



## From the Desk of Robert A. Sullivan President & CEO, Fifth Third Bank Chicago

Your enthusiasm and support of Fifth Third Day was inspiring and contagious. It was great to see everyone unite to celebrate the culture of the bank, the talent and energy of our teams and demonstrate in a meaningful way our commitment to community on our namesake day.

I really enjoyed seeing all the photos that were sent in by you or those shared on Facebook and Twitter (some of which are included on the cover).

I'm delighted to report that on April 28 we received a very prestigious award – the Illinois Governor's Volunteer Service Award in recognition of our annual Veterans Campaign. On behalf of everyone at FTCH the award was accepted at the Governor's Mansion in Springfield. We were told that we beat the Chicago Cubs Foundation for this year's award. To think that our veterans efforts were a mere idea of a few employees a few short years ago. And, today it's grown to become such a part of who we are and how we are recognized locally. I truly hope you feel as proud about this as I do. Everyone at FTCH should take credit for this success. This recent award is yours to celebrate – it's a reflection of the spirit of the people and the culture of the company – where we work. I encourage you to talk about this to your clients, prospects and sphere of influence – it's a great conversation starter.

I'd like to encourage you to get involved in one or more of our Business Resource Group (BRGs). We know that the human connection is crucial to recruiting and retaining talented employees. To that end we have created opportunities for you to grow as professionals and make cross-functional relationships that will foster more creativity and get you more deeply engage in your day-to-day roles. I recently attended a North Star event featuring Doug Harris of the Kaleidoscope Group. He confirmed that our BRGs are an important part of our organization as they offer our employees great opportunities and access to other connections, new ideas. If you were unable to attend the recently held BRG Signature event, don't let that deter you from reaching out and connecting with anyone of the BRG leads. Current roster of affiliate BRG leads is on page 7, Around Town.

As we head into the second half of the year, I have a few requests for each of you: (1) continue to focus the majority of your time with clients and prospects (2) be curious to their needs and deliver exceptional service to add value and drive deeper relationships for the bank, and (3) enjoy the personal and professional fulfillment that comes from knowing that our work does matter.

We've set the bar high, and we have a tremendous responsibility in Chicago as a growth market, all eyes are upon us. Let's keep the momentum underfoot going! I have every confidence that each of you will continue to do your part and I thank you for your all your efforts as we continue on this journey together.

*-Bob*

Bob Sullivan

In an effort to inspire new thought or offer helpful information, we will feature news you can use – from protecting your identity, to retirement planning, home purchases, investing, and more. What would you like to learn about in a future edition of The Drive? Please email Andrew Hayes and share your idea.



## Eye On You

When the new year began, headlines were abound about the credit card breach at Target's and Neiman Marcus. Have you thought about your own credit safety and/or identity protection since then?

If you haven't, The Drive recently sat down with David Rodriguez (Membership Banking) for some top of mind tips and advice. \*Order your credit reports annually. They are free. "They can show you if you are already a victim of identity theft," he said for starters. \*Put away all of your personal information, including pay stubs, bank statement, credit cards and bill statements. "When you have a party or visitors at your house, you will lock up our valuables, but you don't lock up your personal information. You might leave your pay stub out. An identity thief does not want your watch; he or she wants to take a picture of your pay stub. That's more valuable. Lock it up." \*Pay bills online. You are actually more vulnerable when you write out checks. "Of course nothing is 100 percent safe, but paying online is safer than sending out checks," he said. \*Carefully read your credit card statement. "There is more money to be used on a credit card than a debit card. Pay attention. Follow your transaction history online on a regular basis."

Our conversation with David will continue in the next edition of This Week @ Fifth Third.

## LOB Spotlight: Core Middle Market

"I got a collective array of talent, all fantastic people," Tim Doyle (Affiliate Head) recently remarked. "Our group is certain to become the dominant middle market bank within the Chicago market known for our top talent and commitment to the market. That is the key element that drives our success. When we moved from business banking to Core Market it was a very strategic move that is driving our business very differently than we have had in the past." Tim's direct leadership team is comprised of Mike Kozak, Kelly Ryan and Mark Stetson who help oversee the business throughout the line.

"We work with companies with revenue size of \$5MM to \$50MM for all of their credit and cash management needs. Our main credit solutions include working capital lines of credit, equipment financing, equipment leasing, real estate financing and real estate construction financing," explained Mike Kozak (VP, Middle Market Team Lead II). "While credit solutions are the main driver to our business line our best in class cash management solutions are just as important as our credit solutions. We have a highly experienced team of treasury management specialists that work with our clients on a one on one basis to better understand each client's cash management needs and we then develop customized solutions."

Mark Stetson and Kelly Ryan are quick to add that the team works in a comprehensive way as a trusted advisor. "We offer our clients an approach to their business and personal I needs that takes full advantage of the depth and breadth we offer at Fifth Third," Mark said. "I'm so proud to be here," remarked Kelly Ryan (SVP, Middle Market Team Lead II). "This is completely different from the other banks where I've worked. Here we have a strategy in place that we are all executing on day-in-day-out."

Ideal clients for the team include manufacturers, wholesale distributors, professional service groups (i.e., law firms, accounting firms, consulting firms, marketing firms, architectural firms, engineering firms) and healthcare. "A majority of our business has incredible One Bank opportunities and referrals to and from all our line of business partners," Mike said.



## Building a Better Bank

"We are excited to kick-off the Chicago Employee Engagement Council," Trisha Fox recently shared. "This team is comprised of employees from all levels in the organization who have a demonstrated passion for making Fifth Third Chicago a great place to work." This effort was inspired by a similar one in our West Michigan affiliate. The Council will supplement ongoing employee engagement efforts by acting as engagement champions for the organization, providing ideas, perspective and recommendations on a number of important topics. "We know that grass-roots efforts like this one can be extremely impactful, and we're excited to watch this unfold," Trisha said. The Council, facilitated by Robert Scharringhausen (VP, HR Business Partner), will meet monthly. The Council is comprised of Keith Bergeron (VP, WMA), Jeff Bobis (VP, Middle Market RM), Donna Comia (Retail Admin), Mary Kay Gaboyan (VP, Mortgage), Phil Greiner (VP, Upper Middle Market), Andrew Hayes (VP, Marketing), Andrew Mansfield (SVP, Retail Market Manager), Armenta Mason (AVP, Marketing), Diane McCracken (VP, Retail Manager), Tim McKeon (CP, Private Banking), Alex Mereish (VP, Retail Regional), Dave Mystic (VP, Upper Middle Market), Shane O'Neill (VP, Mortgage), Melissa Overton (VP, Community Development) and Jennifer Shook (Officer, Business Analyst II), Steve Terborg (VP, Core Middle Market).





# Graduation Season

Many FTCH employees have been out presenting scholarships to our Community Leader Award recipients. Last February, during Black History Month, we honored Gary, IN Mayor Karen Freeman-Wilson, entrepreneur Jimmy Akintonde and Emmy Award-winning FOX news anchor Robin Robinson. They, and other honorees, including Juan Gaytan, Tsi-tsi-ki Felix and Linda Johnson Rice are presenting their namesake scholarships at area high school graduation ceremonies. In accepting her award, Robin Robinson said, “The lessons we should take from our history are simple but very encouraging: Self-confidence, determination, perseverance, hard work, hope and victory.” Each honoree received a \$5,300 scholarship in his or her name that is being awarded to local high school seniors to be applied to the student’s first year of college. “The scholarship is what makes this truly special,” said Merri Dee, bank event emcee and Chicago TV and radio legend. “Thank you Fifth Third Bank for celebrating the achievements of great Americans past and present by paying it forward with this scholarship.” In photo at right Carlos Salazar, AVP, Business Banking) presented our \$5,300 scholarships in honor of Tsi-tsi-ki Felix and Juan Gaytan to Cristo Rey High School seniors to Cristo Rey seniors, Francisco Cano and Celina Ornelas.



# By Building a Better Community

Our Community Development continues to execute on our commitment to community—from the ongoing financial empowerment programs to special partnerships with key influencers. It’s work that makes a difference. “We have a terrific financial education program underway at New Beginnings Church” said Melissa Overton (VP, Community Development). The program involves a series of workshops that help parishioners and church staff throughout the year. Pastor Corey Brooks, lead minister, reports that he is getting calls from other pastors and ministers who want the program in their own churches and schools. “Financial health goes hand-in-hand with a healthy mind, body and soul,” Pastor Brooks explained.

“We’re very excited to share that our Community Engagement Academy (CEA) is headed into its third module in the coming weeks,” said Ann Williams (AVP, Community Development). A number of employees from the affiliate were hand selected to enjoy some great learning and inspiration on how to maximize your time when helping nonprofits and community groups and make a meaningful contribution. “Our lives are so busy, many demands on our time from work and family and just life,” Ann explained. “We want our employees to have exceptional community experiences and this academy is providing the tools by which this can be reality.”



Nicole Johnson-Scales (SVP, Community Development), said, “Community involvement is very important to the bank. We want to best prepare our next level leader for success. It is also important to us that we pair employees who don’t have a lot of board experience and community volunteerism and get them involved with bank senior leadership. Give them face time with senior leadership. It allows our team to understand how to serve at the level. It is a benefit for nonprofit, it is a win-win for Fifth Third Bank. When our employees, as board members, are building relationships it helps them grow personally and professionally. All in all, the work we do is genuine, meaningful and making a difference.”



As a reminder, our goal is to fund efforts that are aligned with our core funding areas of: Financial Empowerment, Curious Factor, Economic Development and Affiliate Flagship initiatives. Before you commit or consider bank-related community service, please be sure that the organization’s mission and programs fit our funding priorities. This focus and alignment will ensure that our community partners enjoy maximum benefit.

# News Feed

Status

Photo

Check In



## FTCH Honored by IL Governor for our Veterans Work

In late April we received the (IL) Governor’s Volunteer Service award for our Veterans Campaign. This honor is shared with everyone at FTCH who have participated and supported our veterans’ efforts. We were nominated by the USO of Illinois for our multi-layered approach to supporting our veterans and military communities. #GoTeamFTCH! Edward Schrank (VP, Core Middle Market) and Andrew Hayes (VP, Marketing) accepted this prestigious award on behalf of everyone at FTCH.

## Crimestoppers

In recent weeks, thanks to the quick thinking of our front line staff at our 1 S. Dearborn Banking Center we helped Chicago Police capture two bank robbers within minutes of committing their crimes. Linda Perez (Lead CSR) and Esmeralda Perez (CSR), in separate occurrences, calmly reacted to the situations and followed protocol by giving out GPS packs. “I am so proud of both Linda and Esmeralda,” said Dave Hinman (SVP, Retail). “Their efforts led to getting two criminals off the streets.”



## FTCH: New Sponsor of the Gary Southshore Railcats

A sparkling gem in Gary, Indiana is the US Steel Yard, home of the Gary Southshore Railcats, the 2013 American Association Champions. FTCH is proud to be a sponsor of this award winning team. Watch for more news about upcoming special events and retail activation happening in Gary as well as at Fifth Third Bank Ballpark, home of the Kane County Cougars.



## Changing Lives at the Bus Stop

In March and April our E-bus visited our market offering free one-on-one counseling, including advice about savings and budgeting, home buying, borrowing, understanding credit and identity protection. The E-bus has visited underserved communities throughout the Bancorp since 2004. This year we partnered with other organizations including housing agencies, mobile dentistry, and the Northern Illinois Food Bank to provide a comprehensive, one-stop approach. Our recent efforts enjoyed 88 volunteers, 600 service hours and the opportunity to meet and reach over 1700 people. Our Community Development team would like to thank all who volunteered. Because of your time and energy we contributed in a meaningful way to the lives of many.





### Ask Trisha

Trisha L. Fox  
SVP, Human Resources

Can you explain what Talent Reviews are?

Of course! At a high level, the purpose of the process is to ensure we have the right people with the right skills in the right places.

We begin by asking employees to update their Employee Profile Form. This form provides a comprehensive overview of an employee’s skills, experiences, interests and development needs. Managers and employees should review the form together as part of a career conversation.

Next a series of meetings begin between the Human Resources staff and people managers. We talk about individual people and their development, as well as identify strengths and talent gaps at an organizational level that we can develop plans to address.

Last year, for example, we identified an opportunity to utilize some of our high performing managers to broaden our reach on community non-profit boards. This would help us further build our presence in communities where we operate and provide valuable experience to our managers. As a result, some of our managers are now going through training to prepare them for board responsibilities.

Please send your questions to [Mandy.Jones@53.com](mailto:Mandy.Jones@53.com).

## Making a Difference

Jim Kilgallon (Wealth Management Advisor) was honored recently for his passion to help others, in particular his ongoing commitment to help Restoration Ministries. Jim has been involved in a number of ways and is widely known for the organization’s annual boxing match. Well deserved recognition, Jim! Congrats.



# FTCH Around Town



Celebrating success at the North Shore Referral Rivalry breakfast celebration.



Above is 4th grade class from Miller Elementary that enjoyed Juliann McGuire (FCM, Merrillville South) coming in and sharing Junior Achievement with them.



Elburn BC celebrating the 4 month rolling Q4 2013 CEI recognition of 4.84 or higher. Left to right in picture: CSRs: Rebecca Hagemeier, Deana Srog, PB: Chris Bowling, FCM: Sandy Brizzolara and LCSR: Keisha Boshart



Orland Park BC hosted a special day and tour for adults with disabilities. The group enjoyed learning about the responsibilities of our personal bankers and CSR line, from drive ups to safe boxes.



We recently held a party to celebrate Craig Pratt, SVP, Market Executive, Northwest Indiana, who recently retired from the bank. "Craig's contributions to our business and community investment are immeasurable. He has been a great steward of the bank in a number of lines of business and we are forever grateful," said Bob Sullivan. "Craig's passion for life and work in Northwest Indiana was inspiring. He has modeled the way for so many of us," remarked Mitch Gaffigan (VP, Commercial). July 19th will be Craig Pratt Day at the Gary Southshore Railcats baseball game.

