

FIFTH THIRD BANK

MEMBERSHIP ADVANTAGE

FOR McLaren Health Systems

MA CODE: 28711

You are eligible for Membership Advantage because of the relationship your company has with Fifth Third Bank. With Membership Advantage, you have the opportunity to select a personalized checking package and receive exclusive banking benefits designed to save you time and money. **Proof of employment with enrolled employers or associations required.¹**

Two Great Choices For You

TRADITIONAL CHECKING ACCOUNT

FIFTH THIRD **ESSENTIAL CHECKING®**
Get all the essentials of a checking account and multiple ways to avoid a monthly service charge.

FIFTH THIRD **ENHANCED CHECKING®**
Earn interest on your checking account and get enhanced discounts and benefits.

FIFTH THIRD **PREFERRED CHECKING®**
Join this exclusive program to earn higher interest on your checking account and get preferred discounts, benefits, and services.

BENEFITS FOR ALL TRADITIONAL CHECKING ACCOUNTS:

- Mobile Banking
- Online Banking
- Debit Cards
- Direct Deposit
- Overdraft Protection *(enrollment required)*

ADDITIONAL MEMBERSHIP ADVANTAGE BENEFITS¹:

- Complimentary Fifth Third Checking Account when you have direct deposits totaling \$500 or more each month.²
- Complimentary first order of checks.³

FIFTH THIRD EXPRESS BANKINGSM

FIFTH THIRD **EXPRESS BANKINGSM**
A new simple way to manage your funds. It's designed for those who want immediate access to their money and the convenience and security of a banking relationship.

EXPRESS BANKING FEATURES:

- Check cashing and direct deposit
- Mobile Deposit with immediate funds availability⁹
- Western Union Money Transfer
- Money orders and cashier's checks
- Mobile Banking
- Online Banking
- Discounted fees of up to 50% on select services based on account usage⁴
- No credit score requirement
- No check writing or ability to deposit checks at ATMs
- No monthly service charge, balance requirement OR overdraft fees.

ADDITIONAL BENEFITS AVAILABLE

- **Free Financial Empowerment Seminars**, such as:
 - Home Buying and Borrowing
 - Saving and Budgeting
 - Protecting Your Identity
 - Your Credit Today
 - Strategies to Slash Debt
 - Health Savings Accounts
- Access to over 45,000 fee-free ATMs nationwide.
- Dedicated service and advice from a **team of personal bankers**.
- Fifth Third Identity Alert⁵
- **0.25 rate discount** for new installment loans and lines of credit.⁶
- **0.50 discount point** on mortgage loans.⁷
- **Credit cards** that offer a variety of first-rate benefits suited to your lifestyle, including competitive rates, special savings and valuable rewards.⁸

SEE HOW TO ENROLL ▶

THREE EASY WAYS TO ENROLL:

- 1 Visit a Fifth Third Banking Center
- 2 Online at www.53.com *(for Traditional Checking Accounts only)*
- 3 Contact your Fifth Third Representative:

Leah Christain
810.275.9562
Elizabeth.Christain@53.com
Membership Banking
Relationship Manager II

Mark Kraft
989.667.5336
Mark.Kraft@53.com
Financial Center Manager,
AVP.

Fifth Third Bank. Member FDIC.  Equal Housing Lender.

1. Employee ID badge, membership card, business card, pay stub, customized program flyer or direct deposit must be provided before Membership Advantage code is applied to account. Periodic proof of employment or membership may be required to retain Membership Advantage benefits.
2. The monthly service charge is waived on Essential Checking A \$5 discount will be applied to the monthly service charge for Fifth Third Enhanced and Preferred checking account types. No minimum deposit required to open a checking or savings account. Account must be funded within 45 days of opening. Fifth Third will look back 35 days from your statement cycle to calculate your total direct deposits.
3. For Essential Checking, you receive your first order of checks free and an ongoing 50% off any personal check order for as long as you are in Membership Advantage. For Enhanced and Preferred Checking, you receive complimentary Fifth Third exclusive personal style checks and 50% off other personal styles.
4. Qualifying transactions to earn discounts include direct deposit/ACH credits, debit card purchases, Western Union services, check saving, money orders, cashier's checks, and mobile immediate deposits. Discounts apply to check cashing, money orders, cashier's checks, mobile immediate deposits, ID Alert, and savings accounts.
5. The benefits in Fifth Third Identity Alert® and Fifth Third Identity Alert Premium® are provided by Fifth Third's vendor, Affinion Benefits Group. To find out more information on our identity theft protection solutions, please visit your local Fifth Third Banking Center or visit 53.com/IdentityAlert.
6. Lending subject to credit review and approval. 0.25% rate discount on new installment loans and lines of credit available when payments are automatically deducted from your Fifth Third checking account using Auto BillPayer®. Terms and conditions are subject to change without notice.
7. Receive one-half (0.50) discount point if you participate in the Fifth Third Auto BillPayer® which can be used to buy down your interest rate. This adds up to a savings of \$800 based on a \$160,000 loan. This discount will be shown at the time of your loan application and will be applied at closing based on final mortgage amount. This offer requires participation in our automatic payment program and requires automatic payment deduction from your qualifying Fifth Third account. No minimum deposit required to open a checking or savings account. Account must be funded within 45 days of opening. Loans subject to credit review and approval. Prices and programs subject to change without notice. Fifth Third Mortgage Company, 5001 Kingsley Drive, Cincinnati, Ohio 45227 an Illinois Residential Mortgage Licensee. Fifth Third Mortgage Company d/b/a Fifth Third Mortgage Company Incorporated and licensed by the New Hampshire Banking department. Fifth Third Mortgage is the trade name used by Fifth Third Mortgage Company (NMLS #134100) and Fifth Third Mortgage-MI, LLC (NMLS #447141).
8. Credit Cards subject to credit review and approval. Rates determined by credit worthiness of applicant.
9. Subject to deposit cutoff times and funds availability.