

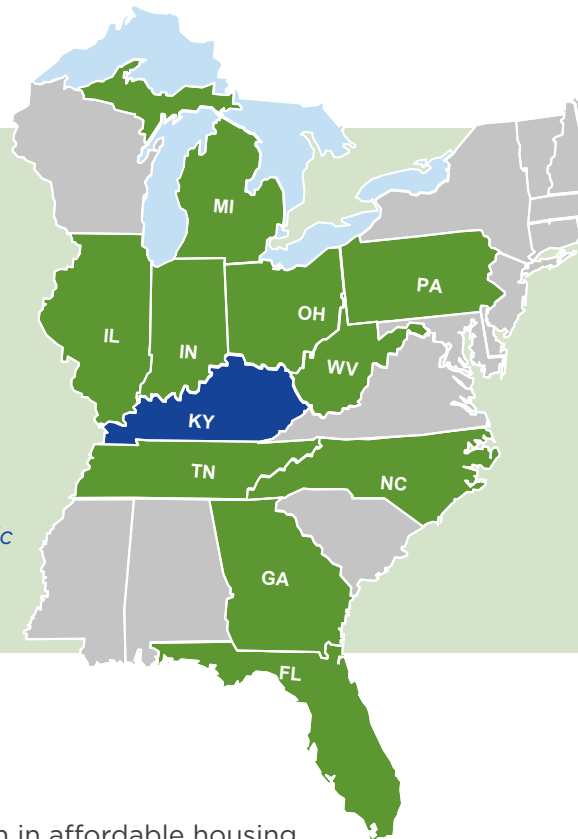
# IMPROVING LIVES IN Kentucky



## YOUR HOMETOWN BANK

Since 1990, Fifth Third Bank has been part of the Central Kentucky community and expanded its presence into the Kentuckiana area in 1994. For 26 years, our bankers have strengthened these communities by building relationships and empowering people. We ask questions and strive to understand their needs. We develop smart solutions. We prepare them to succeed.

In the community, our team partners with non-profit organizations and civic arts programs. We volunteer hundreds of hours as mentors and advocates and support financial capability enrichment programs like the Fifth Third Young Banker's Club® and Empower U®. This outreach is part of Fifth Third Bancorp's five-year, \$30 billion community commitment. The Bank is committed to lending, investments and strategic support to create healthy and sustainable communities where we do business.



## TOTAL REGIONAL COMMUNITY INVESTMENT

Fifth Third invested over \$5 million in affordable housing projects in 2015. Fifth Third professionals are involved in 70 boards and committees, volunteering approximately 3,000 hours in the local community. The Bank also provides financial education to thousands at local schools, colleges, community centers and businesses each year.



Fifth Third helps improve lives through its suite of financial empowerment programs, called **L.I.F.E.** (Lives Improved through Financial Empowerment®). L.I.F.E. is a combination of our internally developed programs and key sponsorships exclusive to our 12-state market.

The Kentucky region provides four key programs: The Fifth Third Young Bankers Club to fifth graders, Dave Ramsey's Foundations in Personal Finance to high school juniors, Empower U® for adults and Fifth Third's Financial Empowerment Mobiles which travel to underserved and minority neighborhoods. Team members utilize these programs to empower thousands in our communities each year.



Kentucky region team members are active on boards and committees of **United Way** chapters throughout the region. Our team's service supports the needs of our community through volunteer efforts around education, housing, mentoring, financial empowerment, healthcare and much more.

Employee pledges to the United Way totaled over \$173,000 resulting in an annual gift of \$217,290 for the Kentucky region in 2015.

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



**The Fifth Third Financial Empowerment Mobile, or eBus,** brings financial empowerment resources to underserved communities. Job search assistance, homeownership education, loss-mitigation and foreclosure prevention are just some of the resources valued by residents served by the eBus.

In 2015, the eBus, visited Louisville, Shepherdsville, Lexington and Frankfort empowering over 1200 individuals. The Kentucky team provided 185 credit reports and one-to-one budget counseling to 175 eBus visitors.



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

Locally, the Fifth Third team creates awareness through social media activity and community involvement. The team also promotes our SU2C credit and debit cards at local events to engage customers in supporting the cause. We strive to bring the strength of our communities to impact lives now.



IMPROVING LIVES IN **KENTUCKY** *continued*

**Financial capability** is a constant focus at Fifth Third Bank. Because a strong understanding around finances for anyone is often **the difference between struggle and empowerment.**

Through our financial literacy programs in 2015, we have **provided life-tools to thousands of fifth graders, high school juniors, college athletes, special needs adults, working adults and community members.** These programs incorporate topics such as basic banking, budgeting, building or repairing credit or preparing for homeownership.

We also reach **small business owners or budding entrepreneurs** continuously through individual coaching and free seminars centered on how to start a business, write a business plan and use financial statements more effectively.

“Financial education is empowerment. When people are empowered they are prepared to succeed,” said



Mike Ash, regional president for Fifth Third Bank, Kentucky. “The professionals who make up this Fifth Third team see education as a way to use their strengths to empower individuals and entire 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. Nearly 20 Fifth Third Bank, Kentucky team members serve as Young Bankers Club mentors and provide approximately 70 volunteer hours in our community annually.

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.



The Kentucky team recently joined forces to fight hunger. The annual **Feeding Our Communities Food Drive** collected 2000 boxes of cereal resulting in 12,000 meals to local food banks. Donations poured in from individual employees, families, friends and customers.

Fighting hunger is a universal effort. Every community is home to families who face food insecurity and the Kentucky team is passionate to meet the challenge through food drives and service hours in schools and food banks.

Since 2012, Fifth Third Bank across all regions has provided over 2.4 million meals for those in need.



**We are honored to serve those who have served.** Our team supports veterans with annual drives for basic need items, such as, towels and socks. In addition, we partner with Business First of Louisville to recognize veterans who have continued successful careers as civilians after their service. The Salute to Veterans breakfast honors heroes who are positive contributors in our communities as they continue serving their country.

Fifth Third Bank is especially committed to recruiting, hiring and retaining military veterans, veterans with disabilities and active military personnel. For those returning to the workforce, we offer a variety of opportunities, as well as educational resources and career guidance and development.



Fifth Third Bank is the exclusive sponsor of **Dave Ramsey’s Foundations in Personal Finance** curriculum for high school students. The Kentucky Region delivered the program to 2,240 students in 62 schools during the 2015 school year 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.