

Bank Debuts Empower U

Fifth Third Bank (Central Indiana) created a financial empowerment program called EmpowerU for the staff and patients of Eskenazi Health in 2012. Eskenazi is one of America's largest safety-net health care systems.

Developed after a 2011 donation of \$5 million to the health system from Fifth Third Bank (Central Indiana) and the Fifth Third Foundation, Empower U is a 12-module financial empowerment program designed to help employees of the health care system reach their financial goals.

The 30-minute Empower U classes cover such topics as: credit score management, identity theft protection, estate planning, insurance, college savings, and purchasing or refinancing a home. Empower U has since been made available throughout the Bank's footprint.



Teach Children to Save

We established a partnership with the American Bankers Association (ABA) last year to offer its *Teach Children to Save* (TCTS) program to eighth-grade students. TCTS was made available in our 12-state market beginning on National Teach Children to Save Day in April. TCTS is a signature program of the ABA Education Foundation, which engages bankers to help kids develop a lifelong savings habit.

TCTS underscores good financial practices and facilitates an understanding of the economic world. It emphasizes saving money and delaying gratification to help pre-teens appreciate the value of hard work and sacrifice. Bank employee volunteers taught

the TCTS curriculum to students in their classrooms in 2012 and also led Financial Empowerment Days for teachers, parents and students to educate them about the products we offer that can assist their savings efforts.

Young Bankers Club

The Young Bankers Club (YBC) is our financial education curriculum for fifth-grade students. It teaches the fundamentals: what money is, how it's earned and how it's used. More than 7,000 students have graduated from YBC since 2004.

In 2012, we upgraded and evolved the curriculum. The completely new program meets national and state standards in mathematics, encourages expanded adoption of the program by enabling greater teacher flexibility, and includes activities like a video game challenge to reach kids at their grade level. Lessons include: Money Basics, Money Matters, Spending Money, Budgeting, Personal Banking, Credit Cards and Interest, Investments, and Starting Your Own Business.

As students complete the program, they are able, among other things, to explore various careers and how much income they can earn, create budgets and study spending, and learn the basics of the stock market and entrepreneurship. We expect to educate 3,000 students in 2013.