



FIFTH THIRD BANCORP

2014 Corporate Social Responsibility Report

curiosity  
first

SUPPORTING  
VETERANS

REEMPLOYMENT

LIFE

FIGHTING HUNGER

PROJECT  
SEARCH

ST2C

sustainability



# curiosity first

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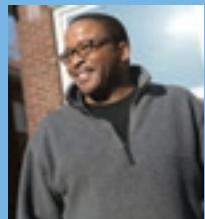
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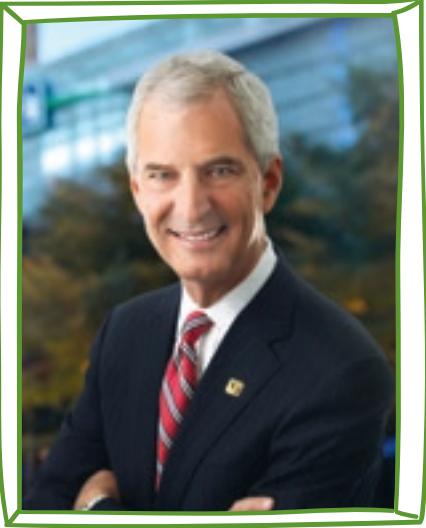
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*On the cover: Randall Jackson,  
a Fifth Third customer and  
successful participant in the Bank's  
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## Dear Friends,

Thank you for reading our 2014 Corporate Social Responsibility Report: Curiosity First. We are eager to report our progress. We feel very good about what we accomplished with you last year, and we look forward with great optimism about the future.

Fifth Third puts curiosity first because we put customers first. We are intensely focused on improving our customers' lives and making a difference in the communities we serve. Curiosity is the way we accomplish that.

We believe the best way to improve lives is to have an inquisitive, never-satisfied disposition—one that compels us to be curious about new and different ways to find solutions. We are working hard to help support finding a cure for cancer, addressing long-term unemployment, combating financial illiteracy, feeding the hungry and more.

Our outreach to communities has taken many forms over the years and our financial and human capital will continue to be deployed across the various platforms we serve: consumers, communities, businesses, employees and the natural environment. We have an active philanthropic arm, impactful community and economic development programs, and a growing sustainability program that is taking measured and important steps to protect our environment.

We've also been fortunate that our curiosity has led to several breakthrough programs that are recognized as pillars of our community support. These programs include Reemployment, Lives Improved through Financial Empowerment (L.I.F.E.), Feeding our Communities, Serving Those Who Served, Stand Up To Cancer (SU2C) and Project SEARCH. Thank you for your collaboration as we work to improve lives and the well-being of our communities in our 12-state footprint and beyond. You inspire us to be the best possible corporate citizens for the benefit of all.

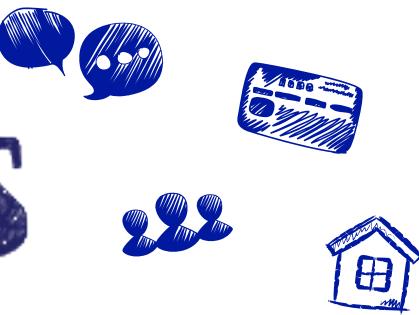
Sincerely,

A handwritten signature in black ink, appearing to read "Kevin T. Kabat".

**Kevin T. Kabat**

Vice Chairman & CEO  
*Fifth Third Bancorp*

# consumers



Fifth Third Bank put curiosity first in 2012 when we saw many of our customers falling behind on their mortgages in a difficult economy. After learning that the majority of late payments were caused by job loss, we joined forces with national reemployment company, NextJob®, to find a solution. The result was an innovation that has helped hundreds of people stay in their homes, take the next step in their careers and regain financial stability.

**W**hile the national unemployment rate has significantly decreased in recent months, more than 8 million people remain unemployed and long-term unemployment is a significant challenge. Fifth Third has steadily expanded our reemployment program to offer assistance to more people. We have also been proactive and deliberate about encouraging other banks to adopt a similar program and are happy to report that four other financial institutions are either offering or planning to offer a similar program.

Our homeowner reemployment program matches unemployed mortgage borrowers with a trained job coach who guides them through NextJob's three-part job search and training program, which provides personalized assistance with resume writing, interview preparation, transferable skills identification and personal marketing through social media.

Fifth Third also offers NextJob's Job Seeker's Toolkit online training modules to Bank customers at 53.com, and to non-customers through special

promotions, including a special digital marketing campaign in 2014 called ReTweet to ReEmploy. During the campaign, our Company advertised on behalf of our job seekers to help them become reemployed faster. We did this through an online hub that provided content such as videos and infographics that the public could share across their own social media networks such as Facebook, LinkedIn and Twitter. As part of this award-winning campaign, Fifth Third offered free access to the Job Seeker's Toolkit nationally and offered 53 scholarships to individuals for the full-coaching reemployment program.

One of those scholarship winners was Antwan, an Indiana man (last name is being withheld for privacy). He credits Fifth Third and NextJob for preparing him for his next career opportunity. Antwan holds Bachelor of Science degrees in Geography and Environmental Science. He had been out of work for more than six months when he applied for and received the scholarship.



"My NextJob coach was my cheerleader. She kept me positive during a stressful time. Today my life is wonderful. I have a great job and I get to work from home and be with my daughter."

— Karen Holcomb, a successful participant in the Bank's homeowner reemployment program

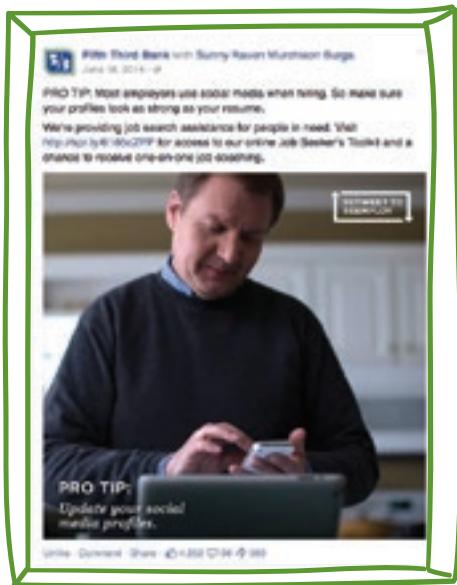
Antwan credits NextJob's tools and resources, and especially his job coach, with helping to land his next career. He was provided a scholarship from Fifth Third for the full job coaching program as part of the Bank's ReTweet to ReEmploy campaign.

After working with NextJob for just eight weeks, Antwan not only had received several lucrative offers from several companies, he also accepted a leadership position in transportation with one of the top 100 companies in the state. Antwan's new career affords him a great salary as well as health benefits, a 401(k) plan and tuition reimbursement.

"The retooling of my resume helped me build visibility to companies. The utilization of the NextJob software, with its assessment profile and weekly seminars, was beneficial during my job search. I have been very fortunate to receive the mentorship of my job coach, Sharyn Hancock, who helped me achieve my goals. NextJob's resources for developing an effective job seeker gave me an edge in a very competitive market."

