

Welcome to Fifth Third Bank's Employee Benefit Banking! Your company has selected this program to provide you with special discounts and bonuses on products and services from Fifth Third Bank. As a customer, you will enjoy quality and convenience. At Fifth Third, we work hard to provide for all of your financial needs.

Fifth Third's Employee Benefit Banking offers two great checking account options. You can choose the original Employee Benefit Banking which offers no monthly service fee and no minimum balance requirement. Or, you can decide upon Platinum One AccountSM Employee Benefit Banking, which provides tiered premium rates of interest and has a minimal monthly balance requirement. Both options also include everything from mortgage and installment loan discounts to a credit card with no annual fee. Plus, with direct deposit, you benefit from the convenience and security of having your paycheck directly deposited into your Fifth Third checking account.

At Fifth Third you have access to your bank when it's convenient for you! We offer 24 hour banking through Jeanie[®] ATMs, as well as seven-day-a-week, full-service Bank Mart[®] locations in select grocery stores. Visit our website at www.53.com to get account information, apply for credit cards or home equity loans, make trades and more. Additionally, we offer Jeanie Telephone Banking, which allows you to pay bills, transfer funds, receive account balances and much more – all with a touchtone phone.

Employee Benefit Banking is one more way Fifth Third is "Working Hard To Be The Only Bank You'll Ever Need."[®]



Fifth Third Bank
Working Hard To Be The Only Bank You'll Ever Need.[®]

Benefits Included with...

Original Employee Benefit Banking

Product	Employee's Benefits
Checking Account	No monthly service fee, no minimum balance requirement, unlimited check writing and your first set of standard checks free. No fee for check safekeeping.
Jeanie [®] Services	Fees at Fifth Third Jeanie ATMs and Fifth Third Jeanie Point of Sale terminals. \$1.50 per transaction at non-Fifth Third terminals. Jeanie Bill Payment is also available.

Platinum Employee Benefit Banking

Product	Employee's Benefits
Checking Account	Tiered premium rates of interest. ** No monthly service charge if average balance*** of \$2,500 is kept in checking. \$11.50 per month if average balance for the month falls below \$2,500. Unlimited check writing and first set of standard Platinum checks free. Standard charge per order thereafter.
Jeanie [®] Services	Same as original Employee Benefit Banking plus 5 free non-Fifth Third Jeanie ATM transactions, per statement period. Jeanie Bill Payment is also available.

Both Packages

(Not valid with any other promotion or special offer)

Product	Employee's Benefits
Fifth Third Equity FlexLine [®]	No closing costs and no annual fee for the first year.
Mortgage Loans	.50% reduction in mortgage discount points, upon qualification. ****
Installment Loans	.50% discount off interest rate through BillPayer 2000 SM , upon qualification. 0
Certificate of Deposit (CD)	Additional .25% bonus on interest rates for fixed rate CDs of 24 months or less. †
MasterCard [®] Credit Card	One of the lowest rates around with no annual fee, online account access; automatic bill payment and overdraft protection; upon qualification.
Debit Card	The Enhanced Jeanie [®] Card gives you access to cash at ATMs, plus you can make purchases anywhere MasterCard [®] is accepted.
Safe Deposit Box	10% discount on yearly fee.
Check Safekeeping	Free*
Notary Services/Traveler's Checks	Free
Trust and Estate Planning	Free estate planning and investment seminars.
Automatic Savings Plan	Automatic deductions may be made from checking and deposited into savings at no cost.
www.53.com Personal Banking	Check balances on checking, savings, and loan accounts, verify if checks have cleared, transfer funds and pay bills, 24 hours a day, 7 days a week
Jeanie Telephone Banking 1-877-579-5555	
Fifth Third Securities, Inc.^{††}	
Brokerage and Investments <i>Invest online at www.53.com</i>	10% commission discount on stock trades through Fifth Third Securities, Inc. (\$65 minimum commission)
Free Portfolio Review Call 1-888-799-5353 to set an appointment	Get a comprehensive review of your current investment portfolio and investment strategy.