checking activity**
- Earn a **double-interest bonus** with a Relationship Savings*** or Goal Setter Savings account****
- **Save** an estimated \$750 (1/2% discount point) on **mortgage loans** with participation in Fifth Third Bank's Bill Payer 2000® and have monthly payments automatically deducted from a Fifth Third checking or savings account.**
- **Save money** with a .50% discount on installment loans***
- Safeguard your future and good name with our identity theft protection service - **Fifth Third Identity Alert**



Membership Advantage provides a Financial Needs Assessment to help you achieve your goals for tomorrow. You have a team of professionals dedicated to helping improve your financial wellness.

Your Fifth Third Bank Team



David Richardson
Financial Center Manager
317-383-2638
David.Richardson@53.com



Charlie Overton
Mortgage Loan Officer
317-383-2335
Charlie.Overton@53.com



Ray Kramer
Investment Executive
317-383-2099
Raymond.Kramer@53.com

These professionals will work to help you realize your goals of tomorrow.

OTHER MEMBERSHIP ADVANTAGE BENEFITS:

- Access when you want it with free Online Banking and Bill Payment
- Convenient banking on the go with free Mobile Banking text and e-mail alerts¹
- Save money with a free order of checks²
- Protect your valuables and save money with a minimum 10% savings on safe deposit boxes
- Give your children or grandchildren a better tomorrow when you save with our educational savings plans
- Earn rewards points or save with a great rate - choose a credit card to meet your needs³
- Meet your savings goals faster with a .25% bonus on CDs⁴
- Protect against unexpected health expenses with a Health Savings Account⁵
- Access to a Fifth Third Securities Investment Professional to help you achieve your financial goals.[#]

Opening your Membership Advantage account is easy.

Just follow these simple steps:

1. Visit a Fifth Third Banking Center, visit 53.com or contact David Richardson at 317-383-2638 to open any Fifth Third checking account
2. Sign up for direct deposit
3. Sign up for Fifth Third Membership Advantage (provide your employer's Membership Advantage number)
4. Start enjoying great banking products and the benefit of experts ready to serve you!

Fifth Third Bank, Member FDIC. Equal Housing Lender

+ \$15 monthly service fee waived with an active account. World Debit Mastercard has a \$3.95 monthly fee that is waived with \$1,500 or more in monthly signature-based debit card activity.

* There is no charge from Fifth Third Bank for using other banks' ATMs, and any fees from other ATM networks will be rebated back to you the same day up to 10 per month. [** (i) direct deposit of \$100.00 or more in two of the previous consecutive four calendar months, at least one of which must have been received in the previous 35 calendar days; OR your Fifth Third checking account must have (i) one (1) automatic checking transfer of \$100.00 or more into a Fifth Third personal savings account during the previous 35 calendar days; AND (ii) total net transfers from your checking to savings during the previous 35 days equal \$100 or more; OR any combination of five (5) or more of the following checking activities in the previous 35 calendar days: Debit card purchases (signature or PIN); cleared check(s); online and/or telephone bill payment(s).]

*** Open a Relationship Savings account with a Fifth Third checking account, or link a new Relationship Savings to an existing active Fifth Third checking 1. account, and your Relationship Savings account will receive the Double-Interest Bonus if you conducted one of the following checking activities: One (1) direct deposit of \$100.00 or more received in the previous 35 calendar days; or your Fifth Third checking account must have (i) one (1) automatic checking transfer of \$100.00 or more into a Fifth Third personal savings account during the previous 35 calendar days; AND (ii) total net transfers from your checking to savings during the previous 35 days equal \$100 or more; Or any combination of five (5) or more of the following checking activities in the previous 35 calendar days: Debit card purchases (signature or PIN); cleared check(s); online and/or telephone bill payment(s). For complete product details and requirements to qualify, please refer to the Saving Opportunities brochure.

**** The one-time cash bonus will be issued after your goal has been reached. The bonus is paid at the end of the first statement cycle where the account has been opened at least 185 days and the current balance is equal to or greater than the goal amount (a \$500 goal minimum is required, a \$25,000 goal maximum is allowed). The bonus amount is equal to the total interest earned on the account from the open date to the date the bonus is paid.

+++ Receive one half percent (1/2%) discount point if you participate in Fifth Third Bank's Bill Payer 2000SM which can be used to buy down your interest rate. This adds up to a savings of \$750 based on a \$150,000 loan. This discount will be shown at the time of your loan application and will be applied at closing based on final mortgage amount. Loans are subject to credit review and approval. Terms and conditions are subject to change without notice, including Bill Payer 2000 discount, and require automatic payment deduction from your Fifth Third checking or savings account. Fifth Third Mortgage Company, 38 Fountain Square Plaza, Cincinnati, Ohio 45263 an Illinois Residential Mortgage Licensee. Fifth Third Mortgage is the trade name used by Fifth Third Mortgage Company and Fifth Third Mortgage-MI, LLC. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp.

+++ Installment loan discount available when payments are automatically deducted from a Fifth Third account using BillPayer 2000SM.

1. Internet data charges apply, as well as text message charges. Please contact your mobile service provider for details. 2. Customer purchases checks after first free set. 3. Upon request, qualification and approval. 4. Valid on CDs of 24 months or less. \$500 minimum required to open. Premium and terms subject to change without notice. 5. Valid only with a High Deductible Health Plan (HDHP).

Fifth Third Securities is the trade name used by Fifth Third Securities, Inc., member FINRA/SIPC, a registered broker-dealer, registered investment advisor and wholly-owned subsidiary of Fifth Third Bank. Securities and investments offered through Fifth Third Securities, Inc.:

Are Not FDIC Insured	Offer No Bank Guarantee	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.