

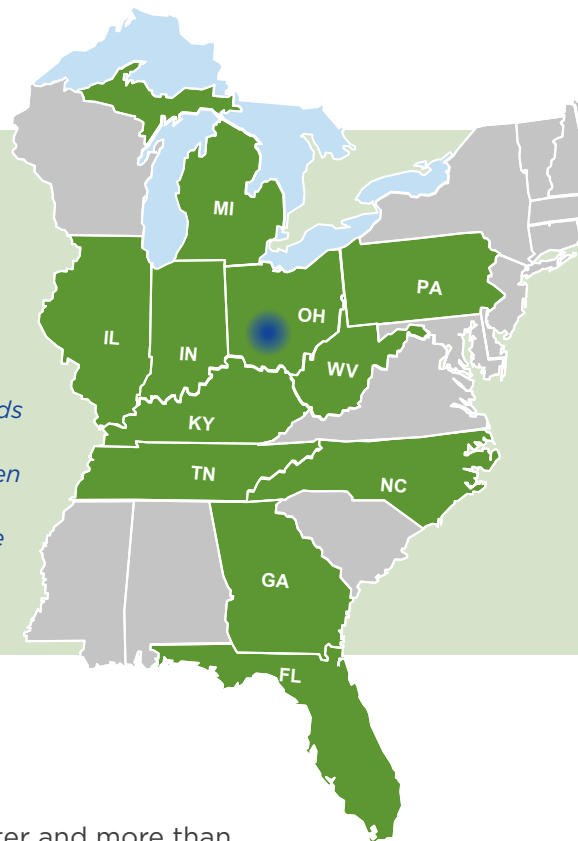
# IMPROVING LIVES IN Greater Dayton



## YOUR HOMETOWN BANK

Since 1853, Fifth Third Bank has proudly called Southwest Ohio home. Our bankers work hard to earn the business and trust of our Greater Dayton neighbors and friends, providing smart financial tools and solutions to help them improve their lives and achieve their financial goals.

We're also committed to enhancing the wellbeing of our communities, annually working with hundreds of non-for-profit organizations. Employees volunteer thousands of hours as mentors, advocates and providers of financial literacy programs like the Fifth Third Young Bankers Club® and the American Banker Association's Teach Children to Save®. This outreach is part of our five-year, \$30 billion commitment to community, which runs through 2020 and exemplifies our commitment to healthy and sustainable communities through lending, investment and strategic support.



## TOTAL REGIONAL COMMUNITY INVESTMENT

Home to Fifth Third's Dayton Center and more than 80 financial centers, approximately 600 employees work in Greater Dayton. Thousands of volunteer hours and nearly one million dollars are contributed annually to 50+ local community organizations, marketing sponsorships and financial literacy initiatives. The Bank's \$3.4 million, 20-year commitment to Fifth Third Field has been a major catalyst for regional development.



Fifth Third offers a suite of educational programs that help financially empower individuals at every age and stage of life.

**L.I.F.E. (Lives Improved through Financial Empowerment)** programs include: Fifth Third's Young Bankers Club, Dave Ramsey's "Foundations in Personal Finance, Fifth Third Empower U® and the Fifth Third eBuses. We also promote the American Banker Association's Teach Children to Save program, engaging bankers to help kids develop lifelong savings habits.



Fifth Third's executive team and staff members actively volunteer through service on boards, committees and societies of **United Way** campaigns in support of programs and initiatives across the communities we serve. In 2015, United Way of Greater Dayton Area was the recipient of \$140,000 in contributions from Fifth Third employees, bank sponsorships and gifts from the Fifth Third Foundation. Regionally, Fifth Third led UWGC's 2015 Centennial Campaign, contributing more than \$3.8 Million across Southwest Ohio and Northern Kentucky.

