

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.

Phone Payment: Payments made by phone on a Business Day by 7 p.m. ET will be credited as of that day.

Business Days: Monday through Friday, excluding Federal Reserve Bank 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.

Calculation of Interest Charges: We calculate interest charges separately for each balance shown in the Interest Charge Calculation box, using the average daily balance method (including new transactions). To get the "average daily 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 "average daily balance." We multiply the applicable monthly periodic rate by the "average daily 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.

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: 1MOCBX, 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.

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FIFTH THIRD BANK

TRAVEL REWARDS



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Real Life Rewards Summary

Point Balance on this card: 11,546

As of: 07/17/2019

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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