



Employees of Lexington Fayette Urban County Government

You are eligible for Membership Advantage because of the relationship your Corporation 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

Great choices to fit your financial needs: Traditional checking accounts and Fifth Third Express Banking®

TRADITIONAL CHECKING ACCOUNTS	Fifth Third Preferred Checking ^{*2}	Fifth Third Enhanced Checking ^{*2}	Fifth Third Free Checking
	Get exclusive perks such as a dedicated banker, premium products, and rewards that matter to you.	Earn interest on your checking account and get enhanced discounts and benefits.	Get all the advantages of a checking account and no monthly service charge.
			Available in Select Markets.
	Benefits for all Traditional Checking Accounts: <ul style="list-style-type: none"> • Online and mobile banking • Debit card • Direct deposit • Overdraft Protection (enrollment required) 		
FIFTH THIRD EXPRESS BANKING SM	Fifth Third Express Banking®		
	A new simple way to manage your funds. It's designed for those who want immediate access to their money and the convenience and security of a banking relationship.		
	Express Banking Features: <ul style="list-style-type: none"> • Check cashing and direct deposit • Mobile Deposit with immediate funds availability³ • Money orders and cashier's checks • Online and mobile banking • Discounted fees of up to 50% on select services based on account usage⁴ • No credit score requirement • No check writing or ability to deposit checks at ATMs • No monthly service charge, balance requirement OR overdraft fees. 		

Fifth Third Membership Advantage

Additional Benefits Available:

- Free **Financial Empowerment Seminars** and digital courses.
- From sending and receiving money to checking your balance, our **mobile and online banking** make money management quick and simple.
- Access to over **50,000 fee-free ATMs nationwide**.⁹
- Dedicated service and advice from a **team of personal bankers**.
- Comprehensive **Identity Theft Protection Solutions** that give you added security and peace of mind!⁵
- 0.25 rate discount for **new installment loans and lines of credit**.^{6,7}
- 0.50 discount point on **mortgage loans**.⁸
- **Credit cards** that offer a variety of benefits suited to your lifestyle, including competitive rates, special savings and valuable rewards.^{6,10}
- Student loan debt assistance with **Fifth Third Momentum**

Three Easy Ways to Enroll:

- 1 Visit a Fifth Third Banking Center
- 2 Schedule an appointment with a Fifth Third Banking Center at [53.com/Schedule](https://www.53.com/Schedule)
- 3 Contact your Fifth Third Representative:

Melanie Moore

Melanie.Moore@53.com

859-398-5567

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 Enhanced and Preferred checking account types. 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. Fifth Third Express Banking® does not allow for use of Fifth Third Online Bill Pay. Subject to Digital Services User Agreement, including applicable cut-off times for transactions made through digital channels. Mobile deposit limits may apply.
4. Qualifying transactions to earn discounts include direct deposit/ACH credits, debit card purchases, check cashing, money orders, cashier's checks, mobile deposit with immediate funds availability. ACH debits and Zelle transactions. Discounts apply to check cashing, money orders, cashier's checks and mobile deposit with immediate funds availability.
5. The benefits in Fifth Third Identity Alert® and Fifth Third Identity Alert Premium® are provided by Fifth Third's vendor, Trilegiant. To find out more information on our identity theft protection solutions, please visit your local Fifth Third Banking Center or visit [53.com/IdentityAlert](https://www.53.com/IdentityAlert).
6. Subject to credit review and approval. Product offerings available exclusively for Fifth Third customers listed as an owner of an eligible checking or savings account in good standing. Product offerings may be limited based on your account type, date of opening and state of residence.
7. 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.
8. 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. Fifth Third Bank, National Association, 38 Fountain Square Plaza, Cincinnati, OH 45263, NMLS# 403245.
9. 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.
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.



FIFTH THIRD BANK