



**What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at:

Fifth Third Bank

MD 1MOC2G-4050, 38 Fountain Square Plaza, Cincinnati, OH 45263

In your letter, give us the following information:

- Account information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**Explanation of Balance Subject to Interest Charges :**

We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new purchases, advances and fees and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

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**CONFIDENTIAL**

EFTA\_00145648

EFTA01281184



**Real Life Rewards Summary**

Point Balance on this card: 7,914

As of: 03/17/2016

The Reward Points shown on this statement include Rewards Points earned only on this product and may not include all earned Reward points for all transactions you made this month. To obtain your total Reward Point balance login to 53.com Internet Banking or call 1-800-449-2142.



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