Fifth Third's reemployment program has steadily gained international attention and our success at improving lives led to our receipt of a global award for innovation from BAI-Finacle in 2014. Fifth Third won for Societal and Community Impact and was the only U.S. bank recognized. The Bank was proud to accept the award on behalf of all the people at NextJob and the job seekers we helped.

After successfully working with Fifth Third to sign a national lending institution to offer NextJob's services, Kristi Weigant, chief operating officer of NextJob, said, "This is a monumental day in the life of NextJob! It would never have come about had it not been for Fifth Third Bank being so willing to take a risk, to go where the industry had not gone before and be so willing to market the idea of homeowner reemployment. Thank you to the entire amazing team at Fifth Third who has helped us create an opportunity to improve the lives of so many people in this country."



Facebook was a key element of the Bank's award-winning 2014 digital campaign on reemployment. The campaign enabled us to help more job seekers find jobs, and our public relations effort, which included features on Bloomberg and Voice of America News, enabled NextJob to engage other banks in considering a similar reemployment program for their customers.

The Bank continues our work on this program and expects future expansions to help millennials who are graduating from college and seeking an entry into the job market for the first time. More than 7,000 customers had utilized the Job Seeker's Toolkit at the end of 2014 and job search assistance has become a cornerstone of our outreach to veterans each year.

### L.I.F.E. Programs

Fifth Third Bank believes that lives are improved when individuals have the tools and knowledge they need to successfully manage their finances. In addition to helping reemploy our customers, we are focused on financially empowering individuals at all ages and stages of life.

That's why we branded our signature financial education initiatives as L.I.F.E. (Lives Improved through Financial Empowerment<sup>SM</sup>) in 2014. Our L.I.F.E. programs blend our financial expertise with our commitment to improve the well-being of the communities we serve.

A combination of internally developed programs and key sponsorships exclusive in our 12-state market, Fifth Third's LIFE programs provide free access to

educational services to hundreds of thousands of people. In 2014, Fifth Third's L.I.F.E. programs were the Young Bankers Club, Dave Ramsey's *Foundations in Personal Finance*, Empower U, SmallBizU and our Financial Empowerment Mobiles.

### Young Bankers Club<sup>®</sup>

In 2004, Fifth Third and local community partners pioneered a financial education program for students in fifth grade, understanding that the sooner good financial habits are established, the more likely they are to continue later in life. Young Bankers Club teaches students what money is and how it is earned, imparts the importance of saving and education and helps students distinguish between needs and wants. The curriculum, which meets national educational standards for mathematics and is also available in Spanish, is fully customizable. It can be delivered in the classroom by Fifth Third employees or teachers can use its online materials and teach it on their schedule. At the conclusion of the course, students often visit a Fifth Third Bank branch or headquarters and participate in a graduation ceremony.

Larry Magnesen, Fifth Third senior vice president and director of Corporate Communications, accepted the BAI-Finacle Global Innovation Award in Societal and Community Impact for 2014. The distinguished award recognized the Bank's homeowner reemployment program with NextJob, which helps unemployed customers return to financial stability.

Fifth Third Bank believes that lives are improved when individuals have the tools and knowledge they need to successfully manage their finances.

More than 14,000 students have graduated from Young Bankers Club over the past 10 years, and 2,356 students graduated in 2014. Holly Dickert, a fifth-grade teacher at Arlington Elementary School in Lexington, Kentucky, said, "Young Bankers Club teaches my students real-life skills, which they don't receive in the regular curriculum. My students loved working in the classroom with the Fifth Third volunteers who were positive and willing to work with the class. The students particularly liked our field trip to the Fifth Third Bank offices for the graduation ceremony and learning more about the Bank. They continue to talk about that day."

### Foundations in Personal Finance®

Fifth Third has sponsored Dave Ramsey's *Foundations in Personal Finance* course for high-school students since 2010. We are the largest sponsor of his nationally recognized program in the United States and are the exclusive provider in our footprint. Our sponsorship enables his curriculum to be taught in high schools at no cost to the schools or the students themselves.

*Foundations in Personal Finance* teaches valuable lessons—everything from the value of compound interest, to saving emergency funds, to investing and charitable giving—that last students a lifetime. It also reaches them just as they are about to enter college and join the workforce, arming them with the tools they need to guard against financial mistakes that can take years to roll back.



This smiling student was one of 100 students in Kentucky who graduated from the Young Bankers Club in 2014.

**life** |   
Lives Improved through Financial Empowerment



# 1,000,000

Fifth Third and Dave Ramsey will help educate one million students in the ways of personal finance by 2017.

A student at Covington Catholic High School in Northern Kentucky, said, "I have learned a lot of valuable lessons from your program that will help me build a successful financial future. I will be heading off to college in a couple of years and your program has opened my eyes to the dangers of debt, as well as the importance of budgeting. Thanks for helping me realize how much bad advice is out there, and how important it is to have a financial plan for the future."

Teachers throughout our markets agree about the program's impact. Sherry Reed, acting director of Professional Technology for Toledo Public Schools, said, "I really like the Dave Ramsey curriculum. Students who have taken the course in the past still talk about it. I've had a number of students go to their parents and have great discussions about what they learned."

Our sponsorship of Dave Ramsey's *Foundations in Personal Finance* course in high schools has enabled the education of more than 500,000 students. With the continuation of our commitment through 2017, we expect to educate one million students by that time. Those are big numbers that represent big impact, but as the Covington Catholic student illustrates, the real difference is made one person, one life at a time.

## Empower U®

Curiosity about how we could best serve a client—Wishard Eskenazi Hospital—and serve the community led to the creation of Empower U several years ago. The financial education program was designed for hospital staff so we could help empower them financially. More than 800 Wishard employees have attended Empower U classes since its launch.

Empower U begins with a financial checkup and proceeds to classes that cover financial health, like successful budgeting and protecting one's identity, and investment and planning courses on estate planning, retirement, insurance and more. Classes are also offered on home ownership and saving strategies for higher education.

The program continues to be offered to business clients and has been expanded into our communities where individuals take the classes at local community centers.

## SmallBizU™

SmallBizU is an online series of workshops that help small business owners and prospective entrepreneurs to acquire the knowledge they need to successfully launch or grow their businesses.

SmallBizU teaches the three Ms of business: money, management and marketing. It consists of 20 core classes and includes an additional entrepreneurial master class. Money classes include *Creating a Loan Package*, *Finding and Attracting Investors* and *Accounting 101*. Management courses include *Crafting a Business Plan*, *Choosing a Legal Structure* and *Buying a Business*. *Positioning, Pricing and Strategy Tactics* and *Understanding Intellectual Property* are among the marketing courses available.

