



FIFTH THIRD
BANK

Provide[®]

Business Banking Solutions

As a healthcare provider, you're in business to care for your patients. Let us take care of the business side of your practice. Through Fifth Third's partnership with Provide, you have access to a full suite of customized banking solutions.

Checking

Designed to fit your business needs.



Fifth Third Business Elite Checking Account^{®*}

For businesses with high transaction volume.

- Up to 1,000 transactions per month without an additional fee¹
- Up to \$25,000 in cash deposits per month without an additional fee²
- Preferential pricing on Payroll Services provided by Paycor^{®3,4}
- Relationship interest rate on a Business Relationship Savings account^{5**}

No standard monthly service charge with one of the following:

- A combined monthly average balance of \$50,000 across your business checking, savings and CDs⁶
- A Fifth Third Business Loan or Line of Credit⁷
- Otherwise, it's \$50 per month

Cash Management⁸

Get better visibility and control of your cash flow, all in one place through Fifth Third Direct[®].



Cash Management Essentials⁸

No monthly maintenance fee for Fifth Third Direct Online Prior Day Information Reporting, includes*:

- Online transfers
 - Stop Payments
 - Wire Transfers
 - Payment Approvals
 - Account Alerts
- * per transaction fees apply

ACH⁸

No monthly maintenance fee for ACH Initiation⁹ includes*:

- 50 ACH debits
 - 50 ACH credits
- * per transaction fees apply over 50 debits and 50 credits

Electronic Deposit Manager⁸

- No charge for Single Feed Electronic Deposit Manager (EDM) scanner rental and maintenance

Check Fraud Protection⁸

- No monthly maintenance fee for Client-Maintained Positive Pay.
- \$25 per month with Bank Maintained Positive Pay⁸

Continued ▶

HR & Payroll Services



Save time with our all-in-one solution powered by Paycor^{®3,4}

With Fifth Third HR & Payroll³, powered by Paycor, you can easily manage all of your HR, payroll, timekeeping and reporting tasks anytime, anywhere.

Access to a dedicated Paycor payroll specialist, plus:

- Dedicated tax experts
- Engaging employee self-service
- Powerful reporting and analytics
- Data insights
- Adapt and be proactive

Merchant Services



powered by Worldpay^{®10}

More payment options for more customers.

We offer a wide range of innovative and secure payment processing services, powered by Worldpay, to help meet your growing business needs.

- Interchange plus pricing
- No application fees
- No annual fees
- No monthly minimums
- No early termination fees
- Next-day funding included
- Free online reporting
- Free customer support (24/7/365)
- Equipment purchasing or leasing available

For more information, contact a Fifth Third representative or visit [53.com/BusinessBanking](https://www.53.com/BusinessBanking).



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Deposit and credit products offered by Fifth Third Bank, National Association. Member FDIC.

*All Business Checking Accounts: Additional fees apply for check and deposit ticket orders. A paper statement fee of \$3 will be charged unless you carry an average daily collected balance of \$3,000. You may suppress your statement through online banking at any time. Other charges may apply and are subject to change without notice.

**All Business Savings Accounts: If an account is closed before interest is credited, you will not receive any accrued interest. Additional fees apply for check and deposit ticket orders. A paper statement fee of \$3 will be charged on the Business Money Market account unless you carry an average daily collected balance of \$3,000. A paper statement fee of \$3 will be charged on the Business Relationship Savings account unless you carry an average daily collected balance of \$500. You may suppress your statement through online banking at any time. Other charges may apply and are subject to change without notice.

1. Transactions include: checks paid, deposited items including paper and electronic transactions, cash deposits, deposit tickets, ACH addenda, ACH credits and debits received, and Overdraft Protection transfers. A deposit ticket and cash deposit each count as separate transactions. Transactions in excess of the included amount per month are subject to a \$0.50 per item overage charge.
2. Cash deposited in excess of the included amount per month is subject to an overage charge of \$0.003 per dollar deposited.
3. Fifth Third Online Payroll is a service provided by Paycor. Fifth Third customers will receive preferential pricing on Online Payroll services when your payroll is funded through a Fifth Third Business Checking Account. The actual percentage discount varies based on the number of employees in your business and services selected. Ask a Fifth Third representative for details.
4. Fifth Third Bank may refer customers to Paycor for payroll services. Compensation for such referrals may be paid by Paycor to Fifth Third if the referral results in new business for Paycor. The amount of any referral fee paid for received services will not affect the fees paid or payable by you.

5. Earn a relationship interest rate on your Business Relationship Savings account each month. The business entity owning the savings account must be the same business entity owning the Fifth Third Business Premium or Business Elite Checking account. The relationship interest is paid on your statement cycle date. If your checking account is closed for any reason (by you or us), or transferred to another kind of business checking account (beyond the Business Premium or Business Elite), standard interest rates/Annual Percentage Yield will apply.
6. Any business checking account, savings account, or CD for the same entity may be considered for the combined monthly average balance earn out option to waive the business checking account standard monthly service charge. Ask a Fifth Third representative for details.
7. All Business Loans and Lines of Credit are subject to credit review and approval. Business Term Loans must have a balance during the checking statement cycle being evaluated. Business Lines of Credit or Revolving Lines of Credit must have a balance or have been used during the checking statement cycle being evaluated. The business entity owning the Fifth Third Business Checking account must be the same business entity owning the Business Loan or Line of Credit. Ask a Fifth Third representative for details.
8. Activation requires customer to sign a Fifth Third Treasury Management agreement and compliance with the Treasury Management Services Terms and Conditions Book. Additional fees beyond the standard monthly service charges may apply. Eligibility requirements apply. Ask a Fifth Third representative for details.
9. ACH activation with Cash Management Essentials is subject to credit review and approval. Upon ACH activation, customer will receive 50 debits and 50 credits per month. Exceeding the ACH transaction limit will result in an additional \$0.25 overage fee per transaction.
10. Merchant Services are provided through Fifth Third Processing Solutions, a dba of Worldpay, LLC and are subject to credit approval. Merchant Services agreement required. Merchant Services processing fees vary. Ask a Fifth Third representative for details.