

Please read these Terms and Conditions carefully before using Fifth Third Momentum™ (“the Service”) operated by Fifth Third Bank (“us”, “we”, or “our”). Your access to and use of the Service is conditioned on your acceptance of and compliance with these Terms, and continued use of the Service constitutes your acceptance of these Terms.

In addition to the terms and conditions you agreed to within the Fifth Third Bank mobile app, you agree to be bound by the following:

Upon enrollment, we will round-up purchases from an eligible consumer Fifth Third MasterCard® or Visa® card and send those weekly round-ups to the loan servicer of your choosing. There are two ways you can choose to round-up each transaction:

- Round-up each transaction by \$1
- Round-up each transaction to the next dollar. *Please note, that usually these round-ups will be less than \$1, although, any transaction that ends in \$.00 (e.g. \$5.00) will round-up by an additional \$1.*

Should a round-up transaction result in an overdraft, an overdraft fee will not be assessed.

It is your responsibility to maintain accurate information about your loan servicer (“Payee”) so that we can make a payment to the correct account on your behalf. This information may include, but is not limited to, the name, address and zip code of your Payee and your Payee account number. We will do our best to help in the event of a payment made using erroneous information; however, you are ultimately responsible. If a payment that we send out on your behalf is returned to us, we will do two things: (1) we will notify you and attempt to re-send your round-ups along with any new round-ups on the following Friday and; (2) if we cannot correct the issue, after 13 consecutive failed payments, we will unenroll you from the Service and attempt to return your round-ups to your linked bank account. If your linked bank account has been closed, we will return the funds to you in the form of a check at your last known address.

If a payment is missing from your loan records, yet our records show that the payment has been processed by your Payee, we will request that you work with your Payee to resolve the issue. We will unfortunately be unable to return any funds from payments that have been processed by your Payee. Additionally, Fifth Third is not responsible for how the Payee processes your payments. In some cases, to help find missing payments, our payment provider may need to speak directly with you in combination with your Payee. Use of this Service constitutes your agreement for the payment provider to contact you.

If your card purchase is subsequently canceled or reversed, the corresponding round-ups will not be returned; they will continue on to help pay down your loan. Upon unenrolling in the Service or failing to make a round-up for six months (183 days), any unsent round-ups will be sent to your Payee.

Please note, we may cancel or modify the Service at any time. If you have any questions, we invite you to reach out.