



TURNING MY *Benefits INTO* *Peace-of-Mind*

2020 SUMMARY OF REGIONS PART-TIME ASSOCIATE BENEFITS



A WORD ABOUT OUR BENEFITS

At Regions, it is our mission to “Make Life Better” for our customers, communities and associates. One way we do this for our associates is by providing comprehensive benefits that meet their diverse needs. Associates have the opportunity to select coverage that promotes health and wellness for themselves and their families, provides financial security for the future and helps balance personal responsibilities and work life.

For more detailed information, including how to enroll, please review the information and plan documents online at benefits.regions.com. For questions, please contact the Human Resources Connect Team at 1-877-562-8383.

PLAN	ELIGIBILITY	BI-WEEKLY COST TO ASSOCIATE	BENEFIT SUMMARY
TUITION REIMBURSEMENT	Full-time and part-time associates having completed successful orientation period	Shared with company. Minimum grade of “C” is required	<ul style="list-style-type: none"> Applicable to all undergraduate degree programs, subject to job applicability Maximum 8 courses or \$5,000 per year Pro-rated reimbursement scale based on average number of hours worked per week and grade attained
REGIONS EMPLOYEE ASSISTANCE PROGRAM (EAP)	All associates	Company paid	<ul style="list-style-type: none"> Web access to extensive resource materials and training programs on a wide range of topics Confidential assessment, counseling and referral services for associates and their eligible dependents In-person counseling sessions, up to three free visits per year per issue Unlimited scheduled telephonic counseling Toll-free help line 24 hours per day
ASSOCIATE HOME OWNERSHIP BENEFITS AND THE 5 FOR 5 HOME LOAN	All associates (includes Limited Benefits Eligible). Must be an active associate employed at least six months and must be in good standing (confirmed by manager)	Company paid	<ul style="list-style-type: none"> Total qualifying Regions annual income must be \$75,000/year or less Total qualifying household total income must be \$150,000 or less First time home buyers must complete a home ownership counseling course prior to closing Interest free \$5,000 loan grossed up for taxes \$1,000 of loan forgiven for each year of service up to 5 years Must be in conjunction with Regions-approved mortgage loan
BANKING SERVICES	All associates	Two free checking accounts	<ul style="list-style-type: none"> Additional banking services may be free or discounted. See HR Connect > Benefits & Perks > Associate Banking

PLAN	ELIGIBILITY	BI-WEEKLY COST TO ASSOCIATE	BENEFIT SUMMARY
THE REGIONS 401(K) PLAN	Associates are automatically enrolled in the plan at 2% of eligible pay with the option to opt-out at any time	Shared with company Cost is based on individual contributions	<ul style="list-style-type: none"> • Associate may contribute up to 80% of total pay on a pre-tax or Roth after-tax basis • Regions will match 100% of initial 5% associate pre-tax or Roth after-tax deferral after one year of service • Associate and company contributions 100% vested to associate from date of entry into the plan • Associate elects how his/her contributions are to be invested

For additional policies, benefits information and plan documents, visit HRConnect > You and Regions and the Associate Benefits Portal at benefits.regions.com or speak with your HR Representative.

The above is a summary of the Regions Associate Benefits plans, and is not intended to be a complete summary of plan terms and conditions. In the event of a question, the plan documents govern all benefits and terms of the programs. Though the company hopes to continue these plans indefinitely, these plans may be changed, amended, or terminated with respect to all or any class of associate.