The master level consists of two training programs called *Pitch Then Plan* and *Money Training Academy*. *Pitch Then Plan* helps translate business ideas into business plans. *Money Training Academy* is a certificate program that teaches the basics of money—where to find it, how to get it and how to manage it.



Fifth Third's Financial Empowerment Mobiles have been on the road since 2004 bringing financial empowerment services, including tax preparation, job search training and credit counseling, to low- and moderate-income community members. In 2014, both eBuses were newly-wrapped to reflect our L.I.F.E. (Lives Improved through Financial Empowerment) brand.

## Financial Empowerment Mobiles

Fifth Third took to the streets more than 10 years ago to take financial education directly to low- and moderate-income communities. Our two eBuses are 40-foot mobile classrooms on wheels. They have Internet-accessible workstations powered by satellite technology. These mobile classrooms enable our on-board staff to meet with individuals who attend our community eBus events. They can receive credit counseling, open bank savings accounts, use a Job Seeker's Toolkit online module and get free tax preparation. Other services on the bus include home mortgage assistance and money management planning and guidance.

In 2014, our Financial Empowerment Mobiles made 249 tour stops in 123 cities. Since our first eBus debuted in 2004, our eBuses have traveled more than 202,000

miles and welcomed nearly 400,000 people on board.

## Responsible Banking

Just as we put curiosity first, being a quality financial institution comes first when we think about how to meet the needs of individuals.

Fifth Third is committed to delivering best-in-class financial products and services, and to providing access to those services whenever and wherever consumers want them. As the desire for faster and easier access to financial information and transactions has increased in recent years, Fifth Third has evolved its mobile offerings to include mobile check deposit, one-swipe access to account balances and Apple Pay on personal mobile devices. We also offer 24-hour/seven-day-a-week account

access via 53.com and remain committed to our vast network of brick and mortar financial centers and ATMs in the markets we serve.

Our Responsible Banking department, a part of our Compliance Risk Management group, ensures that our complete product and service suite is accessible to all consumers, in all market segments, and that we're offering the right types of products and services.

Our commitment is to act in the best interest of our customers by providing reasonably priced products, defining clear terms and disclosures and offering fair and consistent service. By doing so, we can build lasting customer relationships and meet our responsibility to help them prosper. ■



The team from Fifth Third Bank (Tennessee) rehabbed the home of World War II veteran Leo Buttrey and his wife, Martha, as part of the Bank's outreach to veterans. Fifth Third employees across our footprint worked on 14 veterans' homes on Nov. 6, 2014 in partnership with local chapters of Rebuilding Together.

# communities



In the fall of 2014, World War II Army Veteran Leo Buttrey resided in his aging 1950s home in Nashville, Tennessee, unable to make necessary repairs to his house. At 88-years-old, Buttrey's focus was on caring for his disabled wife, Martha. When his granddaughter sought help for the couple, she received it from Fifth Third Bank (Tennessee) and Rebuilding Together Nashville.

**O**n Nov. 6, a combined volunteer workforce of the two organizations worked at the Buttrey home to make crucial repairs to make the home safe again for the family and improve their quality of life. Volunteers installed a new wheelchair ramp, repaired plumbing and replaced fixtures in the bathroom, repaired broken windows and cleaned gutters. They also made important upgrades, including sanding and painting all kitchen cabinets, installing a new washer, dishwasher and stove, and painting all door and window frames. The Buttrey's granddaughter, said, "Our family is very thankful for all your dedication. Thank you for all of your hard work on their home. They are so happy with the outcome of their house."

2014 marked the third consecutive year that Fifth Third and Rebuilding Together America have worked together to make repairs on the homes of veterans. Rebuilding Together is an organization that strengthens the lives of our most vulnerable communities by providing low-income homeowners with critical home repairs, accessibility modifications and energy-efficient upgrades. Employees from across the Bank's footprint joined with local chapters of Rebuilding Together on 14 different house projects for low-income veterans last year. It was a financial investment of more than \$190,000, but the reward for employees and their veterans helped was significantly greater.

The effort was part of Fifth Third's ongoing commitment to honor and serve veterans, active-duty military members and their families. It is a year-round commitment that culminates in November, the month of Veterans Day. In addition to rebuilding veterans' homes, Fifth Third created many opportunities to commemorate, support and raise funds for veterans. Company-wide, we worked with NextJob, the company that helps us deliver our reemployment program, to open up free access to the Job Seeker's Toolkit at **53.com** for all past and present military members and their families. The Job Seeker's Toolkit enables veterans to make an easier transition back into the workforce by aggregating the best military specific tools and sites, job

boards that key off of military occupation codes, military social media sites and military-specific resume examples.

In Chicago, where our grassroots effort began several years ago, the first-ever Fifth Third Bank/Career Builder Veterans Day Hiring Fair was held on Veterans Day. Former Army Sgt Derwin Jones of Robbins, Illinois, credits the fair with bringing him a new career. Jones, 51, worked on heavy equipment during tours in Egypt, Honduras and Panama and later earned degrees in marketing, business administration and engineering. He is now a production supervisor at GE Transportation.

Other events include commemorative activities like rallies for veterans and appreciation wall signings. Care package assemblies and letter-writing campaigns

were among the events of support and many Fifth Third markets did fundraising in the community for charities that support military and veterans' causes.

### 53-Impact

Our work with veterans is but one illustration of our commitment to communities. Our curiosity—our active listening and willingness to find creative solutions to problems—helps us create new ways for our Company to effect positive change. We are dedicated to helping build and sustain vibrant and healthy neighborhoods for the benefit of all.

53-Impact, our holistic approach to community development, combines all of our Company's efforts for maximum impact to benefit a community. Instead

of an isolated loan or grant, 53-Impact plans help us make connections throughout the areas of our Company so that our staff board memberships, Fifth Third Community Development Corporation investments, foundation grants, volunteer events, reemployment and L.I.F.E. initiatives all work together to make a powerful and lasting impact.

53-Impact is working in Western Michigan where our Company is embracing a comprehensive community development initiative, Neighborhood Connections, to revitalize distressed neighborhoods surrounding Holland, Michigan. While work in these neighborhoods is not new for Fifth Third, the project's designation as a 53-Impact initiative in 2014 helped to bring strategic Community Reinvestment Act (CRA)-



More than 25 employees worked inside and outside (in freezing rain) to overhaul the Indianapolis home of 69-year-old veteran Bill Cage, whose home had fallen into disrepair since his wife died two years ago. Work included complete landscaping outside, complete kitchen and bathroom remodel, and paint, new carpet and painting throughout the house.





**I**n October 2014, Fifth Third Bank (Eastern Michigan) announced some major news – the relocation of its affiliate headquarters to downtown Detroit into one of the city's most prominent skyline fixtures – the iconic One Woodward Avenue building. The move is part of an \$85 million commitment Fifth Third is making to Detroit and will result in a new name for the skyscraper the Bank is occupying, which will be soon called Fifth Third Bank at One Woodward.

