

**OFFER ENDS SEPTEMBER 30, 2026**

## Bank smarter today. **Earn \$300.**

Open a Fifth Third Momentum® Checking account and complete qualifying activities to earn \$300.<sup>1</sup>

### Get a code to open at a branch

Open an account online or visit a [branch](#).

Enter your email address

Get Offer Code

### Open now with your offer applied

Open your account online and your offer will be applied automatically when you select "Open Account Now."

**Open Account Now**

# Why choose Fifth Third Momentum<sup>®</sup> Checking?

**No hidden fees**



**Get paid up to two days early**



**24/7 access to cash advances**

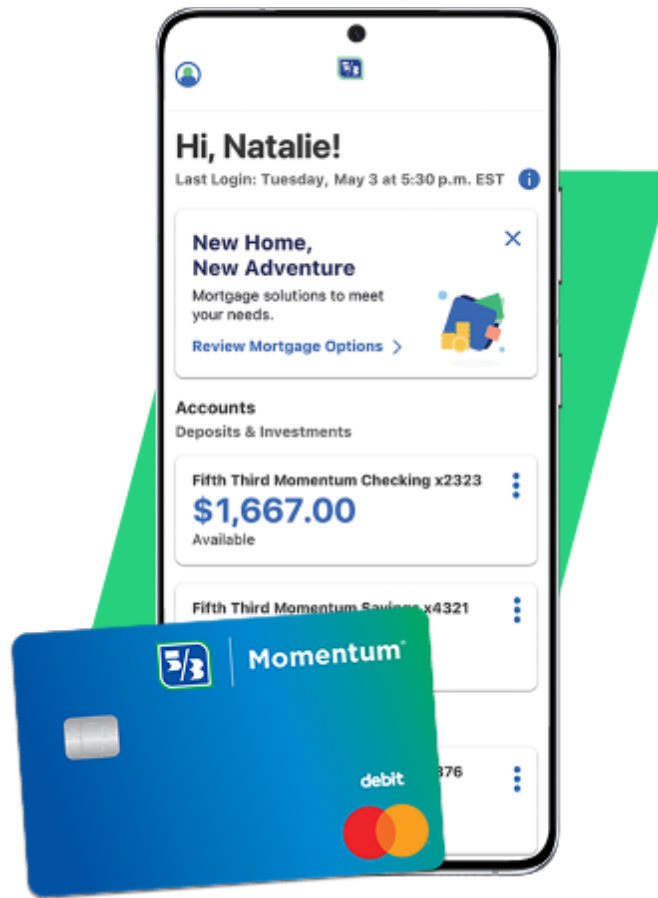


**Security at every step**



**Hassle-free switching**





Email My Code

Open Account Now

## Earn \$300 in only three steps!

### 1 Open an account

Apply online or take your offer code to a [branch](#) to set up an account by 9/30/2026.<sup>1</sup>

## 2 Make direct deposits

Make direct deposits totaling \$500 or more within 90 days of opening an account.<sup>1</sup>

## 3 Enjoy your \$300

You'll get \$300 within 10 business days of completing your qualifying activities.<sup>1</sup>

## An account tailored to you

Enjoy a checking experience built around your needs, with benefits like a nationwide access to fee-free ATMs.<sup>9</sup>

### Fifth Third Momentum<sup>®</sup> Checking

Everyday checking built to keep things simple.

- ✓ \$0 monthly service charge
- ✓ Open with no minimum deposit and no minimum balance requirement
- ✓ Extra Time<sup>®4</sup> to help you avoid overdraft fees
- ✓ Optional MyAdvance<sup>®7</sup> cash advance access, if eligible
- ✓ Help protect your account with SmartShield<sup>®</sup> Security<sup>8</sup>
- ✓ Get paid up to 2 days early with Early Pay<sup>5</sup>

- ✓ Protection for unauthorized debit card purchases<sup>14</sup>

and much more...

## Fifth Third Preferred Checking<sup>®</sup>

Premium checking with interest and added perks.

- ✓ \$0 monthly service charge with a \$100,000<sup>10</sup> combined balance (otherwise \$25/month)
- ✓ Dedicated team of banking specialists
- ✓ Complimentary Fifth Third Identity Alert<sup>®</sup> with 24/7 protection<sup>11</sup>
- ✓ Preferred rates on loans<sup>12</sup> and relationship-based pricing on Fifth Third mortgages<sup>13</sup>
- ✓ Earn interest on your checking balance<sup>2</sup>
- ✓ Get paid up to 2 days early with Early Pay<sup>5</sup>
- ✓ Protection for unauthorized debit card purchases<sup>14</sup>

and much more...



