

INTEREST RATES AND INTEREST CHARGES

Platinum Card

Annual Percentage Rate (APR) for Purchases and Balance Transfers	<p>0% introductory APR for the first 12 billing cycles.</p> <p>After that, your APR will be 11.24% to 22.24%, based on your creditworthiness. This APR will vary with the market based on the <i>WSJ</i> Prime Rate.</p>
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Cash Rewards and Platinum Rewards Cards

Annual Percentage Rate (APR) for Purchases and Balance Transfers	<p>0% introductory APR for the first 12 billing cycles.</p> <p>After that, your APR will be 13.24% to 22.24%, based on your creditworthiness. This APR will vary with the market based on the <i>WSJ</i> Prime Rate.</p>
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All Cards

APR for Cash Advances	24.99%
Penalty APR and When it Applies	<p>24.99%</p> <p>This APR may be applied to your Account if you make a late payment.</p> <p>How Long Will the Penalty APR Apply? If your APRs are increased because you are late, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	Your due date is at least 26 days after the close of each Billing Cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at www.consumerfinance.gov/learnmore

Fees

Annual Fees	
Annual Fee	\$0
Transaction Fees	
Balance Transfer	4% of the amount of each transfer.
Cash Advance	Either \$5 or 4% of the amount of each Cash Advance, whichever is greater.
International Transaction	3% of each transaction in U.S. dollars.
Penalty Fees	
Late Payment	Up to \$35

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR: We may end your introductory APR for Purchases and Balance Transfers and apply the APR in effect or the Penalty APR if you make a late payment.

DETAILS OF CONDITIONS, RATE, FEE, AND OTHER COST INFORMATION

Other Fees: Convenience Check Fee: Unless your offer indicates otherwise, either \$5 or 4% of the total dollar amount of each check, whichever is greater. Expedited Card Delivery Fee: \$30.00 per Account; Replacement Card Fee: \$10.00; Documentation Fee: \$5.00.

Information contained in this Fifth Third Bank Disclosure is accurate as of 04/15/2016 and is subject to change thereafter. To obtain more recent information, please call us at 1-866-274-2328.

The *WSJ* Prime Rate means the prime rate published in the "Money Rates" section of the online version of *The Wall Street Journal*. We determine the *WSJ* Prime Rate two days prior to the closing date of your Billing Cycle. Changes to the Daily Periodic Rate and corresponding APR for Purchases will be applied to your existing Account balance and to subsequent transactions effective the first day of the Billing Cycle in which we determine the interest rate.

Balance transfer requests will be processed in the order in which you list them, subject to a minimum of \$100 per transfer. Up to ten balance transfers may be requested at one time. If a balance transfer request is more than your Available Credit Limit, we will automatically lower the balance transfer amount to your Available Credit Limit and complete the transfer. Until your balance transfer(s) is posted, you may need to make a payment or payments to your other accounts to keep them current. Balance transfers are not subject to a grace period and may take 2 to 4 weeks to process. Balance transfers can be used to pay off non-credit card obligations; however, balance transfers cannot be used to pay off other Fifth Third Bank obligations.

Governing Law: Ohio law governs this Agreement and your Account. They govern without regard to internal principles of conflicts of laws. **California Residents:** A married applicant may apply for a separate account. **Maryland Residents:** Finance charges will not be made in excess of those permitted by law. **New York Residents:** A consumer report may be requested in connection with this application. Upon your request, you will be informed whether or not a consumer report was requested, and if such report was requested, informed of the name and address of the consumer reporting agency that furnished the report. Subsequent consumer reports may be requested or utilized in connection with an update, renewal or extension of the credit for which application was made. New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services (DFS): 1-877-226-5697 or <http://www.dfs.ny.gov/consumer/creditdebt.htm>. **Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that all credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **Rhode Island Residents:** A credit report may be requested in connection with this application. **Vermont Residents:** A consumer credit report may be requested in connection with this application or in connection with updates, renewals or extensions of any credit granted as a result of this application. Upon request, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report. You consent to the obtaining of such reports by signing or otherwise submitting a credit application. **Washington Residents:** In accordance with the Revised Code of Washington Statutes, Section 63.14.67, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgone if you have notified us of the merchant's delay in posting such a credit, or our failure to post such credit to your Account within three working days of our receipt of the credit. **Married Wisconsin Residents:** Your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of a marital property agreement, a unilateral statement under Section 766.59 of the Wisconsin Statutes or a court decree under Section 766.70 of the Wisconsin Statutes adversely affects the interests of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. The creditor may give notice of the opening of any credit account to the applicant's spouse. **IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.**

Arbitration: The Agreement includes an arbitration provision that allows either of us to elect to resolve, among other things, any Claim by arbitration, in which case, neither of us generally will have the right to have the Claim resolved by a judge or jury. You will not have the right to participate as a representative or member of any class of claimants pertaining to any claim, controversy or dispute subject to arbitration. Other rights that you would have if you went to court may also not be available in arbitration. For additional information, see the Agreement or write to us at: Card Center, PO Box 495933, Cincinnati, OH 45249-5933.

Customer Identification Program: In accordance with the USA PATRIOT Act, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. This includes all personal and commercial accounts including loan and deposit accounts, as well as trust, brokerage, insurance and investment management accounts.

What This Means To Our Customers: When you open an account, you will be asked for your name, address, social security or tax identification number, date of birth (if applicable) and other information that will allow Fifth Third to identify you. You will also be asked to furnish your drivers license or other identifying documents. We are required to follow this procedure each time an account is opened, even if you are a current customer of Fifth Third. Thank you for helping us to follow this Federally-mandated procedure.

Rates, fees, and terms may change: As described in the Agreement, we reserve the right to change the terms of your account (including APRs) at any time, for any reason, in addition to the APR increases that may occur for failure to comply with the terms of your account. We also reserve the right to change the benefit features associated with your card at any time.

Fair and Accurate Credit Transactions Disclosures: We may report information about your account(s) to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.