Fifth Third's investment in the downtown area also includes charitable donations, small business lending, Community Development Corporation tax credit investments and economic impact contributions over the next five years. The "5/3 (Five Three) in the D" initiative also includes plans to "adopt" Hart Plaza and enhance it as a premier gathering space along the Detroit riverfront.

Fifth Third Bank at One Woodward was the first skyscraper designed by Minoru Yamasaki, who also designed the original World Trade Center with its iconic twin towers in New York. Fifth Third will occupy four floors of the 29-story Detroit building by the summer of 2016. In the photo, Detroit Mayor Mike Duggan, Eastern Michigan President & CEO David Girodat and renowned Detroit businessman Dan Gilbert unveil a concept for the new sign atop the Fifth Third Bank at One Woodward building.

motivated development activities to the area and directly aligned the Bank's activities with a community priority.

To this end, Fifth Third is continuing a long-standing relationship with Good Samaritan Ministries, a nonprofit that works to end poverty and homelessness. In 2014, Fifth Third Bank (Western Michigan) designated an \$80,000 Strengthening Our Communities Fund grant to the organization. The affiliate also contributed \$20,000.

The combined \$100,000 investment continues funding for Neighborhood Connections; provides the means to implement Circles, a poverty elimination program; funds 20 Individual Development Accounts, which are matched savings accounts that help people save toward the purchase of a lifelong asset like a home; and provides revolving construction funding for Habitat for Humanity's Neighborhood Revitalization Initiative in target neighborhoods.

53-Impact also encourages employees to provide additional support, including visits to targeted communities to provide meals; financial empowerment training with our Financial Empowerment Mobiles and designating the neighborhoods for Fifth Third's United Way Day of Caring activities. Employees also serve on boards of local community organizations and members of our Community and Economic Development Department provide technical support for a variety of initiatives.

### **Strengthening our Communities Fund**

The Strengthening Our Communities (SOC) Fund, formerly called the Enterprise Investment Fund, helps build and revitalize local communities. In 2014, the SOC Fund made grants of more than \$552,000 to Bank affiliates who applied on behalf of their local markets.

In North Carolina, a \$90,000 SOC grant was awarded to DHIC Inc., a certified HUD-approved and Neighborworks member organization, to support a down-payment assistance program for low- and moderate-income borrowers to help them achieve homeownership in Raleigh and Wake County. A \$100,000 SOC grant was awarded in Indiana to the Local Initiative Support Corporation (LISC) to support the development of a Quality of Life Plan, a comprehensive community and economic development strategy targeting the Southside of Indianapolis consisting of five neighborhoods. The SOC grant enables Fifth Third Bank (Indiana) to become the first financial institution to support comprehensive community and economic development efforts in the area.

In Cincinnati, a \$25,000 SOC grant was awarded to the Over-the-Rhine (OTR) Revitalization Corporation to support its Innovation Challenge program. The Innovation Challenge provides \$1,000 grants to businesses with an innovative idea for how to invest, with a focus on growing new products and services in Cincinnati's OTR neighborhood. Further north in Ohio, Akron Summit Action Inc. (ASCA) received a \$15,000 SOC grant to

support YouthBuild, a comprehensive youth and community development program providing hands-on construction worksite training for at-risk young adults, ages 18-24.

### Empowering Leaders

Each year, we seek opportunities to help community leaders grow because we know the impact they have on a community's health. Our Empowering Leaders program offers scholarships so that representatives from nonprofit organizations can attend educational forums and workshops like statewide housing conferences, the Federal Reserve Bank of Philadelphia's Bridging Growth Opportunity, Reinventing Older Communities and the National Community Reinvestment Coalitions' annual conference.

Fifth Third also partnered with the Leadership Council of Human Services Executives in 2014 to create a new LIVE to Lead (L2L) program. LIVE stands for *Leaders Inspiring Visionary Excellence*. The inaugural class of L2L will graduate in 2015. The sessions are taught by Fifth Third's human resources professionals and include the following topics: *Building Relationships, Maximizing Individual and Organizational Performance, Strategic Planning and Agility and Change Leadership*. It also includes a Three-Day Leadership Challenge.

### Fifth Third Community Development Corporation

The Fifth Third Community Development Corporation (CDC) invests in projects to create affordable housing, revitalize business and residential areas and preserve historic landmarks. In 2014, the Fifth Third CDC invested \$217.9 million in the communities served by Fifth Third Bank.

The Panola Gardens in Lithonia, Georgia, is one such project. The project is an apartment complex of 85 garden-style units for seniors ages 62 and over. Designed specifically for seniors, each unit includes an intercom and e-call system to increase residents' security and safety. Five units will be fully accessible to persons with mobility impairments, for example, including roll-in showers, and two units will be equipped for persons with hearing and visual impairments. The Panola Gardens are located 20 miles southeast of Atlanta. The Fifth Third CDC invested \$7.8 million in The Panola Gardens. In addition, the Fifth Third CDC invested \$6.1 million in the Prince Street Cottages apartment complex in Princeton, Indiana, which also is being developed for seniors.

### Fifth Third Foundation

The Fifth Third Foundation made grants of more than \$4 million in its 2014 fiscal year, which ended Sept. 30, 2014. The Foundation makes strategic grants in the areas of community development, health and human services, the arts and education. Fifth Third Bank was the first financial institution in the United States to establish a philanthropic foundation. It has been making grants since 1948.

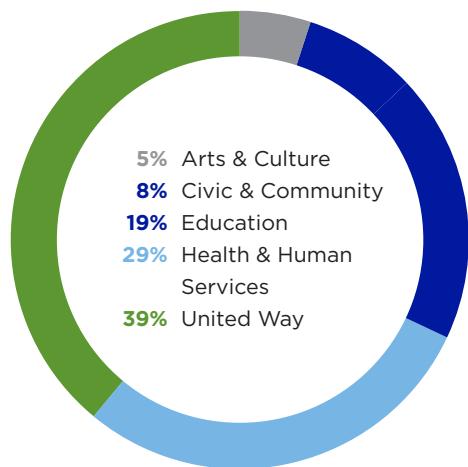
The Foundation made substantial gifts last year in the areas of health and human services. In Cincinnati, \$250,000 was awarded to Cincinnati Children's Hospital Medical Center for the Center for Prevention of Pre-Term Birth. The payment was the first installment of a \$1 million grant payable over four years. Additionally, St. Elizabeth Hospital Foundation in Northern Kentucky received a \$250,000 grant payment for its new Heart and Vascular Institute. ■



The Fifth Third Community Development Corporation invested \$7.8 million in the Panola Gardens project in Lithonia, Georgia, in 2014. The 85-unit apartment complex is designed for seniors and the spaces will be occupied by residents who are at or below 60 percent of the area median income.

