

**Fifth Third Bank Introduces Card-free ATMs**  
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**Customers Can Access ATM Through the Mobile Banking App**

Fifth Third Bank customers now have a new way to access the Bank's ATM machines – without their debit cards. Customers now can use all functions of the Bank's ATMs with their Fifth Third mobile banking app instead of a physical card.

This press release features multimedia. View the full release here:  
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Melissa Stevens is Fifth Third Bank's Chief Digital Officer. (Photo: Business Wire)

"Fifth Third is bringing new innovations to customers on a regular basis, and I'm excited that this new feature connects two channels our customers use frequently – our mobile app and Fifth Third ATMs," said Melissa Stevens, Fifth Third's chief digital officer and head of innovation, design and omnichannel experiences.

Cardless ATM, like Zelle and mobile alerts, is among the Bank's newest innovations to improve security and the customer experience. Fifth Third is one of only a handful of U.S. banks that offer card-free ATM access.

"Cardless ATM is one more example of our taking time to understand our customers' needs and working to improve their experience," Jim Sutton, director of ATM channel and distribution strategy, said. "This means banking when, where and how they want."

Mobile banking is growing, with a 40 percent increase in log-ins to the mobile banking app from December 2016 to December 2017, driven by biometric log-in possibilities such as touch ID and now face ID.

Fifth Third operates approximately 2,500 ATMs in its 10-state retail footprint, all of which will offer card-free access.\*

To use Fifth Third's ATMs without a debit card, customers simply sign into Fifth Third's mobile banking app, choose the account from which they want to withdraw money and tap on the new Cardless ATM icon. Then they touch anywhere on

an ATM screen and scan the code that appears. Then, they enter their PIN and begin banking.

\*The service is not available on the Bank's partner ATMs.

**About Fifth Third**

Fifth Third Bancorp is a diversified financial services company headquartered in Cincinnati, Ohio. As of Dec. 31, 2017, the Company had \$142 billion in assets and operated 1,154 full-service Banking Centers and 2,469 ATMs with Fifth Third branding in Ohio, Kentucky, Indiana, Michigan, Illinois, Florida, Tennessee, West Virginia, Georgia and North Carolina. In total, Fifth Third provides its customers with access to more than

54,000 fee-free ATMs across the United States. Fifth Third operates four main businesses: Commercial Banking, Branch Banking, Consumer Lending and Wealth & Asset Management. Fifth Third is among the largest money managers in the Midwest and, as of Dec. 31, 2017, had \$362 billion in assets under care, of which it managed \$37 billion for individuals, corporations and not-for-profit organizations through its Trust and Registered Investment Advisory businesses. [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.

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