



## Fifth Third Certificate of Deposit Current APY

### \$500 Minimum Opening Deposit

CD Term	APY*
3-5 Month CD	1.50%
6-11 Month CD	2.25%
12-23 Month CD (1 - 2 years)	2.50%
24-35 Month CD (2 - 3 years)	2.75%

CD Term	APY*
36-47 Month CD (3 - 4 years)	2.50%
48-59 Month CD (4 - 5 years)	2.50%
60-83 Month CD (5 - 7 years)	2.50%
84-119 Month CD (7 - 10 years)	2.50%
120-144 Month CD (10 - 12 years)	2.50%

\*Annual percentage yields (APYs) are accurate as of 12/17/2018.  
Fifth Third establishes the rates as well as the effective dates and times.

Contributions to the Fifth Third 529 Savings Account and CD Options require two business days to complete the transaction. Accordingly, such contributions will receive the APY in effect on the business day following the receipt of a contribution received in good order before 4:00 p.m. on any given business day. Online contributions may take one to four banking days to process completely. Rates applicable to the opening of a Fifth Third 529 Savings Account or CD may be changed by Fifth Third at any time and without notice. The rates listed here may not be the rate in effect at the time a newly opened Fifth Third 529 Savings Account or CD option is processed.

Minimum opening balance is \$500. The interest rate will remain the same until the maturity date of the CD. Interest begins to accrue on the business day of deposit and will be calculated using the daily balance method. This method applies a daily periodic rate to the balance in the account each day. Interest is compounded continuously for CDs of less than \$100,000. For CDs of \$100,000 or more, the simple interest method is used, and interest is not compounded. Interest will be credited to the CD. Penalty for withdrawing funds prior to maturity date is equal to the greater of (a) one-half of the interest for the unexpired term of the 529 CD; or (b) for 529 CDs of 3-11 months, an amount equal to three months of interest, or for 529 CDs of 12-144 months, an amount equal to 6 months of interest. You may lose money if you withdraw the CD prior to maturity.

