

Fifth Third Bank’s California Consumer Privacy Act Notice and Notice at Collection

Last Updated: April 1, 2026

This California Consumer Privacy Notice (“Notice”) is provided by Fifth Third Bank and its subsidiaries including Provide, Franklin Street Advisors, Inc. (“FSA”) and Franklin Street Trust Company (“FST”) (“Bank” “us” “we” “our”). It applies to “Consumers” as defined by the California Consumer Privacy Act (“CCPA”) and California Consumer Rights Act (“CPRA”) as a supplement to Fifth Third Bank’s (“Bank” “us” “we” our”) other privacy policies or notices.¹ It applies solely to consumers, customers, visitors, applicants, employees, users, and others who reside in the State of California (“Consumers” or “you”).

The purpose of this Notice is to provide you with a comprehensive description of our online and offline information practices. It also provides you with information on your privacy rights provided under the CCPA and how to exercise those rights.

NOTICE AT COLLECTION

Please review this Notice at Collection before or at the time that you provide your Personal Information (“PI”). The following lists PI we may have collected, used or disclosed to a service provider or contractor for a business purpose in the preceding 12 months.

Categories Collected, Used or Disclosed	Examples	Shared for Cross-Context Behavioral Advertising ²
Identifiers	A name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, Social Security number, driver’s license or state identification card number, passport number or other similar unique personal identifiers.	Yes
PI Records	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, insurance policy number, education, employment, employment history, date of birth, marital status, gender attribute, marital status , maiden name, bank/financial account number, a credit bureau report, credit/debit card number, veteran identification number, or any other personally identifying financial, medical or health insurance information. Some PI Records may overlap with other categories.	No

¹ This Notice supports the Bank’s Consumer Privacy Notice and Opt-Out Form entitled, [Privacy Notice for Consumers](#) and [Online Privacy Practices for Consumers](#), both of which are published and publicly accessible on www.53.com.

² In this Notice, sharing for cross-context behavioral advertising refers to providing a consumer’s personal information to third parties for targeted advertising.

Consumer Characteristics Information	Age (over 40), race, color, ancestry, national origin, citizenship, sex, gender, gender identity, gender expression, religion or creed, sexual orientation, medical condition, physical or mental disability, marital status, veteran or military status, or other similar protected classes of consumer characteristics.	No
Customer Account Details / Commercial Information	Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	No
Biometric Information	Physiological, behavioral, and biological characteristics, or activity patterns used to extract a template or other identifier or identifying information, such as fingerprints, and voiceprints, keystroke patterns.	No
Internet Usage Information	Browsing history, search history, Internet Protocol (IP) address, Internet cookies or other information designed to identify consumer interaction on a website, application or digital advertisement.	Yes
Geolocation Data	Information identifying consumers' physical location or movements.	Yes
Sensory Data	Audio, electronic, visual, thermal, olfactory or other similar information typically used for consumer identification or verification purposes.	No
Professional or Employment Information	Current or prior job history or performance evaluations.	No
Non-public Education Information	Student education records maintained by an educational institution or party acting on its behalf, such as grades, transcripts, class rank, financial information or disciplinary records.	No
Inferences from PI Collected	Consumer profile information that when used alone or in combination, could suggest consumer product marketing preferences, or other similar products and services interest. Profile information may include psychological trends, behavior, intelligence, attitudes and other similar characteristics.	Yes
Sensitive PI	Social Security, driver's license, state identification card, or passport number, account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account, precise geolocation, consumer's racial or ethnic origin, religious or philosophical beliefs, or union membership, biometric information, health, sex life or sexual orientation.	No

PI and Sensitive PI do not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Information excluded from the scope of the CCPA, such as: PI covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (“FCRA”), the Gramm-Leach-Bliley Act (“GLBA”) or California Financial Information Privacy Act (“FIPA”), and the Driver’s Privacy Protection Act of 1994; Health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (“HIPAA”) and the California Confidentiality of Medical Information Act (“CMLA”) or clinical trial data.

