



9409

Overdraft Notice Date: January 12, 2015
Account Type: 5/3 BUS STANDARD CKG
Account Number:
Relationship Manager: Helene Tolentino
Phone:
Business Banking Support:
Internet Banking:

Important Notice About Your Fifth Third Account Overdraft

Dear SCIO VERUM CORPORATION,

One of the most important ways we help our customers manage their money is by providing detailed account information on a timely basis.

Please be aware that your account referenced above was overdrawn on January 9, 2015 in the amount of \$19,618.96. Because of your relationship with us, we have waived \$37.00 in overdraft fees as a courtesy for this overdraft occurrence only.

To avoid being charged an \$8.00 fee for each day you are overdrawn, you will need to make a deposit no later than January 15, 2015 to bring your account to a positive available balance. We urge you to take action immediately to avoid future overdrafts, returned items and fees.

The following information summarizes your account activity as of January 9, 2015. Please note that the additional pages provide transaction detail, including those items in the Withdrawals/Debits section that contributed to overdraft fees or returned items.

Table with 2 columns: Description and Amount. Rows include: Your beginning balance on January 9, 2015: \$(4,426.47); Deposits/Credits added to your balance: +\$10,000.00; Withdrawals/Debits/Pending deducted from your balance: -\$25,192.49; Your ending balance on January 9, 2015: \$(19,618.96); Overdraft Fees and Returned Items posting next business day: \$0.00; Balance** After Fees and/or Returns: \$(19,618.96)

**This balance includes fees or returned items that will post to your account on the next business day after the ending balance date of January 9, 2015, as listed above. However, it is possible that additional items may post to your account after this notice was sent.

If you have questions or need additional information, please call us at [redacted] Our Customer Service Professionals are available to assist you Monday through Friday, 7 AM to 10 PM ET; Saturday, 8:30 AM to 5 PM ET.

If you have been paying multiple overdraft fees, there may be less expensive alternative products that may be better suited for your needs. Please call or visit your local banking center to discuss other options. You may also learn more about various Account Management Services that Fifth Third Bank has to offer at [redacted]

Sincerely,



P. Brian Moore
Senior Vice President



Deposits / Credits

1 item totaling \$10,000.00

<u>Date</u>	<u>Description</u>	<u>Amount</u>	<u>Result</u>
01/09	5/3 ONLINE TRANSFER FROM CK: XXXXXX2331 REF # [REDACTED]	10,000.00	POSTED

Withdrawals / Debits / Pending

1 item totaling \$25,192.49

Transaction

<u>Date</u>	<u>Time</u>	<u>Description</u>	<u>Amount</u>	<u>Result</u>	<u>Fee</u>
01/09		PAYCHEX TPS 28112 TAXES [REDACTED] X SCIO VERUM CORPORATION 010915	25,192.49	PAID	Waived

Overdraft / Return Item Fee

Tiers are based on the number of occurrences in the past 12 months.

<u>Number of Occurrences</u>	<u>Fee Amount</u>
1 or more:	\$37.00 per item

Pending - Item was approved for payment but has not posted to your account.

Paid - Item was posted to your account but has contributed to your overdraft.

Posted - Item was successfully applied to your account.

Returned - Item was posted to your account but was returned due to non-sufficient funds.

Unverified - Item was presented for posting to your account and will be verified by the next business day.

***Unavailable Funds** - Funds from ATM Deposits or non-Fifth Third Check deposits are not available for immediate use.

Please refer to your Rules and Regulations brochure for information on Fifth Third's Funds Availability Policy.