A QUICK GUIDE TO YOUR REGIONS NOW CARD

This Regions Quick Guide℠ is for general information and discussion purposes only.

The Regions Simplicity Pledge

Regions is committed to providing you with the information you need to make good financial decisions, and to helping you understand how your accounts and services work – simply, clearly and in plain language.

KEY FACTS

<table>
<thead>
<tr>
<th>Description</th>
<th>Features</th>
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<tbody>
<tr>
<td>Description</td>
<td>The Regions Now Card® is a reloadable Visa® Prepaid Card. You can load cash onto your card as often as you wish up to the Card Balance Limit.</td>
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| Features | • Use your Regions Now Card to make purchases, in stores and online, virtually anywhere Visa debit cards are accepted.  
• Set a 4 digit Personal Identification Number (PIN) and access cash at ATMs or by selecting the “Debit” option when making a purchase and requesting cash back.  
• You can add multiple users to your Regions Now Card. Each additional user that is added is tied to the initial card, and all users share the same balance. For example, if you load $50 to the card, that load is added to the balance and any additional user can use that $50.  
• There is a fee of $3 per card to add users, with no monthly fee for additional cards. The monthly maintenance fee only applies for the primary card.  
• There are no overdraft fees because you only spend what you have. |
| Loading money | • At a Regions Branch: Tellers can take cash, or make a transfer from your Regions deposit account. You can also load cash at the branch using our Check Cashing service (additional fees may apply).  
• A DepositSmart ATM: You can load cash onto your Regions Now Card by using it at any one of Regions’ DepositSmart ATMs.  
• Deposit Transfer: Transfer funds onto your Regions Now Card online, over the phone or at a branch from your existing Regions checking or savings account.  
• Direct Deposit: Sign up to have your employer or other payor to automatically load your card with payroll funds. Simply provide your employer with your Now Card routing number and card number (see page 2).  
• ReadyLink: Load your Now Card at participating merchants where you see the ReadyLink symbol. To find out more information on participating merchants and how ReadyLink works, visit visa.com/readylink. |

CARD FEE SCHEDULE

<table>
<thead>
<tr>
<th>Fee Type</th>
<th>Fee</th>
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<tbody>
<tr>
<td>Issuance fee (includes first load)</td>
<td>$4 OR no charge with Regions check cashing.</td>
</tr>
<tr>
<td>Monthly fee</td>
<td>$5 OR no charge with $500 monthly direct deposit.</td>
</tr>
<tr>
<td>Additional card issuance fee</td>
<td>$3 per card.</td>
</tr>
</tbody>
</table>
| Load/fund fees | • Regions branch: $3 OR no charge with Regions check cashing. No fee for initial load when made at the time of purchase.  
• Direct deposit: $0  
• Regions DepositSmart ATM℠, online or the Regions automated system: $0  
• Regions Customer Service Agent or any shared reload network: $3 |

Note: For a full list of fees, refer to the Regions Now Card Terms and Conditions located on regions.com/nowbanking. There are no fees for making a balance inquiry or withdrawal with your Now Card at any Regions ATM.
This Guide is subject to change. It is not an offer or contract for any product or service, and it does not replace the legal terms and conditions for your Regions Now Card. Please refer to the Regions Now Visa® Prepaid Card Terms and Conditions and related disclosures for the legal terms and conditions of your Regions Now Card. Other products and services described in this Guide may be subject to separate terms and conditions.