

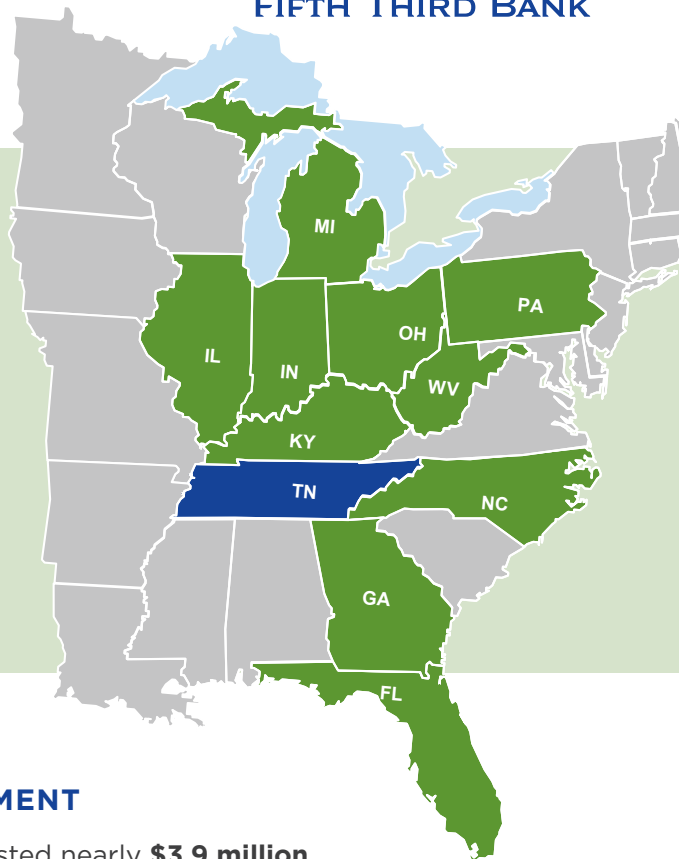
IMPROVING LIVES IN Tennessee



YOUR HOMETOWN BANK

Since 2004, Fifth Third Bank has invested the time, resources and people to help build a strong Tennessee. 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 in Tennessee. We volunteer thousands of hours as mentors, advocates and providers of financial literacy programs like the Fifth Third Young Bankers Club®, Empower U® and Volunteer Income Tax Assistance (VITA) program. 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 Tennessee invested nearly **\$3.9 million** in affordable housing developments and made **\$8.2 million** in charitable community investments in 2015. Fifth Third professionals served on **over 100 local boards and committees of non-profit organizations**. In 2015, Fifth Third **provided financial education to 133 schools** in the Tennessee communities we serve.



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." In 2015, Tennessee conducted over 100 seminars on homeownership and small business success to organizations like the Knoxville Area Urban League, NAHCC, SCORE, MDHA and Family and Children Services. In addition, Empower U® sessions were hosted with Metro Nashville Public Schools and World Relief.

Fifth Third Tennessee supported **United Way** with \$255,479 through our annual campaign; volunteered through United Way's Day of Action events; and participated in the downtown corporate challenge, collecting 16,300 pencils for local school children. We received the Circle of Excellence Silver Award from United Way of Cannon and Rutherford Counties; the Community Service Gold Award and Certificate of Appreciation Recognition from United Way of Sumner County; the Community Impact Award, Oscar Award, Circle of Honor Award and Pillar Award from United Way of Metro Nashville; and the Circle of Caring Award from the United Way of Williamson County.

In 2015, the **Fifth Third Financial Empowerment Mobile**, or eBus, visited Davidson, Rutherford, and Knox counties, partnering with local organizations and government agencies to reach unbanked and under-banked consumers in its communities. Through the Volunteer Income Tax Assistance program (VITA), Tennessee bank employees logged 476 volunteer hours to support free tax preparation services at the banking centers and national tax preparation centers located in low-to-moderate income areas, assisting over 1500 individuals with more than \$430,000 in refunds. In addition, Fifth Third Bank also provided financial education workshops and extended banking services to individuals receiving tax preparation assistance.

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



IMPROVING LIVES IN **TENNESSEE** *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.**

“Understanding the basic principles of money can make a substantial difference in one’s life,” said Hal Clemmer, regional president for Fifth Third Bank Tennessee. “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.”

Our commitment to philanthropy, education, volunteerism and diversity in our community runs deep and we have been honored to receive numerous local awards celebrating these efforts: Fifth Third Tennessee was awarded the Corporate Giving Award by the Nashville Business Journal; voted Academy Partnership of the



Year in Business, Marketing and IT by the Metro Nashville Public Schools Academies; received the Corporate Diversity Partner Award from the Nashville LGBT Chamber of Commerce; and was a platinum level award recipient for Involvement and Healthy Categories and received the Hall of Fame Award in the 2015 Metro Nashville and Davidson County Mayor’s Workplace Challenge.



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, Tennessee staff members served as Young Bankers Club mentors, volunteering their time to educate students throughout our local community.

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.



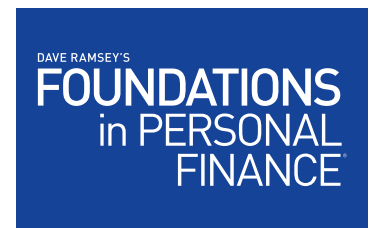
In 2015, during the annual **“Feeding our Communities”** campaign, Tennessee employees raised over 96,000 meals for our local food bank, Second Harvest, and non-profit organizations like the Boys and Girls Clubs of the Tennessee Valley and Boys and Girls Club of Memphis.

In addition, employees rolled up their sleeves to provide over 81 hours in volunteerism at the food bank and for these efforts, we received the Harvester of Hope Champion Partner Award from Second Harvest of Middle Tennessee.



We are honored to serve those who have served. Fifth Third Tennessee, for its third consecutive year in 2015, formed a partnership with the National Guard Association of Tennessee in support of Veterans Day, giving \$15,500 in scholarships to applicants chosen by the Association and awarded at the state annual conference.

Tennessee volunteers also teamed with Rebuilding Together National to help remodel and repair the homes of selected veterans in both the Nashville and Knoxville area.



Fifth Third Bank is the exclusive sponsor of **Dave Ramsey’s Foundations in Personal Finance** curriculum for high school students. Tennessee proudly supports the teaching of Dave Ramsey’s financial education program in 102 local high schools in the Nashville MSA and 21 schools in Knoxville.

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.