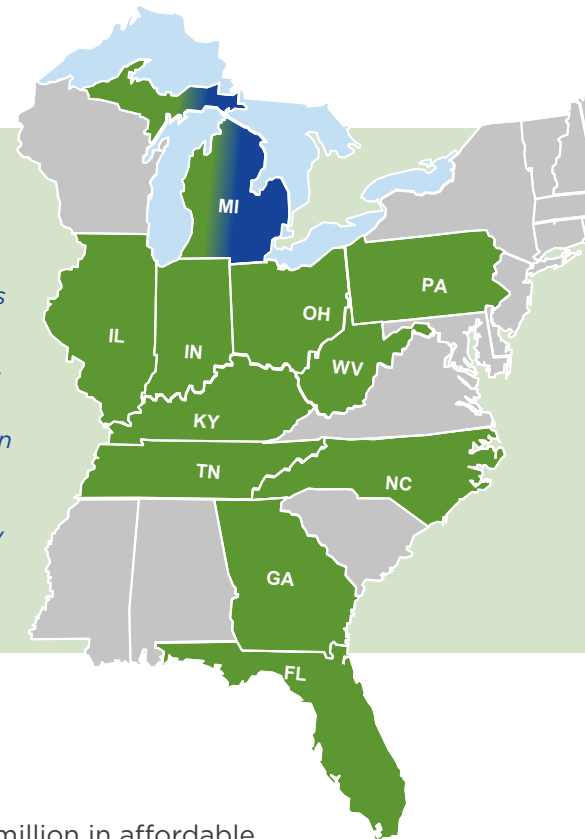


# IMPROVING LIVES IN East Michigan



## 5/3 IN THE D

Since 1853, Fifth Third Bank has invested the time, resources and people to help build a strong Eastern 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-for-profit organizations and educational programs in Eastern 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 nearly \$54.4 million in affordable housing projects in 2015. Fifth Third employees were involved in over 100 local boards and committees of non-profit organizations across the market, volunteering over 11,000 hours in the local community. Fifth Third provides financial education to 1,358 students and more than 3,800 adults in Eastern 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".

Our Young Bankers Club (YBC) is widely popular throughout Eastern Michigan and was taught to 458 students in 2015. Fifth Third provided the "Teach Children to Save Program" to nine hundred students in grades 5 through 8. The Dave Ramsey program provided curriculums to 58,000 students and our Empower U® program provided education to people at all phases of their financial life and was delivered to more than 3,800 adults in 2015.



Eastern Michigan supports homeownership and offers the **Neighborhood Impact Program (NIP)** for low-and moderate income homeowners to make needed structural repairs to their homes. In 2015, we awarded NIP grants to 48 low-and-moderate homeowners that totaled \$313,641.00. The grants are used to make improvements to homes with projects such as: window and roof replacement, installation of new furnaces and water heaters, and enhancements that included wheelchair ramps and other additions that improved the quality of life for the grant recipients.



In 2015, **The Fifth Third Financial Empowerment Mobile, or eBus**, visited Detroit, Pontiac, Warren, Taylor, Flint, East China, and Inkster. The eBus engaged over 40 community partner organizations to bring financial empowerment, health and wellness, and basic needs resources to nearly 2,500 individuals in underserved communities across Eastern Michigan.

The mission of the eBus is to bring quality financial services directly to people and empower them to take control of their financial future. In 2015, more than 500 people received their credit reports and over 300 individuals took part in one-to-one credit and budget counseling on the eBus.



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

In 2015, Fifth Third Eastern Michigan engaged more than 130,000 consumers in support of Stand Up To Cancer at two of its most prominent sponsorship venues, The Fifth Third Michigan State Fair and Freedom Hill Music Amphitheater. In addition to helping raise awareness, Fifth Third conducted fundraising at the venues where consumers could tweet their personal story with the hash tag #HowIFight. Each post generated a \$1 donation from Fifth Third to Stand Up To Cancer.



IMPROVING LIVES IN **EAST MICHIGAN** *continued*

## At Fifth Third Bank, we're committed to helping **improve the lives of our customers and the well-being of our communities.**

Fifth Third Bank has been working with Northwest Activities Center (NWAC) in Detroit since 2012 to renovate the facilities and service the banking needs of the people that use the Center. To date, areas of the Center that have been improved include showers, restrooms, upgrading the ballroom, and adding a fully furnished Ideation Lab with Bank-sponsored computer classes on Macintosh computer stations. The Bank has donated \$1.5 million with the additional \$50,000 to repair the gym floor.

A community branch (the first in Detroit) was also installed and is accessible to the 300,000 annual NWAC patrons. They are able to take care of their banking needs as well as improve their financial literacy through educational programming. The Bank sits on the board



of the Northwest Community Programs, Inc., which operates NWAC. Through these efforts the Bank is demonstrating its commitment to Detroit and its 5/3 In The D initiative by taking a leadership role in re-building core communities.



**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. Eastern Michigan has delivered YBC to more than 3,100 students in Eastern Michigan since 2005. In 2015, we taught the curriculum in 12 classrooms, reaching over 450 students. YBC was delivered by 31 Eastern Michigan staff members and provided nearly 300 volunteer hours in 2015.

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.



Eastern Michigan employees celebrated Fifth Third Day, May 3rd, our annual holiday to thank employees and customers, by raising funds that generated 33,792 meals across the region. In addition, 64 employees rolled up their sleeves to provide over 300 hours in volunteerism to area food banks.

We help to feed our communities three ways: raising funds through the sale of Shields of Recognition to employees, collecting donations from employee fundraisers and coordinating employee volunteer opportunities for food banks.

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.** For the third year, we partnered with Rebuilding Together Detroit to show thanks to a local area veteran for their service. 26 Eastern Michigan volunteers and Rebuilding Together staff provided interior renovations and landscaping for the home of a veteran and his family valued at \$16,000.

We also 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.



Each year, **we donate 1,000 new coats, hats and gloves** to schools and community organizations in low-and moderate income neighborhoods across Southeastern Michigan. Between September and October, Fifth Third volunteers visit schools and organizations across the region to give the gift of warmth to children from kindergarten through 8th grade that the school or organization has identified are in need of warm winter gear. Since 2012, Fifth Third has provided more than 4,000 new coats, hats and gloves to needy students across Eastern Michigan.