

<b>FACTS</b>	<b>WHAT DOES FIFTH THIRD DO WITH YOUR PERSONAL INFORMATION FOR THE CREDIT CARD PROGRAM?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account transactions and account balances</li> <li>• Transaction history and payment history</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Fifth Third chooses to share for the credit card program; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fifth Third share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>QUESTIONS?</b>	Call the number on the back of the Card or email <a href="mailto:contactus@creditcardservices.com">contactus@creditcardservices.com</a> or call 888-999-3304.
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Who we are	
<b>Who is providing this notice?</b>	Fifth Third Bank, National Association, the issuer of the credit card program.

## What we do

<b>How does Fifth Third protect my personal information?</b>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.</p>
<b>How does Fifth Third collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"><li>• Open an account or provide your account information.</li><li>• Apply for a loan or show us your government-issued ID.</li><li>• Use your credit or debit card.</li></ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"><li>• sharing for affiliates' everyday business purposes — information about your creditworthiness.</li><li>• affiliates from using your information to market to you.</li><li>• sharing for nonaffiliates to market to you.</li></ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	<p>Your choices will apply to everyone on your account.</p>

## Definitions

<b>Affiliates</b>	<ul style="list-style-type: none"><li>• Companies related by common ownership or control. They can be financial and nonfinancial companies.</li><li>• Our affiliates include companies with a Fifth Third name and financial companies such as banks, mortgage companies, insurance agencies, securities brokers, and investment advisors.</li></ul>
<b>Nonaffiliates</b>	<ul style="list-style-type: none"><li>• Companies not related by common ownership or control. They can be financial and nonfinancial companies.</li><li>• Fifth Third does not share information with nonaffiliates so they can market to you.</li></ul>
<b>Joint marketing</b>	<ul style="list-style-type: none"><li>• A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<ul style="list-style-type: none"><li>• Our joint marketing partners include banks and credit unions.</li></ul></li></ul>

## Other important information

**California Residents:** You do not need to contact us to limit our sharing with joint marketing partners. We will not disclose nonpublic personal information about you to our joint marketing partners.

**Vermont Residents:** You do not need to contact us to limit our sharing with joint marketing partners. We will not disclose nonpublic personal information about you to our joint marketing partners. We will not share a credit report about you with our affiliates, except with your express consent or as permitted by law.

This privacy notice applies only to the credit card program. If you obtain other products or services from Fifth Third Bank, please refer to the privacy notice provided to you in connection with those other products or services to learn about our privacy practices related to those products and services.