# Your banker is ready when you are

Get a code emailed to you to redeem your offer later when you open an account online or in [a branch](#).<sup>1</sup>

Enter your email address

Get Offer Code



# Frequently asked questions

How do I open a Fifth Third Momentum® Checking Account?



Is the Fifth Third Momentum® Checking account free?



Do I get a debit card with my checking account?



Can I access my checking account from the Fifth Third Mobile Banking App?



What are the benefits of Fifth Third Momentum® Checking?



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## ☐ NOTICES & DISCLOSURES

1. **To qualify for the \$300 checking bonus, provide the offer code, open a Fifth Third Momentum® Checking, or Preferred<sup>2</sup> checking account by 9/30/2026 and make qualifying payroll or government issued direct deposit(s) totaling \$500 or more within 90 days of account opening.**

Account(s) must be funded within 90 days of account opening or account may be closed, and you may not be eligible for the bonus. The \$300 checking bonus does not require any additional activities. The cash bonus will be deposited into your new account within 10 business days of completing qualifying activity requirements. In order to receive the cash bonus, your



checking account must be open and in good standing. Offer is only available for new customers who do not have any ownership in an existing Fifth Third deposit account or a Fifth Third deposit account that closed within the last 13 months. The Bank reserves the right to limit the number of promotional offers per customer to one (1) per year from account opening. Eligibility may be limited based on your account type and ownership role. No minimum deposit required to open a checking account. Bonus is considered income and may be reported on IRS Form 1099-INT, 1099- MISC, or 1042-S, as required by applicable law. **UNIQUE OFFER CODE MUST BE PRESENTED AT ACCOUNT OPENING TO RECEIVE THE BONUS.** See your banker for details. Not valid with any other offer. Offer availability subject to change.

2. Fifth Third Preferred Checking<sup>®</sup> is an interest-bearing checking account and all balances earn 0.01% Annual Percentage Yield (APY) in all markets. APYs are accurate as of 6/1/2026 and may change at any time.
3. New Fifth Third Momentum<sup>®</sup> Checking and Fifth Third Preferred Checking<sup>®</sup> accounts will not be assessed overdraft fees for transactions posted in the first 90 days after account opening. Please note that overdraft payments are discretionary, and we reserve the right not to pay.
4. Fifth Third Extra Time<sup>®</sup> gives you longer—anytime before midnight ET on the business day after your account is overdrawn—to make a deposit that brings your available balance to at least \$0. You must deposit enough to cover all items that caused your overdraft plus any outstanding checks, automatic payments, or pending debit card purchases that may be presented that business day. Extra Time<sup>®</sup> does not apply to items that are returned unpaid.
5. Early Pay is a fee-free feature available for Fifth Third Momentum<sup>®</sup> Checking, Fifth Third Momentum<sup>®</sup> Savings, Fifth Third Express Banking<sup>®</sup> and Fifth Third Preferred Checking<sup>®</sup> accounts. Early Pay grants you access to your eligible direct deposit payments up to two days prior to the scheduled payment date. Federal tax refunds may be received from the Internal Revenue Service up to five days before the scheduled payment date. Early access to funds is dependent on submission of direct deposit by payer and standard fraud prevention restrictions. Eligible Direct Deposits exceeding \$10,000 will post on your scheduled payday.
6. Subject to [Digital Services User Agreement](#); including applicable cut-off times.
7. Fifth Third MyAdvance<sup>®</sup> is an expensive form of credit. We may be able to offer other options that are less expensive and more appropriate for your needs. MyAdvance is a short-term form of credit that allows eligible Fifth Third personal checking customers to take an advance on their next qualified direct deposit. The monthly credit limit calculation for a MyAdvance line of



credit opened 90 days or less is based upon qualified direct deposits from previous 35-day period. The monthly credit limit calculation for MyAdvance line of credit opened 91 days or more is based up on whichever amount is lowest; The total amount of qualified direct deposits during the previous 35-day period or the average amount of all qualified direct deposits made to associated account during the past three (3) months. The minimum credit limit amount is \$50 and the maximum is \$1,000. Your Limit may change if you advance fee for each advance after the first 18 months after enrollment. Additional terms and conditions apply.

