



## Leading Edge Check Clearing Services

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. Fifth Third's 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.\*

**We invite you to join the Fifth Third Network today and leverage our investments to your advantage.**

### BENEFITS OF JOINING THE FIFTH THIRD NETWORK

<b>On-network Item Clearing</b>	Trade images between participating members without ever leaving the network and reduce processing expenses.
<b>Time-of-Day &amp; Image Item Type Least Cost Routing</b>	Take advantage of early presentment rates, and new image R/Ts as soon as they become image capable.
<b>ATM Deposit Automation</b>	Our combined EFT and image processing platforms will turn your ATM into a destination that allows you to scan checks and cash at your ATMs, improves customer service and increases availability.
<b>Image Archive</b>	Every item that we process is maintained in our fully redundant image archive providing a comprehensive research capability and a secure web-based interface for your customers. We offer multiple-levels of storage options, for a minimum of 120 days, so you have the opportunity to comply with retention mandates while providing critical business continuity and disaster recovery protection.
<b>Prompt File Delivery</b>	Fifth Third monitors your file transmissions to ensure that your files are processed right away.
<b>Duplicate File Presentment</b>	Comparison of current and previous files to eliminate duplicate file processing.
<b>Improve Your Back Office Efficiency</b>	Fully integrate our processing services into your existing cash letter depository operations, leveraging our cutting-edge technological investments.
<b>Bottom-Line Savings</b>	Experience savings from reduced ongoing operating expenses and courier costs in addition to reduced or eliminated capital investment and infrastructure.

\* Fifth Third Processing Solutions internal data, 2008

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.