### FIFTH THIRD FOUNDATION CONTRIBUTIONS

FY ENDING 9/30/14  
**\$4,004,786**



# businesses



Offering credit and debit card payment solutions to consumers is a normal business for a financial institution such as ours. But we look at everyday types of services as ways to live out our Company's commitment to corporate social responsibility.

**O**ur innovative alliance with Stand Up To Cancer (SU2C®) illustrates how our business model can help solve real-world problems like the treatment of cancer. Nearly all of our employees and customers have been touched in some way by cancer affecting someone they care about. It's a difficult problem, but we know that our business can be a catalyst for change even on issues that are seemingly unrelated to banking.

SU2C's mission is to raise funds to accelerate the pace of groundbreaking translational research that gets new therapies to patients quickly and saves lives now. SU2C brings together the best and the brightest researchers and rewards collaboration among the cancer community.

In 2013, Fifth Third worked with SU2C and began offering a special SU2C credit card, followed quickly by SU2C debit cards. These cards enabled our customers to help fight cancer with every



SU2C Co-founder Rusty Robertson visited Cincinnati during the "Pay to the Order of" campaign to meet with executives and to visit and thank employees for their support. Pictured here from left to right is Greg Carmichael, president and COO, Robertson and Kevin Kabat, vice chairman and CEO.

card swipe. Last year, we had a special “Pay to the Order Of” promotion that offered new checking customers the opportunity earn \$150 for themselves and \$150 for SU2C, both paid by the Bank, with the opening of a checking account and upon completion of qualifying activities.

Our Company also expanded our assistance to SU2C into community outreach, hosting launch parties for the 2014 SU2C telethon, for example. Since we began working with the nonprofit organization, we have donated more than \$4 million in support of the mission to eradicate cancer.

### Serving Businesses

Fifth Third Bank serves the business community primarily through its operations as a Commercial Bank. We offer traditional lending and depository products, as well as a wide range of international and global cash management, foreign exchange and international trade finance, derivatives and capital markets services, asset-based lending, real estate finance, public finance, commercial leasing and syndicated finance. Being a top tier Commercial bank is tied to our corporate social responsibility efforts because everything we do to support businesses is linked to the strength of the economy in the communities we serve.

In addition to financial services and the dedication and expertise of our experienced bankers, Fifth Third also supports the business community by hosting and sponsoring industry events that bring together business leaders to share their insights and best practices. In 2014, Fifth Third Bank (Chicago) was the presenting sponsor of the inaugural Crain’s Business of Healthcare event where 375 healthcare professionals gathered to hear industry experts discuss and present solutions for challenges facing the rapidly-changing industry. In Cincinnati, Fifth Third again presented its Business & Advisory Series for local business leaders to gather and exchange ideas.

### Small Businesses

Fifth Third Bank lent more than \$31 billion to businesses of all sizes throughout its footprint in 2014, including small businesses. Our affiliates



Fifth Third Bank (North Florida) Retail Executive José Peña and new customer JLee Moodie spoke with 10 News about the Bank's SU2C campaign.



The Fort Wayne TinCaps wore special jerseys on its SU2C night designed by Cory Dold, a fan who won the Fifth Third Bank Design-A-Jersey contest. Pictured here, Dold (second from left) and his family show off the jersey design with Kevin Hipskind, market president for Central and Northeast Indiana (center).



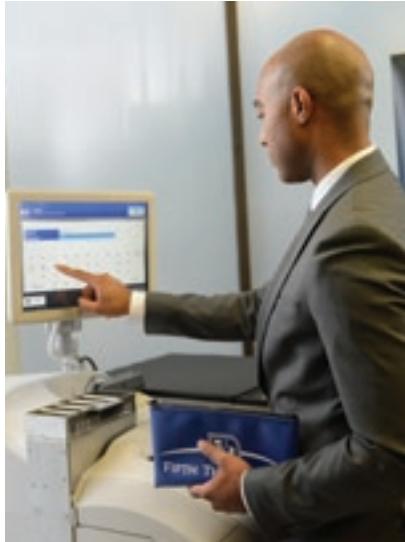
Ricky Stenhouse Jr., driver of the NASCAR No. 17 Fifth Third Ford Fusion, passed the Stand Up To Cancer baton to Tom Partridge, Fifth Third Bank (Kentucky) president. The baton was passed between nearly 100 employees to raise money for cancer research in Louisville.



A group of employees and guests attended the SU2C telethon on Sept. 5 at the Dolby Theatre in Los Angeles. Fifth Third Bank was recognized as a major supporter during the nationally televised broadcast.



Fifth Third Bank (Chicago) Senior Vice President Robert Ries welcomes attendees to the inaugural 2014 Crain's Business of Healthcare event.



Fifth Third Bank's curiosity often leads to business solutions that help businesses operate more efficiently. One such solution is the Remote Currency Manager, an innovation that enables business customers to access provisional credit, cash, and reporting wherever Remote Currency Manager is installed. It is being demonstrated here by Fifth Third Bank Public Relations Manager Sean Parker.

provided access to credit and capital and promoted technical assistance to small businesses through associations with several government agencies and nonprofit organizations, including the U.S. Small Business Administration (SBA), the Small Business Technology Council and local community development corporations. The Bank also made SmallBizU, a curriculum for small businesses, available at no cost to entrepreneurs and owners looking for guidance and assistance in growing their enterprises. Fifth Third is committed to helping small businesses grow, improve working capital and enter new markets.

We are a U.S. Small Business Administration Preferred Lender. In 2014, our SBA lending was \$105 million. SBA loans offer many benefits for small businesses, including fixed and variable interest rates with flexible terms, the ability to finance loan closing costs and lower down payments on commercial real estate.

Fifth Third offers many types of SBA lending options, including 7(a) general

purpose loans; SBA Express Loans, which feature simpler application processes and faster approval than 7(a) loans; and SBA Veterans Advantage loans designed for the establishment or expansion of a small business by a veteran or member of the military community. The Bank also participates in the SBA CAPLines Program, which offers small businesses a revolving line of credit that aids in addressing short-term and cyclical working capital needs.

Last year, Fifth Third Bank (Western Michigan) worked with a small business owner looking to purchase an existing day care business and the associated real estate. The first consultation, which came from an existing client referral, revealed that the owner, Mamta Patel, also had a need for operating capital for day-to-day expenses, a deposit account to manage funds and an efficient way to deposit check and ACH payments from her customers. The Fifth Third team was able to recommend and execute a SBA 7(a) loan and SBA Express Line of Credit in time to meet her end-of-year deadline.

The SBA loan products, as well as other cash management and depository services from Fifth Third Bank, resulted in a satisfied client who was able to begin a new career in a field for which she has great passion.

In 2014, Fifth Third again participated in the State Small Business Credit Initiative (SSBCI) in the states of Florida, Illinois, Kentucky, Michigan and Ohio. This program is administered with the U.S. Treasury and allocates dollars to state economic development departments to create need-based loan guarantee programs designed to aid companies in job creation. In our second year of participation, more than \$48 million was lent to businesses unable to borrow through conventional means. Our Company ranked third nationally in SSBCI lending.