Why we collect, use and disclose PI and Sensitive PI

The categories of PI above may be collected, used or disclosed for the following business or commercial purposes:

<u>Purpose</u>	<u>Use</u>	<u>Category of PI/SPI</u>
Provide and Manage Account Services	<ul style="list-style-type: none"> • Fulfill or meet the reason for which the information is provided. <i>Example: preparing and submitting a tax return.</i> • Provide you with information, products, or services that you request from us. • Provide you with email alerts, event registrations, and other notices concerning products, services, events, or news. • Carry out our obligations and enforce our rights arising from contracts, including servicing of products and services, billing, collections, loan servicing, defaults, repossessions, and related law-enforcement activities. • Perform services or provide goods you reasonably expect or request from us. • Provide services described to you when collecting your PI or as otherwise set forth in the CCPA. • Perform services on our behalf, such as servicing accounts, processing payments, providing financing, or providing customer service. 	<ul style="list-style-type: none"> • Identifiers • PI Records • Consumer Characteristics Information • Customer Account Details / Commercial Information • Biometric Information • Internet Usage Information • Geolocation Data • Sensory Data • Inferences from PI Collected • Sensitive PI
Internal Operations	<ul style="list-style-type: none"> • Improve our website, present its contents to you, and enable short-term, transient uses such as contextual customization of ads. • Use for short-term, transient use, including non-personalized advertising shown as part of your current interaction. • Debug, identify, or repair errors with our services. • Audit interactions, transactions, and other compliance activities. • Testing, research, analysis, and product development. • Verify or maintain the quality or safety of a product, service, or device we control, and improve or enhance it. • Protect the rights, property or safety of us, our clients or others. 	<ul style="list-style-type: none"> • Identifiers • PI Records • Consumer Characteristics Information • Customer Account Details / Commercial Information • Biometric Information • Internet Usage Information • Geolocation Data • Sensory Data

	<ul style="list-style-type: none"> Respond to law enforcement requests and as required by applicable law, court order, or governmental regulations. 	<ul style="list-style-type: none"> Inferences from PI Collected Sensitive PI
Business Development	<ul style="list-style-type: none"> Deliver personalized advertising and marketing, including on non-affiliated entities' sites and mobile apps. Evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale/transfer of assets in which PI is included. 	<ul style="list-style-type: none"> Identifiers PI Records Consumer Characteristics Information Customer Account Details / Commercial Information Internet Usage Information Geolocation Data Inferences from PI Collected Sensitive PI
Security and Information Protection	<ul style="list-style-type: none"> Prevent, detect, and investigate security incidents that compromise the availability, authenticity, integrity, or confidentiality of stored or transmitted PI. Resist malicious, deceptive, fraudulent, or illegal actions directed us or at you, or to prosecute those responsible for those actions. Detect security incidents, protect against malicious, deceptive, fraudulent or illegal activity, and prosecute those responsible for that activity. 	<ul style="list-style-type: none"> Identifiers PI Records Consumer Characteristics Information Customer Account Details / Commercial Information Internet Usage Information Geolocation Data Inferences from PI Collected Sensitive PI
Employment, Recruitment and HR Operations	<ul style="list-style-type: none"> Recruit and evaluate you as a job applicant. Conduct background checks and verify employment eligibility. Manage your employment relationship with us, including for onboarding/offboarding, timekeeping, training and talent development, payroll and expense report administration, design and administration of health wellness programs, employee benefits plans and programs, including for leaves of absence or workers' compensation. Communicate with you, your emergency contacts, and plan beneficiaries when needed, such as when you are not reachable or are injured or ill. Improve employee productivity and our efficiency, logistics, and supply chain management. 	<ul style="list-style-type: none"> Identifiers PI Records Consumer Characteristics Information Biometric Information Internet Usage Information Geolocation Data Sensory Data Professional or Employment Information

