

**Disclosure for Easy Home Refi Loans:**

Loans are subject to credit review and approval. Rates are disclosed for our highest qualified borrowers with a credit score of at least 690. The applicable interest rate varies depending on credit qualifications and property state. Offer available on first lien refinances of primary or secondary/vacation homes only; loan-to-value not to exceed 80%. Subject to additional restrictions. There is a \$10,000 minimum loan amount required and a maximum loan amount of \$417,000. The \$299 closing costs are available only with the use of Vista Settlement Services, LLC. Borrower is responsible for cost of title coverage, which is based on the loan amount, if Vista Settlement Services, LLC is not used. Fees associated with the payoff of a prior lien or prepaid interest on the new loan is the responsibility of the borrower and is not included in the \$299 closing costs. Rates, terms and conditions are subject to change without notice. Contact a Fifth Third banking center for more information. Reference state-specific detail below. Payment examples are based on an average line amount of \$70,000.

**For Indiana, Illinois, Kentucky, Michigan, Missouri, North Carolina, Ohio, Pennsylvania and West Virginia:**

As of 6/15/15, up to 80% loan-to-value (LTV) Easy Home Refi loan and 10 year term with a rate of 3.49% receives a 3.52% Annual Percentage Rate (APR) and \$691.87 monthly payment. For a 15 year term, a rate of 3.79% receives a 3.81% APR and \$510.45 monthly payment. For a 20 year term, a rate of 4.19% receives a 4.21% APR and \$431.23 monthly payment. For a 25 year term, a rate of 4.69% receives a 4.70% APR and \$396.67 monthly payment. For a 30 year term, a rate of 4.99% receives a 5.00% APR and \$375.35 monthly payment. APRs reflect amount financed of \$70,000, 30 days to first payment, and Auto BillPayer®. Automatic payments from a Fifth Third checking account through Auto BillPayer are required to receive a 0.25% discount and this discount is already reflected in the APRs listed above. \$50 minimum deposit required to open new checking account. Preferred and Enhanced checking customers receive an additional 0.25% discount, which is not reflected in the APRs listed above. No other discount applies. For condos, 0.25% will be added to your rate. If loan is secured by a condominium unit, you may have to pay a fee to your Homeowner's Association for the completion of the Condominium Questionnaire. You may have to pay an amount between \$0 and \$600.

**For Florida:**

As of 6/15/15, up to 80% loan-to-value (LTV) Easy Home Refi loan and 10 year term with a rate of 3.64% receives a 3.67% Annual Percentage Rate (APR) and \$696.80 monthly payment. For a 15 year term, a rate of 3.94% receives a 3.96% APR and \$515.68 monthly payment. For a 20 year term, a rate of 4.34% receives a 4.36% APR and \$436.83 monthly payment. For a 25 year term, a rate of 4.84% receives a 4.86% APR and \$402.71 monthly payment. For a 30 year term, a rate of 5.14% receives a 5.15% APR and \$381.79 monthly payment. APR reflects amount financed of \$70,000, 30 days to first payment, and Auto BillPayer®. Automatic payments from a Fifth Third checking account through Auto BillPayer are required to receive a 0.25% discount and this discount is already reflected in the APRs listed above. \$50 minimum deposit required to open new checking account. Preferred and Enhanced checking customers receive an additional 0.25% discount, which is not reflected in the APRs listed above. No other discount applies. For condos, 0.25% will be added to your rate. If loan is secured by a condominium unit, you may have to pay a fee to your Homeowner's Association for the completion of the Condominium Questionnaire. You may have to

pay an amount between \$0 and \$600. In Florida, doc stamps and intangible taxes apply, these taxes are not part of the \$299 closing costs and are required to be paid in addition to the \$299 closing costs, and will generally range from \$55 to \$2,294. The total cost of these taxes is based upon the loan amount (the highest number is based on \$417,000 loan amount).

