What You Need to Know About Overdrafts and Overdraft Fees for Regions SafeGuard Checking

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. 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 for this account:

- We will charge you a fee of $10 (the “Flex Fee”)
  (i) for each day we pay any overdraft, and
  (ii) for each period of seven (7) consecutive business days within a statement period that your account remains overdrawn
- In any event, we will charge you no more than one (1) Flex Fee per day and no more than five (5) Flex Fees per statement period, and we will not charge a Flex Fee for any transaction or event that occurs on the last day of a statement period.

➤ 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 any Regions branch, make an election at most Regions ATMs, speak to one of our designated customer service representatives, 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 Manage Overdraft Coverage from the Customer Service tab.

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