	<ul style="list-style-type: none"> • Evaluate employee job performance, including goals and performance reviews, promotions, discipline and termination. • Maintain personnel records and comply with record retention requirements. • Manage and monitor employee access to and prevent unauthorized access to or use of our property, including its facilities, equipment and systems. • Design, implement, and promote our inclusion programs. • Conduct workplace investigations. • Engage in corporate transactions requiring review of employee records, such as for evaluating potential Company mergers and acquisitions. • Perform workforce analytics, data analytics and benchmarking. 	<ul style="list-style-type: none"> • Non-public Education Information • Inferences from PI Collected • Sensitive PI
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We will never infer characteristics about you based on Sensitive PI collected for a business purpose. We will not collect, use or disclose PI or Sensitive PI for materially different, unrelated, or incompatible purposes without providing you with notice. As such, we do not offer you the right to limit our use of Sensitive PI.

Your Right to Opt-out of Sale/Sharing

In the preceding 12 months, PI has not been sold for monetary consideration. Our website may use tracking technologies such as cookies for a variety of purposes, including understanding how visitors interact with our content, and providing personalized advertisements called cross-context behavioral advertising. You have the right to opt-out of our sharing of your PI for this purpose by going to <https://www.53.com/content/fifth-third/en/privacy-security/opt-out.html>.

We do not knowingly sell or share PI or Sensitive PI of consumers under 16 years of age.

How Long We Keep Your Information

We retain each category of PI listed above only as long as we are required to do so under applicable law, legal obligation or business requirement. We adhere to records retention, data governance, and business process requirements to understand if there is a legitimate need to retain the information.

ADDITIONAL INFORMATION ON OUR PRACTICES

Sources of Our Information

We obtain the PI and Sensitive PI listed above from the following categories of sources:

- Directly from our customers, visitors, applicants, employees, users or their agents.
- Indirectly from our clients or their agents. For example, through information we collect from our clients while providing services to them.
- Directly and indirectly from activity on our websites (www.53.com and www.getprovide.com). For example, from submissions through our website portal or website usage details collected automatically.

- From third parties that interact with us in connection with the services we perform, they perform, or in connection with our marketing efforts. For example, from data resellers for marketing purposes or from credit bureaus or reporting agencies used to help determine appropriate products and services applicability to current and prospective customers.

Disclosing Your PI and Sensitive PI

We may disclose each of the categories of PI and Sensitive PI listed above for the purposes described in *Why we collect, use and disclose PI and Sensitive PI*. When we disclose PI or Sensitive PI for a business purpose (or as permitted by law), we enter a contract that describes the purpose, requires the recipient to keep the information confidential, and prohibit using it for any purpose except performing the contract.

In the preceding 12 months, we may disclose your PI or Sensitive PI for a business purpose to the following categories of third parties:

- Our affiliates
- Service providers, contractors or other third parties to whom you or your agents authorize
- Government entities
- Third-party marketing and advertising technology providers
- Third-party advertising partners including social media platforms
- Data analytics providers

YOUR RIGHTS

The following sections explain your rights under the CCPA and how you or an authorized agent can submit requests.

Your Right to Know

You have the right to submit a request free of charge for:

- The categories of PI we have collected about you.
- The categories of sources from which we collected your PI.
- The business or commercial purpose for collecting, selling or sharing your PI.
- The categories of third parties to whom we have disclosed, sold or shared your PI.
- A copy of your PI, subject to permitted redactions.

Your Right to Delete

You have the right to request that we delete any of your PI that we collected from you and retained, subject to certain exceptions.

Your Right to Correct

You have the right to request that we correct inaccurate PI.

Your Right to Non-Discrimination

We will not discriminate against you for exercising any of your CCPA rights. Unless permitted by the CCPA, we will not:

- Deny you goods or services.
- Charge you different prices or rates for products or services, including through granting discounts or other benefits, or by imposing financial penalties.

