



Overdraft Coverage An overdraft occurs when you do not have sufficient funds in your account to cover a transaction; however, with Overdraft Coverage we pay it anyway. One way we can cover your overdrafts is by extending a standard **Overdraft Coverage** service as part of your checking account relationship. As part of this service, we do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made by using your checking account number
- Automatic bill payments

However, we do not authorize and pay overdrafts for the following types of transactions unless you instruct us to do so for the following:

- ATM transactions
- Everyday debit card transactions

In addition, we also offer **Overdraft Protection** that links your Fifth Third savings, credit card or line of credit to cover overdrafts and may be less expensive than the standard **Overdraft Coverage** service. If you are enrolled in Overdraft Protection (where funds are automatically transferred from one of your Fifth Third accounts to cover balance shortages), the fee charged will be \$12 each time funds are transferred.

Furthermore, we pay overdrafts at our discretion and we do not guarantee that we will always authorize and pay any type of transaction when you have overdrawn your account(s). If we do not authorize and pay an overdraft, your transaction will be declined.

Overdraft Coverage for ATM and Debit Card Transactions Fifth Third Bank can no longer authorize and pay overdrafts pertaining to ATM and everyday Debit Card transactions unless you instruct us to do so. If you want us to authorize and pay overdrafts for ATM and Debit Card transactions, you may do so by contacting the ATM and Debit Card Enrollment Center at 1.800.845.3262, or by visiting www.53.com/accountmanagementservices. ***You may change your Overdraft Coverage preference selection at anytime by any of the methods noted above.***

If Overdraft Coverage is used, the fees are as follows:

Per item overdraft fees are based on the number of overdraft occurrences in the past 12 months. For the first occurrence, you will be charged \$25 per item. For each additional occurrence, the cost will be \$37 per item. You will not be charged for more than 10 items per day. There is no per item overdraft fee when your account is overdrawn by \$5.00 or less at the end of our business day.

For more information on your Overdraft options, visit your nearest Fifth Third Bank location or call 1.800.972.3030.