Secured Card Rates, Fees and Other Cost Information

FIFTH THIRD

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**27.74%**. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**27.74%**. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**28.74%**. This APR will vary with the market based on the Prime Rate.
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 due date each month. We will begin charging interest on balance transfers, cash advances, and convenience check transactions on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $1.50.
For Credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.**

Fees	
Annual Fee	**$24**
Transaction Fees	
• Balance Transfer	Either **$5** or **4%** of the amount of each transfer, whichever is greater.
• Cash Advance	Either **$10** or **5%** of the amount of each Cash Advance, whichever is greater.
• International Transaction	**3%** of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	Up to **$41**.

How We Will Calculate Your Balance: We use a method called ‘‘average daily balance (including new purchases).’’

Prime Rate: Variable APRs are based on the 7.00% Prime Rate.

Variable APRs for Purchases, Balance Transfers, and Cash Advances: The Purchase and Balance Transfer APR is calculated using the Prime Rate (‘‘Prime’’) plus a margin (percentage we add to Prime) of 20.74%. The Cash Advance APR is The Purchase and Balance Transfer APR is calculated calculated using Prime plus a margin of 21.74%.

Variable Based on Prime: The Prime Rate is published in the ‘‘Money Rates’’ section of the online version of The Wall Street Journal (WSJ). We determine the Prime Rate two business days prior to the closing date of your billing cycle. Changes to the Daily Periodic Rate and corresponding APR for Purchases, Balance Transfers and Cash Advances will be applied to your existing Account balance and to subsequent transactions effective the first day of the billing cycle in which we determine the interest rate. Any increase or decrease in the Prime Rate will result in an increase or decrease in your Daily Periodic Rate and the APR, and as a result, the interest charge and the Minimum Payment Due will change and may result in a smaller part of your payment being applied to reduce principal.
Information contained in this Fifth Third Bank Disclosure is accurate as of 11/04/2025 and may have changed after that date. To obtain more recent information, please call us at 800-972-3030.

For More Information: Call Fifth Third Bank at 800-972-3030. New York residents may contact the New York State Department of Financial Services at 800-342-3736 or www.dfs.ny.gov for comparative information on credit card rates, fees, and grace periods.

Secured Card Account Disclosures

By submitting an application to Fifth Third Bank, National Association, you (which means the Applicant) certify that (a) you are at least 18 years of age, (b) you are a United States citizen or a permanent resident of the United States, (c) you have read and understand the terms, authorizations, and disclosures included with this application and agree to them, and (d) all of the information contained in this application is true, accurate, and correct.

You authorize Fifth Third to investigate, review, and verify your credit and employment histories and any other information in order to process this application, service your credit card account, and manage its relationship with you.

You authorize Fifth Third to share with others to the extent permitted by law, such information and its credit experience with you. In addition, you may as a customer later request that Fifth Third limit such information sharing with third parties.

If you accept or use a credit card account, you acknowledge that any such acceptance or use is subject to the terms of this application and the Card Agreement.

You acknowledge that Fifth Third will mail you a copy of the Card Agreement and other applicable agreements if your application is approved.

To the extent permitted by applicable law, you authorize us and our affiliates agents, and contractors, and anyone to whom we may sell your Account, to contact you to service your account or for collection purposes. You also agree that these contacts are not unsolicited for purposes of any state or federal law. You agree to contact in any way, including mail, email, calls, and texts, including on a mobile, wireless, or similar device, even if you are charged by your provider, and using automated telephone equipment or prerecorded messages. You agree to contact at any number that you have given us or any number we have for you in our records, including your cellular or other wireless device even if that number is a wireless, cellular or mobile number, is converted to a mobile/wireless number, or connects to any type of mobile/wireless device, and even if such telephone number is currently listed on a Do Not Call Registry. You understand that communications may result in additional mobile, text message, data charges or other charges. You also agree to contact at any email address you provide to us or any other person or company that provides any services in connection with your account.

A Fifth Third Personal Savings Account is required to obtain the Secured Card. At least 100% of the credit line amount must remain on deposit in the Savings Account. The deposit requirement ranges from a minimum of $300 to a maximum of $5,000, based upon the credit line amount.

You acknowledge that you specifically intend to grant Fifth Third Bank, National Association a security interest in all funds in the Secured Bank Account and that at least 100% of the credit limit must remain on deposit so long as there is a balance owed on the Secured Card. If you do not pay the balance due on the Secured Card or otherwise default under the terms and conditions governing the Secured Card, you authorize Fifth Third to, and you agree that Fifth Third may, apply all of the funds in the Secured Bank Account to the outstanding Secured Card balance. The account agreement will be governed under the laws of the State of Ohio.

Governing Law: Ohio law governs this Agreement and your Account. They govern without regard to internal principles of conflicts of laws. **California Residents:** A married applicant may apply for a separate account. **New York, Rhode Island, and Vermont Residents:** A consumer credit report may be requested in connection with this application or in connection with updates, renewals, or extensions of any credit granted as a result of this application. Upon request, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report. You consent to the obtaining of such reports by signing or otherwise submitting a credit application. **Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that all credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **Married Wisconsin Residents:** Your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of any marital property agreement, unilateral statement, or court decree adversely affects our rights unless you give us a copy of the agreement, statement, or decree before we grant you credit or we have actual knowledge of the adverse provision before your account is opened.

Military Lending Act Protections: Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To receive this disclosure by phone, please call 877-899-0815, option 4.

Important Information About Procedures for Opening a New Account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires us to obtain, verify, and record information that identifies each person who opens an account. To process your application we will ask for your name, street address, date of birth, and other identifying information. We may also ask for identifying documents. We are required to follow this procedure each time an account is opened.

Rates, Fees, and Terms May Change: As described in the Agreement, we reserve the right to change the terms of your account (including APRs) at any time, for any reason, in addition to the APR increases that may occur for failure to comply with the terms of your account. We also reserve the right to change the benefit features associated with your card at any time.

Fair and Accurate Credit Transactions Disclosures: We may report information about your account(s) to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

This offer is not available to applicants residing in VT and MT.

Fifth Third Bank, National Association. Member FDIC. Equal Housing Lender.
Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp.