

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have sufficient available funds in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in the following ways:

1. We have Standard Overdraft Coverage that comes with your account.
2. We offer Regions Overdraft Protection plans, such as a link to a money market account, savings account, line of credit or credit card, which may be less expensive than our Standard Overdraft Coverage. To learn more, ask your Regions banker about these plans or visit www.regions.com/coverage. Customers who have Regions Overdraft Protection may also be covered by Standard Overdraft Coverage in the event linked account funds are exhausted.

This notice explains our Standard Overdraft Coverage.

► **What is the Standard Overdraft Coverage that comes with my account?**

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday CheckCard transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

► **What fees will I be charged if Regions pays my overdraft?**

Under our Standard Overdraft Coverage:

- We may charge you a fee of \$36 when we pay an overdraft.
- When the available balance in your personal account is overdrawn by \$5 or less after end-of-day processing, we will not charge you a Paid Overdraft Item Fee for items that post that day.
- We will charge you no more than three (3) paid overdraft item fees per day.
- Regions Overdraft Grace gives you an opportunity to avoid Paid Overdraft Item Fees if you overdraw your account. When the available balance in your personal account is overdrawn by more than \$5 after end-of-day processing of items presented on any business day, we will waive Paid Overdraft Item Fees for that business day if by 8 p.m. Central Time on the next following business day you make a deposit or transfer funds to your account sufficient to bring your available balance to an amount equal to or greater than negative \$5 (-\$5) after end-of-day processing of items presented on that next following business day. Details about Regions Overdraft Grace can be found in the pricing schedule for your account.

(over)

➤ **What if I want Regions to authorize and pay overdrafts on my ATM and everyday CheckCard transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday CheckCard transactions through Standard Overdraft Coverage, please call 1-800-947-BANK (2265), visit your Regions branch, make an election at most Regions ATMs, speak to one of our designated customer service representatives to confirm your selection, return a response form if we mail it to you, or make your choice when opening an account. If you are a Regions Online Banking customer, you can make your selection by logging in and selecting View More Details on your Account Details page or selecting Manage Overdraft Coverage from the Customer Service menu.