We also support microenterprises—small businesses that have fewer than five employees and which represent 87 percent of all businesses in the United States, according to the Association for Enterprise Opportunity. As our philanthropic arm, the Fifth Third Foundation enables us to offer financial support to nonprofit organizations committed to supporting microenterprises. In its 2014 fiscal year, the Foundation made a \$10,000 grant to Accion Chicago for its microloan program. Accion Chicago is a small business lender that provides financing and business education to small businesses. The Fifth Third Foundation also made a \$10,000 grant to Goodwill Industries of Southwest Florida, Inc., to

support its microenterprise project and its microloan pool. Fifth Third Bank is a Goodwill Southwest Microenterprise Institute partner.

### Business Giving Back

The way we do business can help us be a good corporate citizen and our individual businesses also can make an impact. Our Fifth Third Private Bank annually makes donations to nonprofit organizations on behalf of its customers, as a thank you for their participation in a client survey. The survey is designed to solicit feedback on our ability to deliver on our promise to improve lives, and the donations are an extension of the ways we can assist that mission.

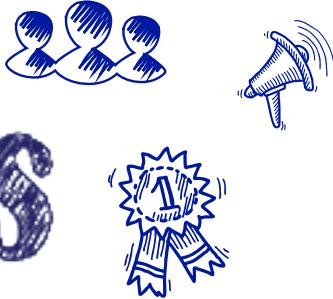
In 2014, the Fifth Third Private Bank donated \$115,550 to seven national charities: American Cancer Society, Disabled American Veterans, Ronald McDonald House Charities Inc., American Red Cross, American Heart Association, American Society of the Prevention of Cruelty to Animals and the Juvenile Diabetes Foundation International. Over the past five years, Fifth Third Private Bank has donated more than \$375,000 to many worthy charitable organizations.

"Each year we survey our clients to learn how we can better meet their needs and use those insights to improve our advice and service delivery," said Phil McHugh, executive vice president and president of Fifth Third Private Bank. "The survey also gives us an opportunity to improve our communities through our charitable donation and to say thanks to our clients in a unique way." ■



A Small Business Administration loan through Fifth Third Bank helped small business owner Mamta Patel purchase the building for The Karnak Creative Child Care Center. Patel said, "The team from Fifth Third took the time to understand my business needs and recommended a financial strategy to help me open my day care center. I appreciate their willingness to help me get started as well as their support along the way."

# employees



When asked what he appreciated most about his Project SEARCH® experience, 22-year-old Derrick Marshall had too many answers to count. He said the program, which is a school-to-work rotating internship program for students with developmental and/or physical disabilities, had so many great parts from “learning how to dress for a job interview to learning how to conduct myself while I’m being interviewed.”



Derrick Marshall

**M**arshall was a member of the Project SEARCH class of 2011-2012 at one of Fifth Third's three Project SEARCH campuses in Cincinnati. “I’d have to say the best part about my Project SEARCH experience was when I graduated from the program,” he said. “On that day, I found out that the department I had been interning with all year decided to hire me as a permanent employee.”

Marshall started work in our Information Security (IT) department in June 2012. “My responsibilities were granting employees and contractors access to systems and applications so they could do their job. An example of this was when I would set up employees with their remote access tokens and send them out. I liked the fact that everyone in the department was nice and willing to help me if I needed it.”

Marshall earned a promotion in August 2014 that came with additional responsibilities, including processing remedy tickets and troubleshooting user access problems. “Derrick is a great asset to Fifth Third. He is a pleasure to work with and does his jobs flawlessly,” said Scott Dungan, Information Security manager. “His willingness to learn and the passion he brings to his role are inspiring.”

“I feel great about working for a company that is so committed to Project SEARCH,” Marshall added. “It shows Fifth Third is willing to give people with disabilities an opportunity to show what kind of employee they can be, as well as give them on-the-job experience they can take with them wherever they go.”

Fifth Third is proud to have been an original collaborator on Project SEARCH, a program that has a lasting benefit on our employee family. It’s a program that enriches all of us by embracing the uniqueness of every individual on our team. Since 2006, we have graduated 201 students from our Project SEARCH campuses in Cincinnati and Grand Rapids, and 25 of those students have been hired as Bank employees, while others have gone on to be hired by other companies.

## Total Rewards

Project SEARCH is an illustration of our commitment to provide and cultivate an inclusive work environment and give employees career opportunities that are both challenging and rewarding. In 2014, we introduced a new Total Rewards package for our employee family that is both smart and competitive. Our Total Rewards package includes standard medical and retirement

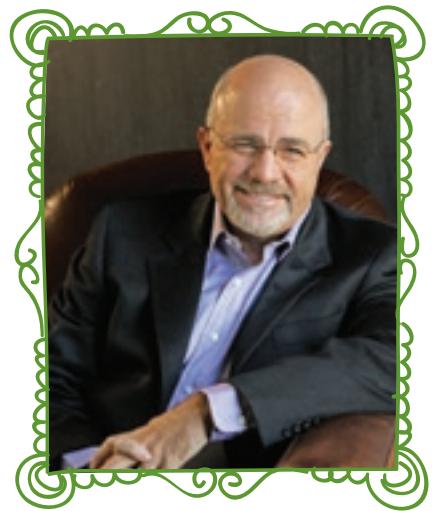
benefits as well as an intense focus on health and financial wellness. Our new programs allow us to more holistically and sustainably meet our employees' needs while achieving our business goals.

We designed our Total Rewards package to help improve our employees' health, their financial well-being and their quality of life. While it is easy to focus a report about corporate social responsibility on the impact we make in communities and outside of our Company, we view corporate social responsibility as an internal commitment as well. We make the same kinds of investments in our people as we do for the communities we serve. Executive Vice President & Director of Human Resources Teresa Tanner said, "We truly care about our employees. We recognize that, as their employer, we share accountability with them for their long-term success. We are in this together."

The new myWellness® plan for employees helps them chart a path to health and wellness—and rewards them for doing so. Fifth Third is thrilled to be able to provide our employees with leading-edge wellness and health management tools through our new collaboration with HumanaVitality®. The program enables employees to earn Vitality Points by completing health assessments and following steps on a personalized health plan. Vitality Points earn employees Vitality Bucks that can be spent on items in the online Vitality mall. Different levels of points also enable employees to get Fifth Third Wellness rewards in their paychecks.

The other aspect of wellness that is important to one's quality of life is financial wellness. Fifth Third is a leader in financial empowerment and offers a series of L.I.F.E. (Lives Improved through Financial Empowerment) programs in the community for people of all ages and at all stages of life. It was important for our Company to offer the same services for our employees. So, in addition to taking steps to increase our employees' contributions to their 401(k) plans by increasing our Company match, we also introduced employees and their families to Dave Ramsey's all-new online financial wellness program, SmartDollar™.

