



Tammy (in center) & her TM team: Carolyn Cooney, Millicent Lawson, Robyn Weber, Katie Broe, Tammy, Janetta Mhoon Jones, Shantelle Morrison, and Senada Vulic.

Curious Corner: Tammy Marks, Treasury Management

In this edition of Curious Corner, we spent some time with Tammy Marks, VP, Treasury Management Team Lead, BBG.

Your 35th anniversary with the bank happens to coincide with this interview. Tell us about your time and role here.

I started with Sears Bank that later became UnibancTrust and Old Kent, and Fifth Third. In 1983, I won an employee contest for coming up with the new name for the bank when Sears Roebuck got into the financial industries. I came up with the name UnibancTrust. Ten days before my wedding, I won the contest and \$1,000 prize. The majority of my time has been treasury management focused; the last six years I've had the pleasure to serve as Team Lead. My skilled sales team educates business owners on maximizing working capital, improving internal efficiencies and mitigating risk. Our target market is primarily between \$2 and \$20mm in revenue. I'm very excited about the new technology solutions that we are offering clients like Remote Currency Manager 1000, Biller Direct Expenses and Revlink Collect.

What do you like to do for fun?

Drive my red VW bug with the top down, take a day trip or longer to a new destination. I also really enjoy trying new recipes, focusing on different cuisines using uncommon ingredients like lemongrass, rhubarb, anything that stumps the grocery store checkout clerk. I also aspire to get better at golf so that I can officially call it a hobby; for now it's a great excuse to enjoy the outdoors.

What or who inspires you?

A couple of people come to mind. First, Carolyn Cooney inspires me. She has overcome some serious health challenges and has a positive outlook and continues to be a top sales performer and team cheerleader. My 103 year "young" neighbor, Velma inspires me, too. She has a unique natural way of making every person around her feel special. And she's had the most active social life of anyone I know, of any age.

Tell us what kind of music we might find on your playlist.

I enjoy the classics, anything Moody Blues, the Who, the Beatles, Simon & Garfunkel. The first concert I ever went to was to see Chicago and The Beach Boys at the Chicago Stadium. I also had a celebrity moment once. Paul Anka (I know, Paul who?) sang a love song to me while sitting on my lap.

What are you curious about?

I'm curious as to what the next 10 years will be like in my two twenty-something daughters personal and professional lives. I'm hopeful that they will eventually forgive me for not letting them get a dog. At work I'm curious as to how technology will continue to impact our target market.

Upcoming Events:

May

3 - Fifth Third Day.

Our special day will culminate at Fifth Third Bank Ballpark at 6:30 p.m. Join us!

5 - Cinco de Mayo.

A celebration of Mexican heritage and pride, commemorating the victory of the Mexican army over French forces at the Battle of Puebla on May 5, 1862.

8-10 - Windy City Summit (Commercial/TM)

12 - Mother's Day.

16 - FTCH Officers' Meeting @ Navy Pier.

17 - Walk Now for Autism Speaks, Soldier Field.

(Contact Tricia Brouwers to volunteer.)

27 - Memorial Day.

A day to remember those who gave their lives in service to our country.

June

5 - National Running Day.

On the first Wednesday of June, runners everywhere celebrate their love for this simple, age-old sport.

14 - Flag Day.

Display Old Glory with pride.

16 - Father's Day.

17 - The 155th Anniversary of Fifth Third Bank.

19 - Clarendon Hills "Dancin' in the Streets" Kicks Off.

FTCH enjoys premier sponsorship of this family fun event (Other event dates: 6/26, 7/3, 7/10, 7/17 & 7/24).

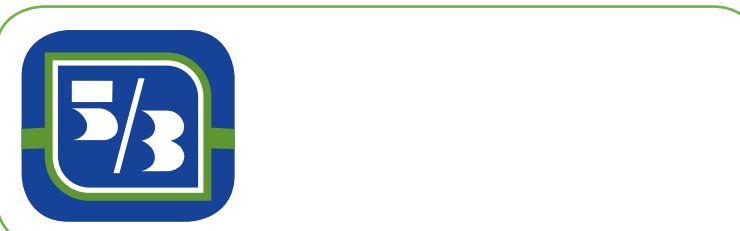
July

4 - Independence Day.

Birthday of the United States of America, the date on which the 13 colonies declared independence from Great Britain in 1776.

6 - Military Appreciation Day.

Come out and join us for this special day at Fifth Third Bank Ballpark.



The Drive

to be the One Bank people most value and trust.



FIFTH THIRD BANK

The curious bank.

FTCH NEWSLETTER

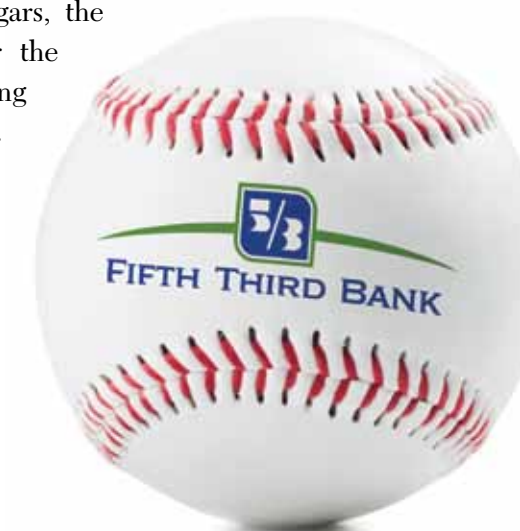
Spring (Q2) 2013

Celebrating Who We Are: Fifth Third Day 2013

We will celebrate our namesake holiday, "Fifth Third Day" throughout the affiliate on Friday, May 3, 2013. This tradition began a little over 20 years ago as a way for us to pause and recognize the contributions of employees, thank our customers and support our communities.

Throughout the day, a number of internal promotions will be underway, including some really wonderful surprises. Our external efforts will focus on helping local food banks, and we encourage and welcome our employees to donate non-perishable foods towards this cause. Collection bins are stationed at Fifth Third Center (222 S. Riverside Plaza), Westmont, Oak Lawn, West Plaza and Merrillville through May 3. Our bank marts will also host collection bins during this time. In concert with the Kane County Cougars, the public is invited to bring donations of non-perishable food to any game during April and receive a voucher for discounted tickets for any 2013 game.

Our day will wrap-up at Fifth Third Bank Ballpark, where we will enjoy some special on-field presentations to our food bank partners and the first fireworks display of the season. We encourage everyone to come out and be a part of this special evening. To make it even more fun, get a group together! Bring your co-workers, friends and family out to enjoy an evening of baseball! The Kane County Cougars, the newly minted Class A Affiliate for the Chicago Cubs, will take on the Bowling Green Hot Rods in this 6:30 p.m. game. To get your tickets visit www.kccougars.com/tickets/ scroll to May 3 game and "buy tickets." Enter our special discount promo code of "53" and you can enjoy as many \$5.30 specially-priced tickets as you wish.




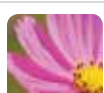




Our collective efforts will benefit the Northern Illinois Food Bank, the NW Indiana Food Bank, and Vital Bridges Center on Chronic Care.



Pictured here is the presentation of our donation of 53,000 meals in 2012.

Trending @FTCH

-  Mark Your Calendars: Annual Spring Officers' Meeting. Page 2.
-  One Bank Inspires New Office Concept. Page 4.
-  Tammy Marks, BBG, In the Spotlight. Page 8.
-  Upcoming Events, May-June. Page 8.
-  2013 Business Resource Groups. See insert.



From the Desk of Robert A. Sullivan

President & CEO,
Fifth Third Bank Chicago

As you read my note, the calendar has turned to May. How quickly the year moves forward! I have always been fascinated by the passage of time and how it seems to move even faster as we get older. For me, it creates a sense of urgency to achieve the goals and objectives we have set forth for ourselves – as they say the “clock is ticking.”

It’s often said that time in its passage changes most things – but one thing that remains the same is how we approach our business every day – by focusing on our client’s needs. So as we march into mid-year, let’s renew our sense of urgency of being the One Bank people most value and trust.

The solid success and reputation of Bancorp has never been more evident. The strong stress test (CCAR) results, the tremendous response to the NextJob program, the top Gallup Workplace award, and the extremely solid first quarter financial results has truly given us an edge in the marketplace. (As you may know, Kevin Kabat and the bank were profiled in the cover story of “American Banker” in April, too.) It all points to Fifth Third Bank as the place to be!

The visibility of the bank has never been better, including in Chicago. In fact, in a recent conversation with a well-known, executive from a competitive bank, he commented to me that he has taken notice of Fifth Third’s vast increase in its visibility, activity and engagement in the community. It was great to hear this from an outsider. And, he is absolutely right. Look at how we’ve activated and embraced our sponsorship of the Kane County Cougars and Fifth Third Bank Ballpark, the Chicago Auto Show, Ryder Cup, and the renaming of 222 S. Riverside as Fifth Third Center. Our community outreach and investment is second to none. Our Veterans initiative continues to grow every year. Last year the campaign alone enjoyed well over 10 million media impressions. I am continually impressed by all you are doing throughout the community; it’s making a difference in our visibility, our revenue and in our brand’s reputation in the market.

As you will see in this issue of The Drive, our execution of One Bank has been so successful, the 29th floor at Fifth Third Center will soon become a “One Bank” floor. Here all lines of businesses can co-mingle to increase the synergy and execution of the model. Your enthusiasm around our “Curious Bank” tagline and the feedback and opinions shared in Listening Sessions and in other ways, has given life to a more formalized program called, “Your Opinion Counts.” This will have each line of business hosting meetings to elicit ideas and suggestions for improvement.

We are very much on pace with what we set out to accomplish two years ago from a financial standpoint and awareness in the community. We’ve set the bar high and have a tremendous responsibility in Chicago. It’s our time to shine, our time to be the best of the best! With such opportunity and momentum underfoot, this is the moment to accelerate our efforts.

So, as the clock continues to tick, let’s rededicate ourselves to achieving all the goals and objectives we set for ourselves. I have every confidence that each of you will do your part to make Fifth Third Bank the best affiliate in the Bancorp.

As always thank you for all you do!

-Bob

Bob Sullivan



MARK YOUR CALENDAR:

Annual Spring Officers’ Meeting
Navy Pier Grand Ballroom
May 16, 2013

- 2:30pm – Registration
- 3:00pm – Meeting
- 5:00pm – Reception

This year, our affiliate will host Kevin Kabat, Vice Chairman & Chief Executive Officer, Fifth Third Bancorp, as keynote presenter. We are excited to share with Kevin – and everyone – news of our successes and upcoming plans and goals.

Nashville: Not Just a Popular TV Series on ABC, It’s Now the New Home of Sankat Patel

Can you imagine? Sankat Patel in a cowboy hat, boots, and a big ole belt buckle on his 401 jeans? Well, that vision might be a reality sooner than we think. Sankat and his wife recently relocated to Nashville, Tennessee after he was promoted to a regional role overseeing the Treasury Management for four affiliates in the south (Georgia, Kentucky, North and South Carolina, and Tennessee).

The Drive sat down with Sankat before he left Chicago.

“When I came to the bank eight years ago, our offices were in Rolling Meadows. Since that time, the Treasury team has grown significantly. It’s been an incredible ride. Leaving Chicago was bittersweet, but I remain so excited about all the big deals we closed up there. I mean we do all the processing for the State of Illinois. How cool is that?”

At FTCH, Sankat was actively involved in a number of extracurricular activities and groups, including our Young Professional Employee Resource Group and “Find Your Cause” event.

“The Chicago affiliate has really taken off and gotten involved in some incredible campaigns and sponsorships. When I started, there was no Veterans Day campaign, there was no Auto Show. It’s incredible to see the things today that are truly putting the affiliate on the map.”

Sankat and his wife were both born and raised in Chicago, so while the move to Nashville was “a big leap,” it was also one they both were ready for. “We have friends in Nashville, and we’re young enough to explore new places. The only requirement my wife had was to have a yoga studio and coffee shop within walking distance. We are living near Vanderbilt University, in an area called the ‘West End,’ which is about a mile from the office, 20 miles from the airport, and within walking distance to coffee and yoga.”



When asked what career advice he would give to others at FTCH, Sankat could not have been more enthusiastic.

“Join a Business Resource Group, get involved in your office, and give some time to a non-profit. I would not have been able to meet so many senior executives at the bank had it not been for my extracurricular work.”

He’s also a big proponent of getting involved outside the bank and giving time and energy to a non-profit that interests you.

“I joined Christopher House early in my career and worked up to a position on the board of directors. The first time I led a team meeting was at Christopher House. The first time I spoke in front of people was there, too. Those experiences gave me a chance to practice and refine my skills. So when you do get those opportunities to speak or lead a team at the bank, you’ve already developed the skill and comfort.”

As he reflected on his career and time at FTCH, Sankat continually referred to the benefit of One Bank for his clients and his own career. “It’s a tremendous advantage for us and our clients to be part of meetings where relationship managers talk about opportunities. I will definitely be bringing my One Bank experience and energy down to my new role.”



FTCH served as a key sponsor of the Chicago Auto Show in February. As Grand Benefactor of the opening night gala, the Bank donated \$50,000 to local charities and hosted a preview of the largest auto show in North America. Banking centers served as official distribution points for discount coupons.

During the show, the Bank had a booth featuring the Fifth Third Bank #17 NASCAR Ford Fusion, located across from Ford’s main display. Thousands took virtual drives in 5/3 branded race simulators. Auto financing specialists promoted auto loan offers and helped consumers apply for on-the-spot financing or refinancing. “I am tremendously proud of the entire Chicago team for helping to execute this sponsorship so masterfully,” Bob said. “This is one of the many ways we are building the Fifth Third brand in Chicago and becoming the One Bank people most value and trust.”





Small Biz U

Small Biz U offers both start-ups and already established companies the opportunity to learn more about the basics of entrepreneurship in order to grow their small business. Offered through all 12 Small Business Development Centers (SBDC) in Indiana and two in Illinois (Rockford and Kankakee), as well as Fifth Third banking centers in those areas, Small Biz U gives small business owners the opportunity to take three online modules that provide real life lessons on getting your business up and running.

According to Penny Thompson, Community Development Relationship Manager, the response to Small Biz U has been tremendous.

“The SBDC’s are extremely excited about this program,” Penny said. “It’s a great educational resource for the life of a business, not just the beginning stages.”

Small Biz U will kick-off internally this spring and while the program is currently only available in Indiana and Illinois, there are plans to expand it nationally to other Fifth Third Centers in the future.

“Small Biz U will position us as a thought leader and is really a great way for us to differentiate ourselves from the competition,” Penny added.

One Bank Inspires New Office Concept

The senior leadership team at FTCH recently announced plans for a One Bank floor at Fifth Third Center (222 S. Riverside). “Our One Bank approach to the business is getting stronger every day, and we have realized some significant successes as a business,” said Trisha Fox, SVP, Human Resources. “These successes made us ask the question, ‘how can we create an environment that will encourage more?’ Creating a One Bank floor is an idea that came out of those discussions.”

The senior team saw our recent leasing of the 29th floor of Fifth Third Center as just the right opportunity. The purpose of this One Bank floor is to put groups of employees together in an open work space that is well suited for collaboration and the sharing of information and ideas. The floor will feature mostly open work spaces, along with open teaming areas, so employees can gather and meet throughout the day. “The design of the floor is very staff-friendly, allowing natural light to penetrate the entire space. The circulation patterns allow contact between staff members without disrupting people focusing on work.” said Ned Henley, VP, Facilities Project Management.

“Obviously this is a new concept and will be different for some who were used to a more traditional office environment.” Trisha added, “We are optimistic that the brand new office space and upgrades combined with the increased teamwork and camaraderie will naturally develop over time and outweigh concerns as people get settled.” Construction of the floor will begin in early June, with move-in expected in September. Look for more up-to-date news about this in the next edition of The Drive (due out in mid-July).

Mortgage Associates Program

Around every corner is a new opportunity, and one of the newest opportunities at FTCH is our Mortgage Associate Program (MAP). This innovative program offers recent college graduates, veterans and internal candidates entry into the burgeoning and lucrative field of mortgage originations.

An intensive and thorough three-month training program teaches participants how to be a mortgage originator, which encompasses selling mortgage products to consumers who are either buying a home or refinancing their current one.

While mortgage origination programs are starting to catch fire within the banking industry, Fifth Third is the first-to-market with MAP.

Mike Moyer, VP, Business Coach and Program Director for MAP, feels this is a tremendous opportunity for recent college graduates and veterans, due to their education and background, respectively.

“Recent college graduates and veterans are highly-trained and highly-educated, but are sometimes underemployed. In creating MAP, we felt this was a great opportunity to get graduates and veterans onto a great career path that would allow them to make a great living over the course of a new and exciting career.”

Participants attend training five days a week, eight hours a day over a three-month period. The curriculum includes mortgage basics, advanced sales skills and role playing. The first class of nine students will graduate in May, and the next round of classes will commence in early June.

