



TRAVEL REWARDS

Account Summary for Period
December 18, 2016 - January 17, 2017

Total Credit Limit	\$7,000
Cash Limit	\$3,500
Available Credit	\$7,000
Portion Available for Cash	\$3,500

The Cash Limit is a portion of the Total Credit Limit.

Previous Balance	\$170.80
Payments & Credits	\$170.80
Purchases & Cash Advances	\$0.00
Other Charges	\$0.00
FINANCE CHARGES	\$0.00
New Balance	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	February 14, 2017

Transactions

TRAN DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
Payments & Credits				
12/27	12/27	1827	- MAIL PAYMENT BRANCH CINCINNATI OH	-\$170.80

Finance Charges

Please see reverse side for important information

Days in Current Billing Period 31

	Outstanding Balance	Average Daily Balance	Monthly Periodic Rate	Corresponding Annual Percentage Rate	Periodic FINANCE CHARGE
Current Purchases*	\$0.00	\$0.00	1.20750%	14.49%	\$0.00
Current Cash ²	\$0.00	\$0.00	2.08250%	24.99%	\$0.00
Total Transaction Charges:					\$0.00
Total FINANCE CHARGES:					\$0.00

Finance charges incurred using ¹Method 1 or ²Method 2
*Periodic Rate may vary

Questions? Call Us:
Customer Service
1.800.972.3030

Send Payments to:
Fifth Third Bank
PO Box 740789
Cincinnati, OH 45274-0789

Send Billing Inquiries to:
Fifth Third Bank
Customer Service
MD 1MOC2G
5050 Kingsley Drive
Cincinnati, OH 45227-1115

CRD0000 / FTBW / 20170117 / 00062 / 47118

Please write your account number on your check made payable to Fifth Third Bank and mail portion below in return envelope.



REQUIRO SCIENTIA LLC
27 HIGH TECH BLVD
THOMASVILLE NC 27360-5560
0047118

FIFTH THIRD BANK
PO BOX 740789
CINCINNATI OH 45274-0789

Print address changes below.

Street Apt.#
City State Zip
Home Phone Alternate Phone

Account Number
New Balance \$0.00
Minimum Payment Due \$0.00
Payment Due Date February 14, 2017

Total Enclosed \$

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EFTA_00145675

EFTA01281187

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, Attn: Disputes Resolution Department, MD 1MOC2G, 5050 Kingsley Drive, Cincinnati, OH 45227. You may also contact us at 877-833-6197, Monday through Friday 7 AM to 8 PM (EST) and Saturday 8:30 AM to 5 PM (EST). Upon contacting us provide 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.
- At least 3 Business Days before an automated payment is scheduled, if you want to stop payment on the amount you believe is wrong.

You may notify us of potential errors in writing or by calling us. You may still be required to pay the amount(s) in question if the Bank determines the transaction is not an error. If you believe fraud has occurred on your account, please call us as soon as possible at 800-782-0279.

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.

Your Rights If You Are Dissatisfied With Your Credit Card Purchase:

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: Fifth Third Bank, Attn: Disputes Resolution Department, MD 1MOC2G, 5050 Kingsley Drive, Cincinnati, Ohio 45227. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe us an amount and you do not pay, we may report you as delinquent.

Online Payment: Payments can be made via Online Banking at 53.com. If we receive your request on a Business Day by 7 p.m. ET we will credit your payment as of that day. If we receive your request after that time we will credit your payment as of the next Business Day.

Mailed Payment: Payments received in proper form before 5pm ET on a Business Day at the address printed on the payment coupon portion of your statement will be credited as of that Business Day. A payment received there in proper form after that time will be credited as of the next Business Day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or not sent to the correct address. A mailed payment is in proper form if it includes the payment coupon; includes a valid check or money order (no cash or foreign currency please); and your name and account number are on the front of your check or money order.

In Person Payment: All payments made in person to a Fifth Third employee at a Fifth Third Banking Center will be credited as of that day. Payments made at an ATM on a Business Day by 7 p.m. ET will be credited as of that day. Payments made at an ATM after that time will be credited as of the next Business Day.

Business Days: Business days are Monday through Friday, excluding federal holidays.

Electronic Check Conversion: If you send an eligible check with this payment coupon, you authorize us to make a one-time electronic fund transfer from your account. If we do, the checking account will be debited in the amount on the check and the check will be destroyed. We may do this as soon as the day we receive the check.

Information Reported to Credit Bureaus: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you think we reported inaccurate information to a credit bureau write to the following address: Fifth Third Bank, Attn: Disputes Resolution Department, 5050 Kingsley Drive, MD: 1MOC2G, Cincinnati, OH 45227. Include your name, address, account number and a detailed description of the information you feel is inaccurate.

Calculation of Interest Charges: We calculate interest charges separately for each balance shown in the Interest Charge Calculation box, using the averagedaily balance method (including new transactions). To get the "averagedaily balance" we take the beginning balance of each day, and, as applicable to that balance, add any new charges and fees, and subtract any payments or credits. This gives us the daily balance. We add up all the daily balances for the billing cycle and divide by the number of days in the billing cycle. This gives us the "averagedaily balance." We multiply the applicable monthly periodic rate by the "averagedaily balance" and that gives us the interest charges for that balance for the billing cycle. (The monthly periodic rate equals the APR in effect divided by 12.)

How to Avoid Paying Interest on Purchases: Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the payment due date.

Variable APRs: APRs followed by (V) may vary.

Payment: You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

TRAVEL REWARDS

Real Life Rewards Summary

Point Balance on this card: 9,681

As of: 01/17/2017

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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