

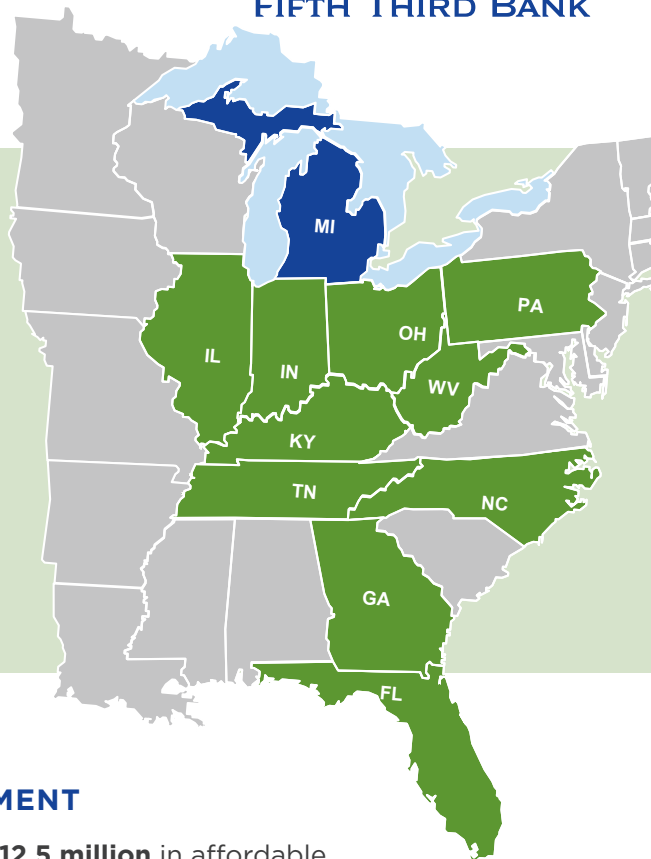
# IMPROVING LIVES IN West Michigan



## YOUR HOMETOWN BANK

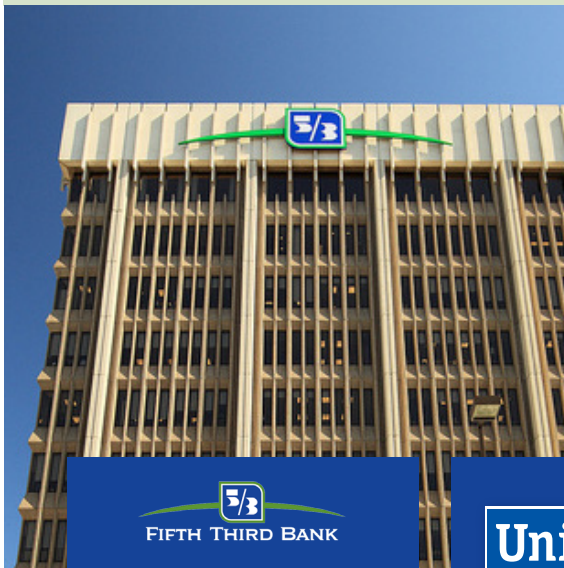
Since 1853, Fifth Third Bank has invested the time, resources and people to help build a strong West Michigan. Our bankers work hard to earn the business of both consumers and businesses by consistently providing them with the tools and services needed to achieve their financial goals.

In the community, our employees work with hundreds of non-profit organizations and civic arts programs in West Michigan. We volunteer thousands of hours as mentors, advocates and providers of financial literacy programs like Teach Children to Save® and the Fifth Third Young Bankers Club®. This outreach is part of Fifth Third Bancorp's five-year, **\$30 billion commitment to community**, which runs through 2020 and is committed to lending, investments and strategic support to create healthy and sustainable communities where we do business each year.



## TOTAL REGIONAL COMMUNITY INVESTMENT

Fifth Third invested over **\$12.5 million** in affordable housing projects in 2015. Fifth Third professionals are **involved in over 450 local boards and committees of non-profit organizations** across the market, **volunteering nearly 14,000 hours in the local community**. Additionally, Fifth Third **provides financial education to 6,100 students and 1,700 adults** in West Michigan.



Fifth Third offers a suite of educational programs that help financially empower individuals at every age and stage of life. LIFE stands for "Lives Improved through Financial Empowerment".

