

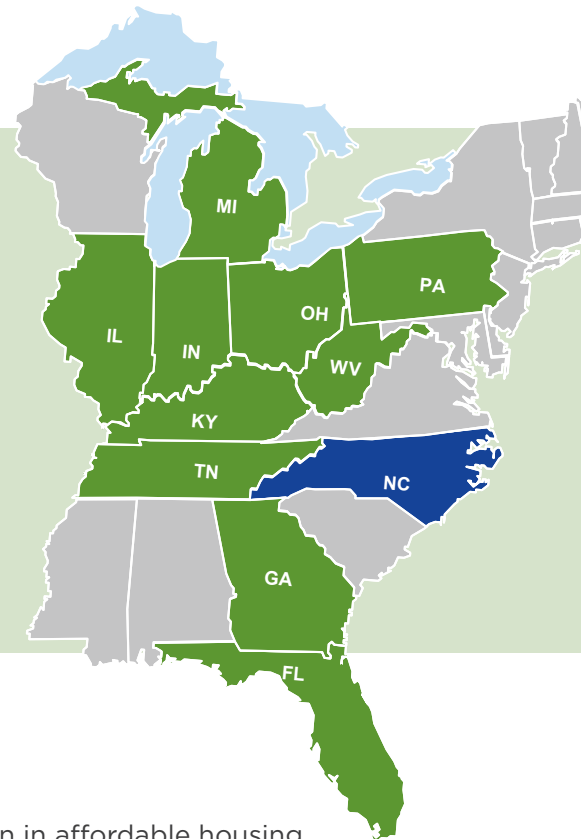
IMPROVING LIVES IN North Carolina



YOUR HOMETOWN BANK

Fifth Third Bank has invested the time, resources and people to help build a strong North Carolina. 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 throughout North Carolina. 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 has invested \$22 million in affordable housing developments since 2013. Fifth Third professionals are involved in 86 local boards and committees of non-profit organizations across the region; volunteering more than 5,300 hours in local communities. Additionally, Fifth Third provides financial education to 13,000 students and 5,000 adults in North Carolina.



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 LIFE programs are available in North Carolina and we also promote Teach Children to Save, which engages our bankers to help kids develop lifelong savings habits. Since the inception of LIFE programs, Fifth Third Bank has reached over 47,000 students with the assistance of more than 1,300 Bank employees.



North Carolina Fifth Third employees are active on boards and committees of **United Way** chapters across the region. Our 2015 campaign was supported through \$200,000 in employee pledges and gifts from the 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 North Carolina, engaging 20 community partner organizations to bring financial empowerment resources to 1,587 individuals in underserved communities.

More than 1,500 people received their credit report and took part in one-on-one credit and budget counseling. The Fifth Third eBus brings financial empowerment 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 North Carolina, Fifth Third supports awareness of Stand Up To Cancer through its media campaigns, involvement with local organizations, cancer organizations and hospital partnerships.



IMPROVING LIVES IN NORTH CAROLINA *continued*

Literacy is an important word at Fifth Third Bank. 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 13,000 students and over 5,000 adults across North Carolina.** These programs incorporate topics such as basic banking, budgeting, building or repairing credit or buying a home.

We also reach **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 Heiks, Regional President for Fifth Third Bank, North Carolina. **"Fifth Third employees give individuals the power to achieve their financial goals."**



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. In 2015, Fifth Third Bank North Carolina supported several schools and reached over 150 students with this on-site program in Charlotte- Mecklenberg and Cleveland County School Districts. Since its debut in North Carolina in 2011, over 400 students have graduated from the Young Bankers Club program.

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.



North Carolina employees celebrated Fifth Third Day, our annual holiday to thank employees and customers by raising funds to provide meals through volunteer and donation efforts at the Second Harvest Food Bank.

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 renovated two Veteran's homes with our partnership with Rebuilding Together and supported veteran's transitional housing programs.

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. Fifth Third Bank sponsors Dave Ramsey's Foundations in Personal Finance program in 123 North Carolina high schools, serving 13,000 students with free financial literacy curriculum.

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.