

Introduction

This policy provides a summary of our online privacy practices, covering the online collection, use, and disclosure of information collected from visitors to our websites including but not limited to www.53.com and 53Direct herein referred to as "Websites." Please also refer to our Privacy Policy for additional information regarding other general privacy practices and your privacy rights. In addition, you may be subject to other contractual terms in accordance with products you select and their related service agreements.

The Information We Collect

We may collect both "Customer Information" and "Aggregate Customer Information" from visitors to our Websites. The term "Customer Information" means information that can identify a specific customer or be identified back to a specific customer. The term "Aggregate Customer Information" is a compilation of information that does not identify a specific customer, such as date and time of visit, IP addresses, demographic information, Website pages visited, or the browser used.

Your Customer Information

Customer information collected may include data such as name, address, email address, phone number, Social Security number, date of birth, driver's license, employer, and account data.

Aggregate Customer Information

We collect Aggregate Customer Information for a variety of purposes, including using it to enhance your online customer experience. For example, collection of Aggregate Customer Information enables us to gather and store information such as domain and browser information. This information allows us to measure traffic on various sections of our Website, monitor performance, and respond to customer needs. We may share "Aggregate Customer Information" with selected third parties, such as tracking product promotions, but this information will never identify you individually as a customer or include your personal identifying information.

Technology We Use on Our Websites

We are always working to make your online experience the best available. Various tools and techniques are used to gather and analyze website visits and sessions. One of the ways we gather information about customer visits is through cookies. Cookies are electronic files recorded by your browser that retain information about your Website visits on your computer's hard drive. We use cookies to record information on customers' visits and use of our Website in order to administer and improve our Website. We do not use cookies to store or transmit any personal identifying information. Temporary "session" cookies are also used to facilitate customer navigation within our Site during their visit. "Session" cookies are deleted once you close your Internet browser. We may also use "persistent" cookies that are retained on your computer after your visit ends so we can identify your preferences and enhance your next visit to our Website. In addition, cookies help us manage and monitor Internet traffic from third-party websites to ours as well as which areas of our Website are used most often and for how long. We may provide this type of Aggregate Information to non-affiliated application service providers that compile statistical or other information for us. This feedback and analysis allows us to continually update our Website. You can block cookies by changing the settings on your Internet browser or through the use of software programs specifically designed to block cookies. You should be aware that by blocking cookies or using certain security software settings that these actions may prevent you from logging onto your accounts or limit your online activities.

In addition to cookies, we may also use other technology such as "pixel tags," "clear GIFs," or similar tools. A Pixel Tag is an electronic image, often a single-pixel (1x1), which is ordinarily not visible to visitors and may be used with cookies. These tools can be used to collect data, like cookies, regarding your operating system, browser, screen resolution, and other technical information, as well as navigation and session information. This information is anonymous and does not include identifiable customer or personal information. Again, this data is used to continually improve our Website and your visits.

Use of Customer Information

We use information provided by Website visitors consistent with their actions (such as applying for a product or service, opening accounts, requesting information, assisting in completing transactions, or for employment inquiries and applications) and with other disclosures and agreements on our Website. We may aggregate individual visitor or customer information for further analysis.

Disclosure of Customer Information

We may disclose customer and visitor information, as permitted by law, and: (1) consistent with our privacy notices and other account disclosures; (2) to comply with applicable laws; (3) to respond to governmental inquiries or requests; (4) to comply with legal processes; (5) for security purposes and to protect our customers, Website, brand, or other Fifth Third legal interests.

Email Choices

Under various federal and state laws and regulations, customers and visitors may choose not to receive promotional email or electronic newsletters from us by following the "unsubscribe" or "remove" instructions in the specific email from which they wish to opt-out. Customers also have additional opt-out rights as described in our Privacy Policy. Even if you opt-out of receiving promotional emails from us you may still receive transactional messages regarding your account.

Children's Online Privacy Protection Act Information

This Website is not directed to children. We do not market to children, nor do we knowingly collect or retain personally identifiable information from children.

Security Practices

We continually review our security safeguards in order to protect customer and visitor information that we gather, transmit, and store in connection with our Website. Please see the security section under our "Privacy and Security" link on this Website for additional information on how we protect your information as well as steps you can take yourself to enjoy a safe and secure online experience.

Remember to educate yourself on scams and threats and to maintain your computer operating system and data security software up to date. We will never ask for personal identifying information or login/password information in an email. Also, never click on an unverified link in an email.

Third-Party Web Linking Practices

We may partner with reputable third-party companies to help provide additional products and services or c information to you online. These third parties are always subject to a detailed evaluation process to review their

relevant business practices; however, they may have different online disclosures, including security and privacy practices, than Fifth Third. Accordingly, when we link you to a third-party website using a hyperlink, we will notify you that you are leaving a Website under our direct control and subject to our policies, so that you can review their respective disclosures and policies.

In some cases we may also enter into co-branded relationships with other parties on the Internet to offer you additional products, services, or information. These co-branded websites may also use a hyperlink, and disclose they are "brought to you by," "powered by," "provided by," or contain another company's logo. In these circumstances our online disclosures, including security and privacy practices, still apply.

Online Surveys and Sweepstakes

We may conduct online surveys and sweepstakes from time to time in connection with the Website. You are not required to complete online surveys, sweepstakes, or promotions. Please refer to the rules for each sweepstakes or promotion as to specific requirements as well as how information that is obtained may be used consistent with our Privacy Policy and other disclosures.

Online Planning Tools

We make planning tools, such as mortgage and savings calculators, available. We do not currently store information that you enter into one of these planning tools or calculators. We do not represent the accuracy and use of these tools and you should independently verify the results

Effective Date and Policy Changes

This Online Policy is effective as of February 1, 2008. We reserve the right to change or amend this Online Privacy Policy at any time. Changes will be effective as of posting to the Website.