8. Fifth Third employs a number of fraud protection measures to help protect your account. Your SmartShield dashboard is a free tool to customize alerts and help further secure your information. You may also enroll in Fifth Third Identity Alert, an optional, non-FDIC insured product with enhanced features, subject to additional fees, provided by Fifth Third's vendor, Trilegiant.
9. Fifth Third Bank is part of a nationwide network of fee-free ATMs. Customers of Fifth Third Bank can use their Fifth Third debit, ATM or prepaid card to conduct transactions fee-free from ATMs listed on our ATM locator on [53.com](https://www.53.com) or our Mobile Banking app. Fees will apply when using your credit card at any ATM to perform a cash advance or when using a credit card to withdraw cash. See the Deposit Account Rules & Regulations for additional information on ATM fees and services. ATM network is fee free for Fifth Third Bank customers when using their debit or prepaid card to withdraw cash. When you use an ATM not owned by us, you may be charged a fee by the ATM operator or any network used (and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer). Non-Fifth Third ATM Transaction: \$3.50 per transaction for all accounts, excluding Express Banking and ABLE Checking for which the fee will be \$3.00; International Point of Sale/ATM Transaction Fee: 3.00% of Transaction Amount; Currency Conversion Fee: 0.20% of the Transaction Amount; International ATM Withdrawal: \$5.00; Non-Fifth Third Cash Advance Debit Card Fee: Greater of \$5 or 3.00% of the transaction amount up to a maximum of \$10.
10. A membership in Preferred Banking requires a Fifth Third Preferred Checking<sup>®</sup> account and a combined balance of \$100,000 across all Fifth Third deposit accounts+ (Checking, Savings, Certificates of Deposit, and Money Market Accounts) and investment accounts\* (Brokerage Accounts, IRAs, Investment Management Account, and Variable Annuities). One of the Fifth Third Preferred Checking account owners must be listed as the primary owner on the other accounts to count towards the \$100,000 balance requirement. If the balance requirement is not met, there is a \$25 monthly fee and premium tier benefits including better rates on Fifth Third loans,

discounts on mortgage loans and brokerage\* benefits are no longer available.

11. The benefits in Fifth Third Identity Alert® are provided by Fifth Third's vendor, Trilegiant. To find out more information on Identity Alert, please visit your local Fifth Third Branch or visit [53.com/IdentityAlert](https://www.53.com/IdentityAlert).
12. Exclusive Preferred rates on Direct Auto Loans, Easy Home Refi®, Home Equity Loans and Lines of Credit, and Personal Loans and Lines of Credit. Lending subject to credit review and approval. In order to receive Preferred rates, customer must be premium tier at the time of origination. To achieve premium tier, customer must have \$100,000 across deposit+ and investment\* accounts one time per month.
13. Preferred mortgage loan discount not available on LOT, BOND or Investment properties. Loans subject to credit review and approval. In order to receive the Preferred discount, customer must enroll in our Auto BillPayer™ program and be eligible for premium tier benefits at the time of loan account opening by meeting checking monthly service charge waiver requirement—achieve \$100,000 across deposit+ and investment\* accounts one time per month. Loans are subject to credit review and approval. Fifth Third Bank, National Association, 38 Fountain Square Plaza, Cincinnati, OH 45263, NMLS# 403245, Equal Housing Lender. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp.
14. You must notify us immediately and assist us in our investigation if your Card is lost or stolen or you believe someone is using your Card without permission.

\*Fifth Third Bank, National Association, provides access to investments and investment services through various subsidiaries, including Fifth Third Securities. Fifth Third Securities is the trade name used by Fifth Third Securities, Inc., member FINRA/ SIPC, a registered broker-dealer and a registered investment advisor registered with the U.S. Securities and Exchange Commission (SEC). Registration does not imply a certain level of skill or training. Securities, Investments and Investment Advisory services: **Are Not FDIC Insured | Offer No Bank Guarantee | May Lose Value | Are Not Insured By Any Federal Government Agency | Are Not A Deposit**

+Deposits and credit products provided by Fifth Third Bank, National Association. Member FDIC



## Contact Us

1-866-671-5353

Speak to a sales advisor about our products and services

## Branch & ATM Locator



Branch



ATMs

Enter Zip Code or City/State

Zip Code or City, State

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