For Georgia:

As of 6/15/15, up to 80% loan-to-value (LTV) Easy Home Refi loan and 10 year term with a rate of 3.59% receives a 3.62% Annual Percentage Rate (APR) and \$695.16 monthly payment. For a 15 year term, a rate of 3.89% receives a 3.91% APR and \$513.93 monthly payment. For a 20 year term, a rate of 4.29% receives a 4.31% APR and \$434.96 monthly payment. For a 25 year term, a rate of 4.79% receives a 4.80% APR and \$400.69 monthly payment. For a 30 year term, a rate of 5.09% receives a 5.10% APR and \$379.64 monthly payment. APR reflects amount financed of \$70,000, 30 days to first payment, and Auto BillPayer®. Automatic payments from a Fifth Third checking account through Auto BillPayer are required to receive a 0.25% discount and this discount is already reflected in the APRs listed above. \$50 minimum deposit required to open new checking account. Preferred and Enhanced checking customers receive an additional 0.25% discount, which is not reflected in the APRs listed above. No other discount applies. For condos, 0.25% will be added to your rate. If loan is secured by a condominium unit, you may have to pay a fee to your Homeowner's Association for the completion of the Condominium Questionnaire. You may have to pay an amount between \$0 and \$600.

For Tennessee:

As of 6/15/15, up to 80% loan-to-value (LTV) Easy Home Refi loan and 10 year term with a rate of 3.54% receives a 3.57% Annual Percentage Rate (APR) and \$693.51 monthly payment. For a 15 year term, a rate of 3.84% receives a 3.86% APR and \$512.19 monthly payment. For a 20 year term, a rate of 4.24% receives a 4.26% APR and \$433.09 monthly payment. For a 25 year term, a rate of 4.74% receives a 4.75% APR and \$398.68 monthly payment. For a 30 year term, a rate of 5.04% receives a 5.05% APR and \$377.49 monthly payment. APR reflects amount financed of \$70,000, 30 days to first payment, and Auto BillPayer®. Automatic payments from a Fifth Third checking account through Auto BillPayer are required to receive a 0.25% discount and this discount is already reflected in the APRs listed above. \$50 minimum deposit required to open new checking account. Preferred and Enhanced checking customers receive an additional 0.25% discount, which is not reflected in the APRs listed above. No other discount applies. For condos, 0.25% will be added to your rate. If loan is secured by a condominium unit, you may have to pay a fee to your Homeowner's Association for the completion of the Condominium Questionnaire. You may have to pay an amount between \$0 and \$600.

**Disclosure for Home Equity Lines:**

Loans are subject to credit review and approval. Rates are disclosed for our highest qualified borrowers with a credit score of at least 750 and a line amount of \$50,000 or more. The applicable interest rate varies depending on credit qualifications, line amount, property state, lien position and loan-to-value (LTV) ratio. There is a \$10,000 minimum line amount required (\$5,000 minimum line amount for simultaneous closing with a Fifth Third mortgage or Easy Home Refinance). LTV restrictions may vary by property location. APRs may vary and are indexed to the Prime Rate as published daily in the Wall Street Journal Eastern Edition Money Rates table. As of 6/15/15, the WSJ Prime Rate is 3.25%. The minimum APR will never go below 2.74% and the maximum APR will not exceed 25%. Annual fee of \$65 waived for one year. If applicable, the fixed rate lock fee is \$95. Rates and offer are subject to change without notice. Consult a tax advisor regarding deductibility of interest. Reference state-specific detail below. Payment examples are based on an average line amount of \$70,000.

**For OH, KY, WV, PA, IN, MO, IL, MI:**

As of 6/15/15, the applicable interest rate is a variable Annual Percentage Rate (APR) of Prime minus 0.26% (currently 2.99% APR) for a home equity line with \$70,000 line amount in first lien position, 750 minimum credit score, 70% LTV, and automatic payments from a Fifth Third checking account using Auto BillPayer®. The term is 30 years, consisting of a 10 year draw period with interest only payments followed by a 20 year repayment period with principal + interest which may increase your monthly payments. Based on the example, the interest only payment on \$70,000 balance is \$177.76 during the draw period, and the principal + interest payment is \$469.43 for the first month of the repayment period. After loan consummation rates are subject to change at any time. For an Equity Flexline in the amount of \$10,000-\$49,999, the applicable interest rate varies from a variable APR of Prime+0.74% (currently 3.99% APR) to Prime+2.59% (currently 5.84% APR). For an Equity Flexline in the amount of \$50,000+, the applicable interest rate varies from a variable APR of Prime minus 0.26% (currently 2.99% APR) to Prime+1.99% (currently 5.24% APR). Automatic payments from a Fifth Third checking account through Auto BillPayer are required to receive a 0.25% discount and this discount is already reflected in the APRs listed above. Checking accounts may have monthly fees. \$50 minimum deposit required to open new checking account. Preferred and Enhanced checking customers receive an additional 0.25% discount, which is not reflected in the APRs listed above. For condos, 3-4 unit and investment properties, 0.25% will be added to your rate. If line is secured by a condominium unit you may have to pay a fee to your Homeowner's Association for the completion of the Condominium Questionnaire. You may have to pay an amount between \$0 and \$600.