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



In 2015, **The Fifth Third Financial Empowerment Mobile, or eBus**, visited 113 communities across the Bank's footprint, including underserved neighborhoods in Greater Dayton, Springfield and the Miami Valley. The eBus will be visiting again in 2016, collaborating with local community organizations like the Homeownership Center of Greater Dayton, Miami Valley Fair Housing and the Dayton Human Relations Council. More than 35,000 visitors were welcomed aboard during the 2015 eBus tours, receiving financial empowerment resources including free credit reports, one-to-one credit and budget counseling, NextJob employment assistance and home-ownership education.



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

In Greater Dayton, Fifth Third conducted Stand Up To Cancer nights in collaboration with the Dayton Dragons to raise visibility and awareness of Stand Up To Cancer's mission. Prior to the games, Fifth Third volunteers discussed donation offers associated with checking accounts, distributing literature and giveaways.



IMPROVING LIVES IN **GREATER DAYTON** *continued*

**Through education, lending and investment,** Fifth Third Bank and our employees are dedicated to continually improving the lives of our neighbors and the wellbeing of our communities.

Fifth Third is committed to economic and community development in Greater Dayton and across our footprint, extending \$48 billion in credit in 2015. Workshops and seminars on accessing capital support small business owners and entrepreneurs with more than \$2 billion in small business lending.

Fifth Third is also dedicated to meeting the mortgage needs of low- and moderate-income borrowers, providing homebuyer education on basic banking, budgeting, building and repairing credit, and providing \$4.1 billion in 2014 and 2015.

Since its inception in 1989, the Fifth Third Bank Community Development Corporation (CDC) has made more than \$3.4 billion in equity investments in



affordable housing, economic revitalization and historic restoration projects. \$22 Million has been invested in Greater Dayton since 2011, including the Roosevelt Homes in Dayton, the Fairborn Apartments and Tubman Towers of Springfield. In 2016, we reached a \$500 million milestone in affordable housing equity investment with Ohio Capital Corporation for Housing (OCCH).



**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 the 2015-16 school year, 90 regional staff members served as Young Bankers Club mentors in 15 area elementary schools, including two in Dayton. These volunteers provided over 3,000 hours of financial literacy, delivering the YBC curriculum to more than 600 students.

Fifth Third is proud that more than 13,000 students have graduated from Young Bankers Club, company-wide, since 2004.



Greater Dayton employees celebrated Fifth Third Day (May 3rd), with an annual tradition of generating awareness for the many in our communities who are impacted by hunger. This year, non-perishable food items were collected at our twenty-one Montgomery County financial centers. In the third year of our Strike Out Hunger campaign at Fifth Third Field, food was also collected prior to each home game during the Dayton Dragons' late April home stand. The donated items and additional employee financial contributions benefitted the clients of Dayton's Foodbank, Inc.

In 2016, **all of the Fifth Third regions helped to provide more than a half million meals to help feed our communities.**



**Fifth Third supports veterans and military families** across the bank's footprint through products and service offerings, employment opportunities, volunteerism, sponsorships and a variety of activities. In 2015, we also provided career coaching scholarships to veterans.

Since 2013, Fifth Third has worked with Rebuilding Together to rehabilitate the homes of low-income veterans across the communities we serve. In 2015, the Bank invested \$220,000 and thousands of employee hours with Rebuilding Together, supporting the renovation of 17 veterans' homes across our footprint. In Dayton, forty volunteers helped revitalize the interior and exterior of a Korean War veteran's home on Gramont Avenue.



Fifth Third Bank is the exclusive sponsor of **Dave Ramsey's Foundations in Personal Finance** curriculum for high school students within the communities we serve. In Greater Dayton, we delivered the curriculum to 7,298 students attending 79 local high schools.

Fifth Third funded the delivery of Ramsey's program in 1,637 high schools across 12 states during the 2015-16 school year. In the five years of our sponsorship, Fifth Third and Dave Ramsey have helped educate nearly 1 million students in the ways of personal finance, helping to pave the way for these students to have successful financial futures.