

Regions CD Account Interest Rates

The interest rates and annual percentage yields (APYs) are accurate as of: 5/23/2023.

The relationship/promotional interest rates and Annual Percentage Yields (APYs) below are available for customers who meet the following relationship requirements:

- The CD Account term must be at least 32 days.
- The primary or secondary designated owner on the CD Account must be the primary or secondary designated owner on a Regions checking account.
- The checking account must be and remain open during the entire CD Account term.

If relationship requirements are not met, the CD will earn the lower Standard interest rate and APY. Details are disclosed in account terms and conditions provided at account opening.

Promotional

Term	Relationship Rates		Standard Rates	
	Interest Rate	APY	Interest Rate	APY
7 months	4.88%	5.00%	4.64%	4.75%
13 months	4.88%	5.00%	4.64%	4.75%
26 months	3.92%	4.00%	3.68%	3.75%

Non-Promotional

Term	Relationship Rates		Standard Rates	
	Interest Rate	APY	Interest Rate	APY
< 1 month	0.01%	0.01%	0.01%	0.01%
1 - 5 months	0.01%	0.01%	0.01%	0.01%
6 months	0.03%	0.03%	0.01%	0.01%
8 - 11 months	0.03%	0.03%	0.01%	0.01%
12 months	0.03%	0.03%	0.01%	0.01%
14 - 17 months	0.03%	0.03%	0.01%	0.01%
18 - 23 months	0.03%	0.03%	0.01%	0.01%
24 - 25 months	0.05%	0.05%	0.01%	0.01%
27 - 35 months	0.05%	0.05%	0.01%	0.01%
36 - 47 months	0.05%	0.05%	0.01%	0.01%
48 - 59 months	0.05%	0.05%	0.01%	0.01%
60 - 72 months	0.05%	0.05%	0.01%	0.01%

Regions CDs are uncertificated time deposit accounts and subject to the terms and conditions of the Regions [Deposit Account Agreement](#) and other related disclosures, terms, and conditions. This page is not an offer or contract and does not amend the Deposit Agreement, the terms of which govern and control. Rates offered for CDs may be changed at any time without notice. The minimum balance to open a CD with a term of 90 days or more is \$500. The minimum balance to open a CD with a term of 7-89 days is \$2,500. Interest on CD accounts with terms longer than 366 days must be paid at least annually. Substantial penalty for early withdrawal. Fees could reduce earnings on Account. See Deposit Account Agreement for details. Promotional rates may apply to certain accounts, are for a limited time only, and cannot be combined with other bonus rate offers. Offer is subject to change at any time. Not available for brokered deposits, or to public entities, financial institutions, or Commercial Banking customers, as defined by Regions and/or as indicated in Regions' records.