



FIFTH THIRD BANK
MASTERCARD PLATINUM

Account Number Ending in 6274
April 18, 2016 to May 17, 2016



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Summary of Account Activity

| | |
|--------------------------|------------------|
| Previous Balance | \$6,243.13 |
| Payments | -\$315.00 |
| Other Credits | -\$0.00 |
| Purchases | +\$0.00 |
| Balance Transfers/Checks | +\$0.00 |
| Cash Advances | +\$0.00 |
| Fees Charged | +\$0.00 |
| Interest Charged | +\$126.99 |
| New Balance | \$6,055.12 |
| Credit Limit | \$12,500.00 |
| Cash Limit | \$6,250.00 |
| Available Credit | \$6,444.88 |
| Available Cash | \$197.00 |
| Statement Closing Date | 05/17/2016 |
| Days In Billing Cycle | 30 |

Payment Information

| | |
|---------------------|------------|
| New Balance | \$6,055.12 |
| Minimum Payment Due | \$156.00 |
| Payment Due Date | 06/14/16 |

Late Payment Warning:

If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 late fee and your APRs may be increased up to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more interest and it will take you longer to pay off your balance. For example:

| If you make no additional charges using this card and each month you pay... | You will pay off the balance shown on this statement in about... | And you will end up paying an estimated total of... |
|---|--|---|
| Only the minimum payment | 32 years | \$27,281 |
| \$241 | 3 years | \$8,676 (Savings = \$18,605) |

For information on credit counseling or debt management call 1-866-686-6322.

QUESTIONS?

Customer Service 1-800-972-3030
 Lost or Stolen Credit Card 1-800-782-0279

Please send billing inquiries and correspondence to:
 CUSTOMER SERVICE MD 1MOC2G-4050, 38 FOUNTAIN
 SQUARE PLZ, CINCINNATI, OH, 45263-0001
 Please send payment to: FIFTH THIRD BANK, PO BOX
 740789, CINCINNATI, OH, 45274-0789

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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Please write your account number on your check made payable to Fifth Third Bank and mail portion below in return envelope.



MADISONVILLE OPERATIONS CENTER
 MD 1MOC2G CINCINNATI, OH 45263



GLEN R BRADFORD
APT 1910
1504 BAY RD
MIAMI BEACH FL 33139-3277

0005879



FIFTH THIRD BANK
PO BOX 740789
CINCINNATI OH 45274-0789

0000015600000060551254670079802662745

Print address changes below.

| | |
|------------|-----------------|
| Street | Apt.# |
| City | State Zip |
| Home Phone | Alternate Phone |

| | |
|--------------------|---------------------|
| Account Number | 5467-0079-8026-6274 |
| New Balance | \$6,055.12 |
| Minimum Amount Due | \$156.00 |
| Payment Due Date | June 14, 2016 |

Total Enclosed \$

Your automated bill payment is in effect.

00000605512115144000021015615467007980266274

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at: Fifth Third Bank, MD 1MOC2G-4050, 38 Fountain Square Plaza, Cincinnati, OH 45263. In your letter, give us the following information:

1. Account information: Your name and Account number.
2. Dollar amount: The dollar amount of the suspected error.
3. Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

1. We cannot try to collect the amount in question, or report you as delinquent on that amount.
2. The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
3. While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
4. We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Fifth Third Bank, MD 1MOC2G-4050, 38 Fountain Square Plaza, Cincinnati, OH 45263. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Explanation of Balance Subject to Interest Charges : We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new purchases, advances and fees and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

Payments: All payments received before 5pm ET on a Business Day at the address printed on the payment coupon portion of your statement will be credited as received on that Business Day. All payments received at a Fifth Third Banking Center on a Business Day during normal banking hours will be credited as received on that Business Day. All payments received at a Fifth Third Banking Center after normal banking hours will be credited as received on the next Business Day.



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Important Message

We are eliminating Overlimit Coverage services effective June 1, 2016. If you are enrolled in this service, it will no longer be available after that date.

This Statement will be paid by Auto BillPayer on the payment due date based on your Auto BillPayer payment selections.

Transactions

| Reference Number | Trans Date | Post Date | Description of Transaction or Credit | Amount |
|---------------------------------------|------------|-----------|---------------------------------------|-----------------|
| Payments & Credits | | | | |
| 0849 | 05/13 | 05/13 | PAYMENT FROM AUTO BILLP CINCINNATI OH | \$315.00- |
| Interest Charged | | | | |
| | 05/17 | 05/17 | INTEREST CHARGE-CASH | \$126.99 |
| TOTAL INTEREST FOR THIS PERIOD | | | | \$126.99 |

2016 Totals Year-to-Date

| | |
|--------------------------------|----------|
| Total fees charged in 2016 | \$385.08 |
| Total interest charged in 2016 | \$305.04 |

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

| Type of Balance | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Interest Charge |
|--------------------|------------------------------|----------------------------------|-----------------|
| Current Purchases* | 11.24% (v) | \$0.00 | \$0.00 |
| Current Cash | 24.99% | \$6,098.14 | \$126.99 |

(v) = Variable Rate

*If you have a Promotion, the balance may include but is not limited to Balance Transfers, Convenience Checks and other various promotional interest rate offers.



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