## FTCH Business Resource Groups

Connect to any one of the following chairs to learn more about our African-American, Emerging Professionals, Women's, LGBT, Veterans and Hispanic business resources groups:

- NorthStar: Millicent Lawson
- Emerging Professionals: Angela Dominy, Kristel Herzog
- Women's Network: Christa Hollivay, Diana Zamudio
- Spectrum: Amy Olson, Jeremy McDole
- Veterans: Joe Carter, Edward Schrank
- H.E.R.O.: Ricardo Alvarez, Patty Avila-Luna



"I want to recognize Leslie Moore, Sr. CSR at Evergreen Park FC, for performing the Fifth Third Leaders for Life Program with me at Bloom H.S. Great job, Leslie!"  
– Alicia Chowanec, Harvey BC



Our RRAM team recently volunteered time at "Feed My Starving Children" in Schaumburg, packing 25 boxes (equivalent to 5,400 meals) that will be shipped to the children of El Salvador. Everyone had a great time giving back and what's not to love about a photo of coworkers in hairnets?

## Employee Anniversaries

Your dedication and commitment are valued. Congratulations to our colleagues celebrating a milestone anniversary in Q2 for 2014:

30  
Years

Sharon Langan, Retail

25  
Years

Mary Wilson, Retail

20  
Years

Wayne Hudson, Retail  
Wendy Kawa, Retail  
Ruth McGuire Lange, Credit  
Margaret Pyra, Retail

15  
Years

Ronnie Carroll, Mortgage  
Daniel Kenna, Mortgage  
Kristin Kopczyk, Mortgage  
Ernie Losch, Mortgage  
Terri Peterson, Retail  
Jeffrey Ryan, IA

10  
Years

Ricardo Alvarez, Retail  
Rhelynn Bibat, Operations  
Jon Boswell, IA  
Philip Brown, Operations  
Chris Crull, IA  
Vanessa Czajkowski, Retail  
Tracy Govert, Credit  
Vikki Ewing-Green, Commercial  
Craig Hodges, Sr., Mortgage  
Dawn Holland, Retail  
Debra Jackson, Ops  
Mary Los-Klasen, Commercial  
Antoinette Lesure, Commercial  
Linda Marzano, HR  
John Mulholland, Credit  
Enemecio Rivera, Operations  
Nicole Ross, IA  
Lynda Rutledge, Retail  
Faith Schubert, Retail  
Dmitriy Serman, Credit  
Renee Dunklin Simpson, Operations  
Sharon Williams, Retail  
Amy Woods, BBG

\*Armenta Mason, Marketing (Q4, 2013)

5  
Years

John Andrade, Retail  
Kristine Babinski, Retail  
Buddy Baker, Commercial  
Marina Baloun, Retail  
Justin Bigalke, Retail  
Rachel Brooks, Credit  
Eric Bunselmeyer, Credit  
Jonas Byrer, Retail  
Alicja Chowanec, Retail  
John Costello, Retail  
Kenneth Denson, Marketing  
Michael Dermenjian, IA  
Tina Farmer, Mortgage  
Lauren Gajkowski, Commercial  
Jeremy Hackney, Retail  
Dave Hamby, Retail  
Christa Hollivay, Retail  
Marty Kearney, Commercial  
Matthew Kirchner, Credit  
Michael Lydigsen, Retail  
Eduardo Martinez, Retail  
Janell McDuel, Mortgage  
Maria Mendez, Retail  
Vicki Morrison, Mortgage  
Jeremiah Murasz, Retail  
Barbara Neal, Credit  
Christy Pillion, IT  
Leslie Pincombe, IA  
Hatia Power, Retail  
Dan Regoja, Retail  
Randy Schwarzman, Credit  
Theresa Slager, Mortgage  
Stephen Temmer, IA  
Jake Underwood, Retail  
Stephanie Valenzuela, Retail

Our efforts surround this year's Auto Show were phenomenal. The ROI for this sponsorship continues to grow. Thanks to everyone who played a role in this success.



To date we've raised and donated more than \$1 million dollars through SU2C to help cancer research. Seen here, Kenya Lee signs the SU2C banner honoring friends and family who have battled the disease.

FTCH Treasury Management experts, Esperanza Degan and Tammy Marks, were on hand at the Windy City Summit. As a proud sponsor of the annual expo, FTCH had the opportunity to network and interact with over 500 treasury, cash management, and financial professionals from across the country.

Our Fox Region celebrated successes from 2013 hosted by Karen Rau, Regional Manager.

Employees enjoyed being a part of the "Be Healthy for Good" event. Seen here are Tim Doyle, Damig Ramos and Patti Anderson. Thanks to David Rodriguez, Adriana Singleton, Amy Olson, Kamran Merchant, Larsa Khanana, Deen Arowora, Ryan Bauroth and Kelly Ryan for their support and participation!