SmartDollar is a step-by-step approach to handling money by the No. 1 authority in personal finance, Dave Ramsey. Millions of families have gotten on the plan and



Fifth Third cares about its employees' financial wellness. As a result, it now offers them Dave Ramsey's SmartDollar program.

A Project SEARCH class at the annual Tee it Up for Project SEARCH golf outing hosted by Fifth Third.



Bonnie St. John was the keynote speaker at last year's Diverse by Design Symposium.



Members of Fifth Third's Young Professionals BRG participated in Cincinnati's Paint the Town 2014 event. Paint the Town is a program of GIVE BACK CINCINNATI, which was founded to connect young professionals to build the local community and develop active citizen leaders in Cincinnati.



These Fifth Third professionals are members of the Women's BRG in St. Louis.



Fifth Third Bank (Northeastern Ohio) was named a Northcoast 99 award recipient. NorthCoast 99 is an annual recognition program that honors 99 great workplaces for top talent in Northeast Ohio. Pictured is the employee engagement champion team.

taken control of their money. SmartDollar will help our employees to get and stay on a budget and on their way to a strong financial foundation, if they are not already. The SmartDollar program will teach our employees how to better manage their finances, get a budget that works, pay off debt, plan for retirement, save for college, buy a home and more through 20-minute video lessons and interactive tools. The program is designed to be accessed from home so that the families of Fifth Third employees can benefit from it, too.

### Business Resource Groups

As we work to support our employees' total wellness, we also work to support the causes they care about in the community. In turn, our employees help us make a community impact through their financial donations to United Way – more than \$7 million in combined bank and employee gifts in 2014 – and through their extraordinary volunteerism.

Our business resource groups (BRGs) are an excellent illustration of how our employees are encouraged to come together, collaborate and engage with executive sponsors, and volunteer to encourage positive change. Our Company has 17 inclusion councils and more than 60 BRGs, including groups focused on supporting young professionals, women, military, the GLBT

Fifth Third supporters of the Pride Parade in 2014.

community, people with disabilities, Asian Pacific Islanders, African Americans, Hispanic/Latinos and more.

The 2014 Leadership Symposium: *Diverse by Design: Inclusive by Intention* represents the evolution of an internal initiative initially launched by Fifth Third in 2008. Since 2012, through continuing collaboration with the Cincinnati USA Regional Chamber, Agenda 360 and Vision 2015, the Diverse by Design Symposium has become the centerpiece of a strategic, regional effort to attract and leverage the benefits of diversity and inclusion. Held at the Duke Energy Center, more than 500 community leaders attended last year.

The program featured a welcome by Mike Michael, president and CEO of Fifth Third Bank (Cincinnati) and facilitation by Pamela Rincones, Fifth Third's chief diversity and inclusion officer. The keynote speaker was Bonnie St. John, the first African-American Olympic ski medalist, amputee, Rhodes Scholar, former Clinton White House official and best-selling author.

Our BRGs represent our employees in the community and support a number of events that commemorate diversity and inclusion, address needs in the neighborhoods and help raise funds and awareness of issues. ■

# Fifth Third Day: Feeding Our Communities



Vice Chairman & CEO Kevin Kabat shows his Fifth Third Day spirit and promotes the social media hashtag for the event.

years, the Bank has used our holiday to recognize the contribution of our employees, thank our valued customers and support communities where we operate.

"We have long celebrated the third of May as Fifth Third Day. It's a great way for our employees to stretch out beyond their normal job responsibilities and work together to benefit their local communities," said Kevin T. Kabat, vice chairman and CEO of Fifth Third Bancorp. "We appreciate that there are real needs —like warm meals, food and personal care items—that individuals and families have. In our commitment to improve our communities, it's our privilege on this day to do a small part to help to improve lives."

Jill Bunge, director of Food for Thought, an organization that provides food assistance to 1,200 Toledo-area households via its mobile pantry service, said, "Fifth Third sponsored our 'Food Fight 419' campaign and helped us raise enough in-kind and monetary donations to cover the cost of an entire month of pantries. This kind of support is what makes Food For Thought viable. Our partnership with Fifth Third has been an instrumental part of our organizational growth and service expansion to feed our neighbors thoughtfully, and we are so deeply appreciative of their generosity and commitment to our cause."

**O**ur 19,000 employees celebrated Fifth Third Day in 2014 by providing more than 770,000 meals to fight hunger throughout our 12-state footprint. This marked the third consecutive year that all of our affiliates joined together to fight against hunger. More than 550,000 meals were provided in 2013; more than 340,000 in 2012.

Fifth Third Day is celebrated annually on May 3, 5/3 on the calendar. For more than 20



Feeding families was the name of the game in Tampa Bay on the special Bank holiday.



Employees from the Indiana affiliate celebrate the day.



Fifth Third Bank (Central Ohio) employees Patrick Labuhn and Rich Smith spent Fifth Third Day working at the Mid-Ohio Food Bank.



Human Resources Executive Vice President Teresa Tanner and Executive Vice President Frank Forrest greet employees at the Bank-provided Fifth Third Day lunch.



Fifth Third in Georgia partnered with Scrappy, the mascot of Kennesaw State University, to Strike Out Hunger. The campaign helped feed Atlanta families.



Fifth Third in St. Louis provided and served a meal to 50 individuals at the Covenant House of Missouri on Fifth Third Day. The Covenant House provides shelter and support for homeless youth ages 15-21 in the St. Louis area.

# environment



You might not think of banks as having much of an environmental impact, but at Fifth Third, we understand that protecting our natural resources and utilizing them in an effective, efficient and sustainable way impacts all of us.

In 2014, the Fifth Third Bancorp Board of Directors formally adopted an environmental sustainability policy. Available in full on 53.com, the policy seeks to demonstrate to employees, customers and stakeholders that we understand the environmental challenges facing the planet, and that we are working to address the risks and opportunities in ways that will create long-term value for Fifth Third and strengthen the communities where our customers and employees live and work.

The formal adoption of the policy was an important step in our journey to become more sustainable and eco-wise in our business operations. The process began many years ago with concerned employees who wanted to see recycling in our facilities. Since then, the environmental sustainability program has worked to make environmental awareness part of doing business at Fifth Third.

## Energy Consumption and Emissions

As a large operator of facilities, we are committed to reducing our carbon footprint. We have continued the phased installation of digital controls for the HVAC systems at our headquarters building in Cincinnati and we continue to upgrade much of our lighting to LED technology. Because of these and other factors, we reduced our energy use. In 2014, electricity consumption at facilities where Fifth Third receives an energy bill fell 55 million kilowatt-hours (23.8 percent) relative to our baseline year of 2007. These facilities also reduced natural gas consumption by 180,000 million British thermal units (37.5 percent) relative to 2007. Based on the average emissions factors for electric power and natural gas in the United States, these energy savings correspond to a reduction in carbon dioxide equivalent emissions of 46,000 metric tons (28.9 percent) relative to 2007.