All **L.I.F.E. programs** are available in West Michigan, and we also promote Teach Children to Save, which engages bankers to help kids develop lifelong savings habits. We have been helping sixth to eighth grade students throughout West Michigan since 2002. In 2015, Fifth Third taught the curriculum in 42 schools, reaching 5,015 students. Since inception, Fifth Third Bank has reached over 47,000 students with the assistance of more than 1,100 Bank employees.

West Michigan staff members are active on boards and committees of United Way chapters across the state and volunteer more than 360 hours each year. Our 2015 hometown **United Way Campaign** was supported through \$630,000 in employee pledges and a gift of \$178,500 from Fifth Third Foundation.

Company-wide, our corporate and employee gifts to United Way were more than \$7.8 million in 2015.

In 2015, **The Fifth Third Financial Empowerment Mobile, or eBus**, visited Benton Harbor, Muskegon, Jackson, Lansing, Kalamazoo, Traverse City, Midland, Saginaw, Bay City and Grand Rapids engaging over 75 community partner organizations to bring financial empowerment resources to 476 individuals in underserved communities.

More than 100 people received their credit report and 78 took part in one-to-one credit and budget counseling. The Fifth Third eBus brings financial empowerment resources to underserved communities.

Fifth Third Bancorp has donated more than \$6 million to fund cancer research through its collaboration with **Stand Up To Cancer (SU2C)**.

In the West Michigan Region, SU2C was the official charity for the Fifth Third River Bank Run where participants helped raise over \$24,000 for cancer research. Fifth Third also supports awareness and visibility for SU2C during its annual West Michigan Whitecaps and Lansing Lugnuts game.



IMPROVING LIVES IN WEST MICHIGAN *continued*

**Literacy** is an important word at Fifth Third Bank. Because whether it's words or finances, understanding how to use them is often **the difference between struggle and empowerment.**

Through our financial literacy programs in 2015, we have been able to **provide life-tools to more than 6,500 students and over 3,000 adults across West Michigan.** These programs incorporate topics such as basic banking, budgeting, building or repairing credit or buying a home.

We also reach over **300 small business owners or budding entrepreneurs** each year through the offering of seminars about how to start a business and how to use financial statements more effectively.

"Understanding the basic principles of money can make a substantial difference in one's life," said Tom Welch, regional president for Fifth Third Bank,



West Michigan. **"Fifth Third employees give individuals the power to achieve their financial goals.** That power generates limitless opportunities for not only that individual, but also for all those that individual supports."



**Fifth Third Young Bankers Club®** is the Bank's signature L.I.F.E. program for fifth grade students where they learn the basics about money and the importance of education and personal responsibility. About 20 West Michigan staff members serve as Young Bankers Club mentors and provide 280 volunteer hours in our community each year.

Fifth Third is proud that more than 13,000 students have graduated from Young Bankers Club throughout all of the Bank's markets since 2004.



West Michigan employees celebrated Fifth Third Day, our annual holiday to thank employees and customers, by raising funds to provide 17,595 meals to 10 food banks across the region. In addition, employees rolled up their sleeves to provide over 140 hours in volunteerism to these food banks. Our employees also partner with Kids Food Basket each month to package meals.

In 2015, **all of the Fifth Third regions helped to provide over 800,000 meals to the hungry.**



**We are honored to serve those who have served.** We supplied needed items to the Veterans Home in Grand Rapids last fall and hosted a Hiring our Heroes event. We partnered with the SBA to provide a Boots to Business: Reboots event, a program offering curriculum for evaluating business concepts, assessing foundational knowledge required to develop a business plan, and information on SBA resources for accessing start-up capital and additional technical assistance.

Company-wide, we provided career coach scholarships to the military in 2015, and invested \$220,000 with Rebuilding Together National to help rebuild the homes of low-income veterans.



Fifth Third Bank is the exclusive sponsor of **Dave Ramsey's Foundations in Personal Finance** curriculum for high school students. In West Michigan, we delivered the curriculum to 10,317 students in Grand Rapids alone.

In the five years of our sponsorship, Fifth Third and Dave Ramsey have helped educate 800,000 students in the ways of personal finance, helping to pave the way for these students to have successful financial futures.