News Feed

Status

Photo

Check In



Jeanne Reynolds Receives Prestigious National Award

Jeanne Reynolds, SVP, Commercial, was recently awarded the national Girl Scouts Own Award. Jeanne was recognized for her years of service, especially her leadership through a merger of seven local independent councils into the Chicago & NW Indiana Council, making it the largest council in the country. The work of the council impacts the lives of over 80,000 girls and 24,000 adult volunteers throughout the area. Jeanne also served as interim president during the transition. “Many think of the Girl Scouts as it relates to cookies, camping and crafts. But today we are focused on preparing girls for careers in science, technology, engineering, math, and so much more,” Jeanne remarked, “I am honored to be recognized.”



Retail Welcomes Louise Borosak, Market Manager, Northern Gateway

“I’m very excited to be here, especially with Dave Hinman’s vision for the retail business,” Louise said. “I have to say, this is a terrific time to be in banking. The talent pool is so competitive.” Louise and her family live in the western suburbs. She is an active member of the National Association for Professional Women and already a great addition to the team. Welcome Louise!

Community Development Welcomes Melissa Overton, CRA Manager

Melissa Overton has rejoined Fifth Third Bank as the Chicago Affiliate CRA Manager, reporting to Nicole Johnson-Scales. In this role, she is responsible for managing compliance of the bank’s CRA/Community Development operations. She brings over 25 years of banking experience working in Retail, Mortgage and Community Development. “I often say I have the best job in the world. As CRA Manager I find joy in serving the community.” Welcome back, Melissa!



Freeport BC rocks!

Brian Borger, FCM, Freeport and members of his team are starring in a United Way billboard campaign this spring.



Ask Trisha

Trisha L. Fox
SVP, Human Resources

Q: You mentioned employees should watch for more details on how the Affiliate will tackle “Your Opinions Count,” one of our areas of focus for 2013 Team Engagement Plans. What did you decide?

A: Thanks for asking, and for remembering our areas of focus! As a reminder, we have three areas of focus for FTCH: Career Development, Your Opinions Count and Team Choice. As an affiliate, we have pursued a number of great ideas that originated from our Curious Bankers, with the ultimate goal of having a positive impact on our work environment and on the business. For example, one of our Curious Bankers recently suggested we offer potential Retail customers a year of Identity Alert, instead of a cash bonus, for opening a Fifth Third account. We thought this was a great way for us to add more value to our customers and build their commitment to Fifth Third Bank, so we are currently developing a pilot program!

In a recent listening session, employees asked for more information about successes in other lines of business, and our new One Bank Wednesday communication was born! Everyday we receive great suggestions, ideas and solutions from our Curious Bankers, so we have decided to tap into our employees’ ideas in a much bigger way, and we are launching a new initiative known as “Your Opinions Count!”

The concept is simple. As the Curious Bank, we want your ongoing input as to what’s working and your suggestions for improvement. To that end, each Line of Business will host, “Your Opinions Count!” sessions with senior team members and HR Business Partners where your thoughts and ideas will be solicited. Each quarter, we’ll report back to you with a “Your Opinions Count!” newsletter, letting you know what we have heard, and what is currently happening with some of your ideas.

Watch for news and information about “Your Opinions Count!” sessions in your line of business over the coming weeks. In the meantime, if you have any questions or want additional information, contact your HR Business Partner or the head of your respective line of business.

Please send your questions to AskTrisha@53ftch.com.

The FTCH MAB team seen here flanking Kassie Jones, SVP, Market Manager, Retail (in center).



Meet the Membership Advantage Banking (MAB) Team

This team is charged with visiting prospective clients in order to bring new customers to the bank and providing financial solutions for employees of clients. The benefits of becoming an MAB client include discounts on loan rates and mortgages, complimentary checking accounts, workshops on financial education and retirement planning. Our MAB team includes: Faya Aslanidis (Metro South, Countyline and Metro South); Soledad Gaytan (Midwest, West and Southwest); David Rodriguez (North, Metro North and North Shore); Terrie Rosenberg (Far West, Far North and Fox River); Adriana Singleton (Commercial), and Lorena Verdaguer-Torres (Team Lead, Northwest). If you have any companies you’d like to refer to our MAB team, contact Lorena Verdaguer-Torres at 847-370-6879.

FTCH

AROUND TOWN



This Spring, FTCH enjoyed lead sponsorship of Univision Radio's Familia y Hogar event. Bank employees enjoyed meeting area consumers at the fun, festive two-day event held in Northlake.



Bank employees were guests of Retail at an Executive Leadership dinner at the Union League Club and Retail Awards dinner at Petterinos.



Our Black History Month Reception held at the Chicago History Museum was a resounding success. This year we honored Secretary of State Jesse White, Pastor Corey Brooks and Johnson Publishing Company.



