



FIFTH THIRD BANK

FIFTH THIRD BANK, NATIONAL ASSOCIATION

Routing Transit Number (RTN): 042000314

September 10, 2026

To Whom It May Concern,

Fifth Third Bank is currently remediating a conversion-related processing issue impacting a subset of ACH return transactions. As a result of this event, certain return entries may be transmitted after standard return timeframes despite timely customer action and submission. This issue is isolated to return processing and occurred despite customers meeting established return deadlines.

Our Technology and Operations teams are actively working to recover and process all impacted return items. Corrective actions have been implemented, including automated recovery procedures and manual intervention where necessary, to minimize customer impact and restore normal processing as quickly as possible.

Fifth Third Bank respectfully requests your consideration in accepting late ACH return entries associated with this event while recovery efforts are completed. The affected returns were submitted timely by our customers, and any delay in transmission is the result of this isolated conversion-related processing issue.

We appreciate your partnership, cooperation, and consideration as we work diligently to resolve this matter and ensure the orderly processing of impacted transactions. We respectfully request that Originating Depository Financial Institutions consider honoring late return entries related to this event while remediation efforts are completed.

For questions or additional information, please contact:

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