



## Want a financial advantage? It's yours!

You're eligible for Fifth Third's Membership Advantage program<sup>1</sup>, offered through Eastern Kentucky University. With Membership Advantage, you'll get exclusive benefits designed to help you save time and money—just sign up for any Fifth Third checking account!

## Choose the right account for your needs:

Fifth Third Express Banking <sup>®</sup>	Fifth Third Momentum <sup>®</sup> Banking <sup>®</sup>	Fifth Third Preferred Banking <sup>®2</sup>
<p>For those who want help building a solid financial foundation.</p> <p><b>Make smart decisions with:</b></p> <ul style="list-style-type: none"> <li>• Built-in safeguards to help you manage your money better</li> <li>• Secure access to cash</li> <li>• Tools that help build credit</li> <li>• No overdraft fees</li> </ul>	<p>For those who want to strengthen money habits for the future.</p> <p><b>Keep moving ahead with:</b></p> <ul style="list-style-type: none"> <li>• No monthly service fee</li> <li>• No minimum monthly balance requirements</li> <li>• Early access to your direct deposit<sup>3</sup></li> <li>• Extra Time<sup>®</sup> to avoid overdraft fees<sup>4</sup></li> <li>• Instant access to your funds upon depositing a check<sup>5</sup></li> <li>• Fraud protection<sup>6</sup></li> </ul>	<p>For those who want to achieve more and have \$100,000+ in investable assets.</p> <p><b>Achieve what's next with:</b></p> <ul style="list-style-type: none"> <li>• Premium rewards</li> <li>• Complimentary services</li> <li>• A dedicated Preferred banker</li> <li>• Safety and security built-in with identity theft protection<sup>6</sup></li> <li>• No monthly checking account fee when you have direct deposits totaling \$500 or more each month<sup>2</sup></li> </ul>

## Additional benefits and discounts

- **Identity theft protection** solutions for added security<sup>6</sup>
- **Over 50,000 fee-free ATMs nationwide**<sup>7</sup>
- **0.25% rate discount** for new installment loans and lines of credit<sup>8</sup>
- **1/2 discount point** on mortgage loans<sup>9</sup>
- **Mobile and online banking** for easy access to your accounts wherever, whenever
- **Credit card options** that fit your needs, ranging from low rates to great rewards<sup>10</sup>

## Access to free financial resources

Membership Advantage offers **more than 50 online courses, at no cost to you.** Increase your financial know-how on key topics, including planning for retirement and major purchases.

- Learn at your own pace—anytime, anywhere
- Short, mobile-friendly courses
- Interactive learning

## Three easy ways to open an account:

### ONLINE

Scan the QR code to learn more about Fifth Third's banking programs and open an account online today.



### FIFTH THIRD REP

Contact your dedicated Fifth Third Representative for more information or to open an account.

**Jill Kennedy**  
Jill.Kennedy@53.com  
502-909-3401  
NMLS# 1136248

**Marian Murray**  
Marian.Murray@53.com  
859-629-3880  
1303008

### LOCAL BRANCH

Visit your local Fifth Third Banking Center and talk with a banker to open the right Fifth Third account for you and your needs.



### ALREADY HAVE A FIFTH THIRD ACCOUNT?

Great! Just work with your Fifth Third Representative or visit your local Fifth Third Banking Center to **make sure Membership Advantage is applied to your existing account** and start enjoying the perks!



## FIFTH THIRD BANK

MA CODE: 22612

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 the Fifth Third Preferred checking account when you have direct deposits totaling \$500 or more each month. This account earns interest. Please request a Rate Sheet for the interest rates and annual percentage yields. At the Bank's discretion, the Bank may change the interest rate and annual percentage yield at any time on your account. Your interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Interest on your account will be compounded continuously and credited monthly. The Bank uses the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the balance in your account each day. When your account is closed you will forfeit any accrued interest. Please call us toll free at 1-866-671-5353, or visit a Fifth Third Branch near you for additional details.
3. Early Pay feature available for all Fifth Third Momentum® Checking accounts. Early Pay grants you access to your eligible direct deposit payments up to two days prior to the scheduled payment date. Early availability is based on the timing of the payer's payment instruction and standard fraud prevention restrictions apply. This benefit will be provided at no cost, and no action is needed to take advantage of Early Pay.
4. Fifth Third Extra Time gives you longer—anytime before midnight ET on the business day after your account is overdrawn—to make a deposit that brings your available balance to at least \$0. You must deposit enough to cover all items that caused your overdraft plus any outstanding checks, automatic payments, or pending debit card purchases that may be presented that business day. Extra Time does not apply to items that are returned unpaid.
5. Fifth Third MyAdvance™ is an expensive form of credit. We may be able to offer other options that are less expensive and more appropriate for your needs. MyAdvance is a short-term form of credit that allows eligible Fifth Third personal checking customers to take an advance on their next qualified direct deposit. The monthly credit limit calculation for a MyAdvance line of credit opened 90 days or less is based upon qualified direct deposits from the previous 35-day period. The monthly credit limit calculation for MyAdvance line of credit opened 91 days or more is based upon whichever amount is lowest; The total amount of qualified direct deposits during the previous 35-day period or the average amount of all qualified direct deposits made to the associated account during the past three (3) months. The minimum credit limit amount is \$50 and the maximum is \$1,000. Your Limit may change if your direct deposit activity changes. A 5% cash advance fee will be assessed for each advance during the first 18 months after enrollment and 3% cash advance fee for each advance after the first 18 months after enrollment. Additional terms and conditions apply.
6. The benefits in Fifth Third Identity Alert® and Fifth Third Identity Alert Premium® are provided by Fifth Third's vendor, Affinion Benefits Group. To find out more information on our identity theft protection solutions, please visit your local Fifth Third Banking Center or visit 53.com/IdentityAlert.
7. ATM network is fee free for Fifth Third Bank, National Association, customers when using their debit or prepaid card to withdraw cash. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). Non-Fifth Third ATM Transaction: \$2.75 per transaction; International Point of Sale/ATM Transaction Fee: 3.00% of Transaction Amount; Currency Conversion Fee: 0.20% of the Transaction Amount; International ATM Withdrawal: \$5.00; Non-Fifth Third Cash Advance Debit Card Fee: Greater of \$5 or 3.00% of the transaction amount up to a maximum of \$10.
8. 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.
9. Lending subject to credit review and approval. Receive one-half (0.50) 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. No minimum deposit required to open a checking or savings account. Account must be funded within 45 days of opening. Loans subject to credit review and approval. Prices and programs subject to change without notice. Fifth Third Bank, National Association, 38 Fountain Square Plaza, Cincinnati, OH 45263, NMLS# 403245, FDIC Equal Housing Lender. 🏠 Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp.
10. Credit Cards subject to credit review and approval. Rates determined by credit worthiness of applicant.

No minimum deposit required to open a checking or savings account. Account must be funded within 45 days of opening. Fifth Third Bank, National Association. Member FDIC. 🏠 Equal Housing Lender.