Remy Washington (Morgan Park High School), Honoree Jesse White, Morgan Mudron (Morgan Park High School), join FTCH's Nicole Johnson-Scales and Bob Sullivan.



Bob Sullivan, Honoree Linda Johnson-Rice, 100 Club CEO Joe Ahern.



Robert Scharringhausen, Linda Marzano, Tim Hannahs.



Kenneth Clark, CEO, Pritzker Military Museum, joins Bob Sullivan, Joseph Carter and Edward Schrank.

Veterans Business Resource Group Launch

FTCH recently launched the first ever Veterans Business Resource Group (BRG) with an event at the Pritzker Military Library.

Edward Schrank, VP, Business Development, and Joseph Carter, VP, Private Bank, co-founded this BRG to build a community of employees who are veterans and those who have a passion for supporting veteran related efforts. If you are interested in becoming a member of this BRG or participating, contact Edward or Joseph. The group is actively developing strategic plans and organizing sub-committees. "We're really focused on supporting the needs of members and building comprehensive strategies that empower people and bring them together as a team," Edward said. "We look forward to continuing to create opportunities that are meaningful and impactful."



Our Young Bankers Club is underway. Pictured here is Community Development's Raymond Irizarry with students and teachers.



Our Elmhurst Banking Center recently enjoyed hosting a St. Patrick's Day party. FCM Denise Beach is pictured (top right) here with Trinity Irish Dancers.



FTCH recently sponsored a college tour for 49 young students at the Young Women's Leadership Charter School. Pictured here is a three foot long "Cake Boss" inspired cake and FTCH's own Kenya Lee and Melissa Overton cheering on the students with school faculty.



Employee Anniversaries:

Your dedication and commitment are valued. Congratulations to the following employees celebrating a milestone Anniversary in Q2 for 2013:

5 Years

- Andrew Doster, Finance
- Jenn Augustine, Ops
- Philip Engstrom, Credit
- Rachel Bascom, Ops
- Kevin Moy, Commercial
- Ann Lewis, Commercial
- Michael Estes, Commercial
- Kathleen Bobinski, Mortgage
- Tia Banks, Mortgage
- Abraham Saleh, Retail
- Cristal Munguia, Retail
- Jeffrey Bobis, Commercial
- Juliann McGuire, Retail
- Mel Paez, IA
- Cecy Bucio, Retail
- Natalia Fornal
- Treza Alexander, Retail
- Lettie Fregoso, Retail
- Linda Landa, Retail
- Tehmina Azmi, Retail
- Norman Berman, IA
- Julie Mansfield, BBG
- Peter Sarbieski, IA
- Ryan Bell, Retail
- Kamran Merchant, Retail
- Adi, Smajlovic, Retail
- Rona Johnson, IA
- Danish Rauf, Retail
- Eugene Kim, Retail
- Leeda Dublo, IA
- Char Kreag, Retail
- Aaron Schmidt, Retail
- Maria Ceballos, Retail
- Rocio Valencia, Retail
- Kymberley Swain, Retail
- Viqar Moinuddin, Retail
- Don Knapp, Retail
- Brandon Johnson, Retail
- Meena Kaur Brar, Retail

10 Years

- Caryn Tausend, Audit
- Jennifer Rohloff, Ops
- Nina James, Ops
- Mary Keller, Finance
- Randy Morrissey, Property Mgmt
- Alicia Henriksen, Credit
- Dana Bothwell, Mortgage
- Elizabeth Zajicek, Commercial
- Mike Hollbrook, Consumer
- Ritsuko Okuno-Welch, Commercial
- Joseph Wemhoff, Commercial
- Julie Monaco, Mortgage
- David Hammerly, Commercial
- Matt Vanheest, Retail
- Laura Shallow, Commercial
- Sharon Burd, IA
- Craig Trevelyan, Retail
- Dave Trowbridge, IA
- Mitch Caffigan, Commercial
- Carlene Catalano, Retail
- Craig Ellis, Commercial
- Viraj Patel, IA

15 Years

- Hilary Cargo, Retail
- Todd Hall, Retail
- Antonette Patruno, Commercial
- Guy Macino, Retail

20 Years

- Tim Hannahs, IA

25 Years

- Martha Ramirez, Mortgage

30 Years

- Diane Merritt, Retail

35 Years

- Annette Wichman, Retail
- Tammy Marks, BBG