As part of our 2014 submission to the Carbon Disclosure Project (CDP), we had our Scope 1 and Scope 2 and some components of our Scope 3 greenhouse gas emissions independently verified to ensure the integrity of our methodology. The verification, along with our Environmental

"We are incredibly grateful for Fifth Third's belief in our vision to transform the waste and recycling industry."

- Nate Morris, Rubicon Global Co-founder and CEO

Sustainability Policy, helped increase our CDP disclosure score to 95 on a 100-point scale. We continue to monitor climate change-related developments as we work to improve our ability to manage the risks and opportunities related to climate change.

### Green Building



Six Fifth Third financial centers earned the U.S. Green Building Council's (USGBC) Leadership in Energy and Environmental Design (LEED) recognition in 2014, including two that earned LEED Silver. We now have 23 LEED certified facilities. As we work to make all of our newly planned, newly built financial centers LEED certified, we continued preparing two LEED Volume applications to more fully integrate LEED into the Company's business practices. LEED Volume applications enable companies to streamline the approach to LEED certification on like buildings and spaces through the use of prototype standards. LEED Volume was designed by the USGBC to facilitate faster certification at lower cost than individual building

The Fifth Third Town & Country Financial Center, located in Dayton, Ohio, earned LEED-Silver certification in 2014.

reviews. We also shared our experiences with LEED Volume at a USGBC-moderated session at the annual Greenbuild conference.

### Renewable Energy & Sustainable Business



We supported renewable energy by purchasing renewable energy certificates

(RECs) and financing sustainable businesses. We purchased more than 69.5 million kilowatt-hours of RECs. Equivalent to 30 percent of our electricity consumption at owned and leased facilities, the RECs were from the Lost Creek Wind Project in Missouri. This purchase led the U.S. Environmental Protection Agency to recognize Fifth Third Bank as a Green Power Partner and as a member of EPA's Green Power Leadership Club. We also were ranked as the 23rd largest purchaser of green power in EPA's October 2014 Fortune 500® Partners List.





Rubicon Global is a sustainable waste and recycling solutions provider. Fifth Third's Private Equity Group was an investor in 2014.

We also provide construction financing for solar power projects. In 2014, we provided financing for roughly 30 projects constructed by Strata Solar. Since 2012, we have financed nearly 70 utility-scale solar projects in three states with the Chapel Hill, North Carolina developer, which has helped bring more than 450 megawatts of solar power projects online. It also helped Strata Solar to be recognized as the sixth-largest installer of solar power in the United States, according to Solar Power World's latest ranking of the Top 400 Solar Contractors.

Fifth Third Capital Holdings, Fifth Third's Private Equity Group, also helped finance the growth of Rubicon Global, a sustainable waste and recycling solutions provider. Rubicon seeks to help clients reduce waste management expenses and divert their waste from landfills through an innovative business model, a software platform that allows haulers to compete,

and by studying their clients' waste streams for recyclable commodities. The company's primary focus is to help its customers get to zero waste to landfill and 100 percent diversion. Rubicon Global Co-founder and CEO Nate Morris said, "We are incredibly grateful for Fifth Third's belief in our vision to transform the waste and recycling industry."

### **Waste Reduction and Recycling**

Our Company continues work on reducing our waste footprint and increasing the availability of recycling. In 2014, we expanded recycling to 1,194 financial centers. This brought recycling and increased environmental awareness to more than 90 percent of our retail banking locations.

Among our headquarters facilities, the roughly 5,000 employees at our Madisonville campus continue diverting material from the landfill through a combination of secure shred programs (for non-public information), multiple

# 1,194

In 2014, Fifth Third expanded recycling to 1,194 financial centers, bringing increased environmental awareness to more than 90% of our retail banking locations.

recycling programs and a cafeteria-based compost program. In 2014, the campus diverted 80.6 percent of its waste from the landfill.

### Advancing Sustainability



Fifth Third continues to expand our involvement in regional sustainability efforts. As a founding member of the Greater Cincinnati Green Business Council (GCGBC), we served as the chair in 2014 and assisted with the preparation of a comprehensive waste management toolkit to introduce small- and medium-sized companies to the benefits of recycling, composting and moving toward zero waste.

In 2014, our director of environmental affairs joined the board of directors and became vice president of Green Umbrella®, the regional sustainability alliance for Greater Cincinnati. While we had previously participated in Green



Umbrella's waste reduction action team, our increased involvement illustrates our belief that businesses, nonprofits and government can work together to innovate, improve the environment, grow the economy, boost quality of life and strengthen our communities.

Supporting sustainability organizations in our headquarters market is a growing focus for us, but we have a long history of supporting environmental causes and organizations across our footprint. Our employees throughout our affiliates have worked to protect the environment for many years through their sponsorship dollars and volunteer time. Earth Day celebrations and using our Fifth Third Day holiday on May 3 each year to feed the hungry and support community gardens are among these examples. ■



To become more energy efficient, Fifth Third Bank has upgraded equipment used in its facilities. These boilers replaced less efficient units at the George A. Schaefer, Jr. Madisonville Operations Center in Cincinnati, Ohio.

Our **Vision** is: To be the One Bank people most value and trust.

Our **Purpose** is: To listen to our customers and inspire them with smart financial solutions that continually improve their lives and the well-being of our communities.

Our **Value Proposition** centers around:

**BETTER LISTENERS.** We take the time to listen and understand customers' specific needs so we can serve them better.

**BETTER SOLUTIONS.** We work with our customers and partner with our colleagues to deliver a complete and pragmatic solution.

**BETTER IDEAS.** We are focused on helping our customers with smart ideas, education and solutions — we develop ideas that make them and us successful.

**BETTER COMMITMENT.** We seek to markedly improve the lives of our customers and communities.





Fifth Third Bancorp is a diversified financial services company headquartered in Cincinnati, Ohio. As of December 31, 2014, the Company had \$139 billion in assets and operated 15 affiliates with 1,302 full-service Banking Centers, including 101 Bank Mart® locations, most open seven days a week, inside select grocery stores and 2,638 ATMs in Ohio, Kentucky, Indiana, Michigan, Illinois, Florida, Tennessee, West Virginia, Pennsylvania, Missouri, Georgia and North Carolina. Fifth Third operates four main businesses: Commercial Banking, Branch Banking, Consumer Lending, and Investment Advisors. Fifth Third also has a 22.8% interest in Vantiv Holding, LLC. Fifth Third is among the largest money managers in the Midwest and, as of December 31, 2014, had \$308 billion in assets under care, of which it managed \$27 billion for individuals, corporations and not-for-profit organizations. Investor information and press releases can be viewed at [www.53.com](http://www.53.com). Fifth Third's common stock is traded on the NASDAQ® Global Select Market under the symbol "FITB." Fifth Third Bank was established in 1858. Member FDIC. Equal Housing Lender  Lending is subject to credit review and approval.





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