**For FL, GA:**

As of 6/15/15, the applicable interest rate is a variable Annual Percentage Rate (APR) of Prime + 0.24% (currently 3.49% APR) for a home equity line with \$70,000 line amount in first lien position, 750 minimum credit score, 70% LTV, and automatic payments from a Fifth Third checking account using Auto BillPayer®. The term is 30 years, consisting of a 10 year draw period with interest only payments followed by a 20 year repayment period with principal+interest which may increase your monthly payments. Based on the example, the interest only payment on \$70,000 balance is \$207.48 during the draw period, and the principal + interest payment is \$499.16 for the first month of the

repayment period. After loan consummation rates are subject to change at any time. For an Equity Flexline in the amount of \$10,000-\$49,999, the applicable interest rate varies from a variable APR of Prime+0.99% (currently 4.24% APR) to Prime+3.49% (currently 6.74% APR). For an Equity Flexline in the amount of \$50,000+, the applicable interest rate varies from a variable APR of Prime+0.24% (currently 3.49% APR) to Prime+2.99% (currently 6.24% APR). Automatic payments from a Fifth Third checking account through Auto BillPayer are required to receive a 0.25% discount and this discount is already reflected in the APRs listed above. Checking accounts may have monthly fees. \$50 minimum deposit required to open new checking account. Preferred and Enhanced checking customers receive an additional 0.25% discount, which is not reflected in the APRs listed above. For condos, 3-4 unit and investment properties, 0.25% will be added to your rate. If line is secured by a condominium unit you may have to pay a fee to your Homeowner's Association for the completion of the Condominium Questionnaire. You may have to pay an amount between \$0 and \$600. In Florida, doc stamps and intangible taxes apply; the bank pays these taxes on the borrower's behalf. In Georgia, intangible taxes apply; the bank pays these taxes on the borrower's behalf.

For NC, TN:

As of 6/15/15, the applicable interest rate is a variable Annual Percentage Rate (APR) of Prime +0.24% (currently 3.49% APR) for a home equity line with \$70,000 line amount in first lien position, 750 minimum credit score, 70% LTV, and automatic payments from a Fifth Third checking account using Auto BillPayer®. The term is 30 years, consisting of a 10 year draw period with interest only payments followed by a 20 year repayment period with principal+interest which may increase your monthly payments. Based on the example, the interest only payment on \$70,000 balance is \$207.49 during the draw period, and the principal + interest payment is \$499.16 for the first month of the repayment period. After loan consummation rates are subject to change at any time. For an Equity Flexline in the amount of \$10,000-\$49,999, the applicable interest rate varies from a variable APR of Prime+0.74% (currently 3.99% APR) to Prime+2.59% (currently 5.84% APR). For an Equity Flexline in the amount of \$50,000+, the applicable interest rate varies from a variable APR of Prime+0.24% (currently 3.49% APR) to Prime+1.99% (currently 5.24% APR). Automatic payments from a Fifth Third checking account through Auto BillPayer are required to receive a 0.25% discount and this discount is already reflected in the APRs listed above. Checking accounts may have monthly fees. \$50 minimum deposit required to open new checking account. Preferred and Enhanced checking customers receive an additional 0.25% discount, which is not reflected in the APRs listed above. For condos, 3-4 unit and investment properties, 0.25% will be added to your rate. If line is secured by a condominium unit you may have to pay a fee to your Homeowner's Association for the completion of the Condominium Questionnaire. You may have to pay an amount between \$0 and \$600. In Tennessee, indebtedness taxes apply; the bank pays these taxes on borrower's behalf.