

Correspondent Banking Cash Letter Services



A COMPLETE SET OF IMAGE SOLUTIONS

The enactment of Check 21 legislation launched a revolution in check processing by paving the path for check image exchange. This is rapidly eliminating the processes associated with the physical handling of paper checks, and reducing operational and transportation costs. In a full image exchange environment, deposit automation streamlines your environment by capturing, validating and managing check deposits at the point of first presentment and integrating the deposit to an image workflow for clearing and posting.

Fifth Third Bank is pleased to offer you a full suite of image cash letter products that help enable your financial institution to achieve its image clearing goals.

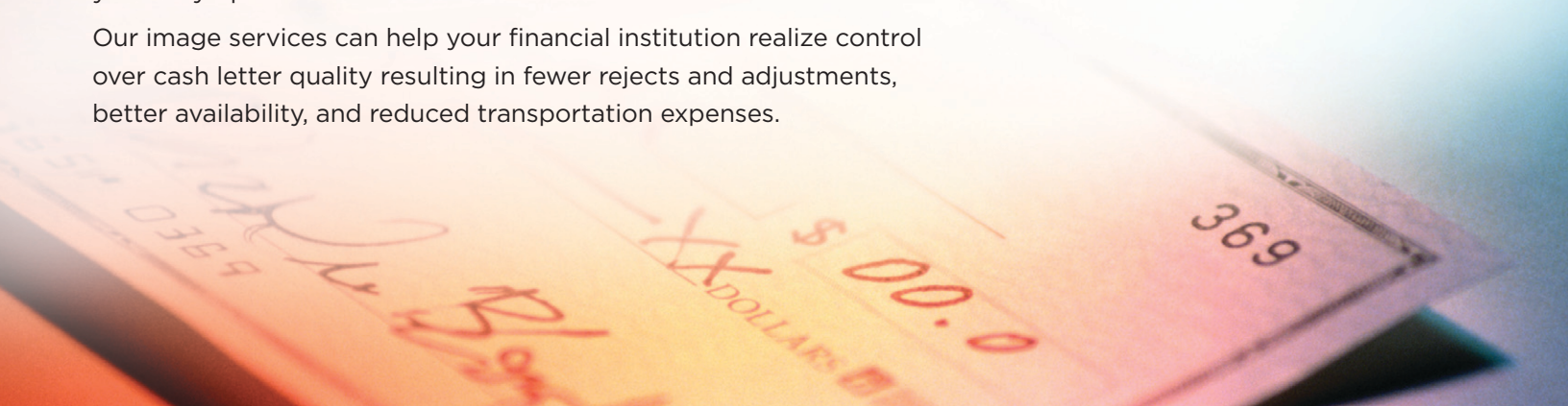
THE FIFTH THIRD NETWORK

The Fifth Third Network is a **Virtual Clearing Consortium** where member Financial Institutions can leverage the membership roster and our physical network of connections to optimize the settlement of forward presentment and inclearing check images. Our membership with the major clearing houses, as well as the Federal Reserve, provides you with direct access to the 25 largest U.S. financial institutions as well as over 5,000 smaller banks and credit unions, representing over 70% of the total U.S. check payments volume.*

Fifth Third Bank offers comprehensive cash letter-processing services, and can help you develop and deploy an image strategy for your financial institution. We are the first processor capable of providing ATM deposit automation services that truncate the paper check at the ATM and process an image through to settlement. You can strategically deploy full service ATMs where a branch may have previously been your only option.

Our image services can help your financial institution realize control over cash letter quality resulting in fewer rejects and adjustments, better availability, and reduced transportation expenses.

“Image clearing combined with ATM Deposit Automation allows financial institutions to implement a true cost effective and efficient imaging program. No new servers, no new automation, no added employees...truly end-to-end!”



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TURN YOUR ATM INTO A DESTINATION

- Our combined EFT and Image processing platforms will turn your ATM into a destination. Leveraging proven technology from leading ATM manufacturers, you can take advantage of the latest innovation, and scan and accept cash at your ATMs, improving customer service and increasing availability.

SECURE WEB-BASED SERVICE

- Our secure web-based service enables you to send and receive industry standard X9.37 files that we evaluate for duplicates and readability.

MAKE DEPOSIT ACTIVITIES EASIER

- When sending us multiple deposits throughout the day, our small file consolidation capabilities offer three different settlement and reporting options to make deposit activities easy.

CONVENIENT BRANCH SCANNING SOLUTIONS

- Leverage our hardware and software options when you need a scanning solution at your branch locations but can't justify a full-scale operations strategy.

COMPREHENSIVE RESEARCH CAPABILITIES

- Every item that we process for you is maintained in our fully redundant image archive to provide you with comprehensive research capabilities and a secure web-based interface for your customers.

ACCELERATED FUNDS AVAILABILITY

- Ultimately, our time-of-day and image-type pricing model means you can optimize least costing routing network capabilities, and take advantage of accelerated funds availability!

When you combine our excellent customer service, our continued investment in new technologies and the Fifth Third Network is sure to keep you ahead of your competition.

Deposit accounts available via Fifth Third Bank, Member FDIC.

Fifth Third Bank is participating in the FDIC's Transaction Account Guarantee Program where by all non-interest bearing transactions & accounts are fully guaranteed by the FDIC for the entire amount of their account, through June 30, 2010. Coverage under this program is in addition to and separate from the coverage available under the FDIC general deposit insurance rules.