- Suggest that you may receive a different price or rate for products or services or a different level or quality of goods or services.

De-identified Information

As permitted by law, we do not treat de-identified data or aggregate consumer information as PI, and we reserve the right to convert, or permit others to convert, your PI into de-identified data or aggregate information. We have no obligation to re-identify such information or keep it longer than we need it to respond to rights requests. This helps us practice data minimization, which we consider consistent with our mission to respect our customers and consumers through our privacy and information protection practices.

How to Exercise Your Rights

- Follow instructions available on our Privacy website portal located on 53.com, <http://www.53.com/onlineprivacy>, using our request form submission process by clicking on the hyperlink entitled [CCPA Consumer Request Form](#) and respond to any follow-up inquiries we may make of you that will help us fulfill your request.
- Call a Bank Customer Service Representative to submit the details of your CCPA PI Request using the toll-free number: 1-800-889-5269.
- Visit a branch and ask a manager for information on how to make a request.

Verifying Your Requests

Rights to Know, Delete, Correct

- To exercise your rights to know, delete, and correct California residents may contact us online, by phone, by mail or in a branch. We will ask you for information that allows us to reasonably verify your identity (that you are the person about whom we collected PI) and will use that information only for that purpose. We may request that you submit a signed statement under penalty of perjury that you are the individual you claim to be. Any disclosures we provide will only cover the time-period required by law preceding receipt of your request.
- We cannot respond to your request or provide you with PI if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Making a verifiable consumer request does not require you to create an account with us. We will only use personal information provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

Authorized Agents

- Only you or a person registered with the California Secretary of State that you authorize to act on your behalf, may make a verifiable consumer request related to your PI. You may also make a verifiable consumer request on behalf of your minor child.

Opt-Out Rights

- To opt-out of the sale or sharing of your PI you may submit a request by going to the link below or directly by contacting us to make the request. You do not need to tell us to limit processing of Sensitive PI because we already limit such processing to permitted purposes listed above.
- You may also opt out by activating a user-enabled Global Privacy Control, such as a browser plug-in or privacy setting, device setting, or other mechanism, which communicates or signals your choice to opt-out of the sale and sharing of personal information. When we receive such a

signal we will stop setting third party, analytics, or advertising partner cookies on your browser. This will prevent the sale or sharing of information relating to that specific device through cookies to our advertising or analytics partners. This option does not stop all sales or sharing of your information because we cannot match your device's identification or internet protocol address with your personally identifiable information like your name, phone number, email address or ZIP Code. If you delete cookies on your browser, any prior do not sell or do not share signal is also deleted and you should make sure that your user-enabled setting is always activated.

Changes to Our Privacy Notice

We reserve the right to amend this Notice at our discretion and at any time. When we make changes to this Notice, we will contact you via written communication or by posting on our website homepage. The current version of our CCPA and CPRA Fifth Third Bank Privacy Notice is available for review or download at <http://www.53.com/onlineprivacy>.

CONTACT INFORMATION

If you have any questions about this Notice, our Consumer Privacy Notice, our Online Privacy Policy, the ways in which we collect and use your PI, your choices and rights regarding our use of your PI, or wish to exercise your rights as a Consumer under California law, please do not hesitate to contact us using one of the following contact methods below:

How to Make Requests

1. Write to us by Mail:

Fifth Third Bank
5050 Kingsley Drive
Mail Drop: 1MOCOP
Cincinnati, OH 45263

2. To Exercise Your Privacy Rights:

<https://connections.53.com/CCPA-online-privacy>

3. Opt-Out Rights:

<https://www.53.com/content/fifth-third/en/privacy-security/opt-out.html>

4. Contact a Bank Representative:

Call us toll free at 800-889-5269, Monday through Friday, 8 a.m. to 5 p.m., ET.