

## Regions Explore Card Savings® Disclosure of Account Terms and Pricing Schedule (Effective July 15, 2021)

This Disclosure of Account Terms and Pricing Schedule (the “Disclosure”) contains terms and conditions that apply to the Regions Explore Card Savings Account®. This Disclosure also includes a “Miscellaneous Fees” section that contains information about standard fees, charges, and terms for miscellaneous transactions, products, and services that are available through Regions Bank. Because the Explore Card Savings account is subject to special terms and transaction restrictions, as disclosed below, some of the information in the Miscellaneous Fees section will not apply to the Explore Card Savings account. In the event of a conflict between the specific terms and conditions of the Explore Card Savings account and any information in the Miscellaneous Fees section, the specific terms and conditions of the Explore Card Savings account will control. Words and phrases used in this Disclosure have the meanings given to them in the Deposit Agreement unless they otherwise are expressly defined in this Disclosure. In the event the information within this Disclosure conflicts with any terms or provision of the Deposit Agreement or any other agreement for Regions products or services you use in connection with the Regions Explore Card Savings account, the information within this Disclosure will control as to your Regions Explore Card Savings account. By opening or using a Regions Explore Card Savings account, you agree to the terms and conditions within this Disclosure.

BASIC ACCOUNT TERMS	
Minimum Opening Deposit	\$250
Maximum Opening Deposit	\$10,000
Method of Deposit	Any deposit made to the account must be either (i) a cash deposit or (ii) a transfer of good, collected, and immediately available funds from another eligible Regions Bank deposit account facilitated by a Regions Banker. No other types of deposits are permitted.
Monthly Fee	\$0
Statement Fee (including paper periodic statement, Online Statements <sup>1</sup> , statement printout, duplicate statement, or special interim statement)	\$0
Annual Percentage Yield (APY) and Interest Rate	The APY and interest rate in effect as of account opening are disclosed in your account signature card.
Payment of Interest; Compounding and Crediting; Balance Computation Method; When Interest Accrual Begins	Interest is paid on your collected balance. The collected balance is the current posted balance in your account less any items deposited into your account for which we have not received credit. Interest rates and APYs are set by Regions Bank and are subject to change daily. You are paid the interest rate and APY corresponding to the collected balance in your account each day. Interest is compounded daily and paid monthly. If you close your account before interest is credited, you will not receive the accrued interest. We use the daily balance method to calculate the interest earned on your account. This method applies a daily periodic rate to the collected balance in your account each day. Interest begins to accrue on cash deposits and funds transfers from another eligible Regions Bank deposit account on the business day the deposit/transfer is made to your account. Other types of deposits to the account are not permitted.
Transaction Limitations	Once your Explore Card Savings account has been opened, no withdrawals from the account, whether of principal or interest, will be permitted (i) until your application for the Regions Explore Credit Card account has been declined or (ii) until up to sixty (60) days after your Regions Explore Credit Card account has been closed, whichever is applicable. Thereafter, all funds in the Explore Card Savings account, less any funds applied to amounts you owe on the Explore Credit Card account, as the case may be, will be paid to you. No additional deposits to your Explore Card Savings account may be made except in connection with an increase in the credit limit of your Regions Explore Credit Card account. Credit limit increases may be subject to certain minimum and maximum amounts and frequency restrictions according to Regions Bank credit policies, and those limitations will apply to any additional deposit you make in connection with a credit limit increase. CheckCards, debit cards, and other deposit/withdrawal instruments and access devices generally are not available for use in connection with the Explore Card Savings account. See details below.

<sup>1</sup>To get started with Online Statements today, simply enroll in Regions Online Banking. If you are an existing Online Banking customer, log in and select the Online Statements link in the top navigation under Accounts. You must have a valid Social Security Number or Taxpayer Identification Number to be eligible for enrollment in Regions Online banking.



**Eligibility Requirements; Regions Explore Credit Card**

In order to open and maintain the Explore Card Savings account, you must apply for, be approved for, and maintain a Regions Explore Credit Card account. If you are approved for an Explore Credit Card account, the terms of the Regions Visa Credit Card Agreement and any Hold Authorization and Security Agreement you execute to secure your obligations under the Regions Visa Credit Card Agreement (collectively, the "Credit Card Terms") will be deemed a part of the Explore Card Savings account agreement between you and us. The Explore Card Savings account will serve as collateral to secure your obligations on the Explore Credit Card account as provided in the Credit Card Terms. The owners on your Explore Card Savings account and your Explore Credit Card account must match exactly.

**Account Restrictions**

We will open your Explore Card Savings account in connection with your application for the Explore Credit Card account. The opening of your Explore Card Savings creates no obligation or commitment on our part to approve you for an Explore Credit Card account. Pending the approval or declination of your Explore Credit Card account application, as the case may be, you agree that we may place a hold on the funds in your Explore Card Savings account, which will restrict your ability to make deposits to and withdrawals from the account, and you agree not to attempt to make any transactions on the account. If you are declined for an Explore Credit Card account, we will close your Explore Card Savings account and return or otherwise credit the account funds to you. If you are approved for an Explore Credit Card account, your Explore Card Savings account will remain open, and subject to the terms and conditions of the Credit Card Terms and this Disclosure.

As provided more fully in the Credit Card Agreement for your Explore Credit Card account, from time to time we may periodically evaluate your Explore Credit Card account to determine whether you qualify to have the funds in the Explore Card Savings account returned or otherwise credited to you, a process sometimes referred to as "graduation" to an unsecured Explore Credit Card account. If we determine that you qualify to graduate to an unsecured Explore Credit Card account, we will send you a notice that we have terminated the Hold Authorization and Security Agreement, and we will close the Explore Card Savings account and return or otherwise credit the account funds to you.

The following terms will apply unless and until we send you a notice that we have terminated the Hold Authorization and Security Agreement and are returning or otherwise crediting the funds in the Explore Card Savings account to you:

- (i) the credit limit for the Explore Credit Card account will be assigned when your application for the account is approved and will be the available balance in your Explore Card Savings account at the time of approval (please note that the accrual and payment of interest to your Explore Card Savings account will not increase the credit limit on your Explore Credit Card account);
- (ii) during the term of your Explore Credit Card account, and for up to sixty (60) days after your Explore Credit Card account is closed, you authorize us to place a hold on the Explore Card Savings account, which will restrict your ability to make deposits to and withdrawals from the account, and you agree not to attempt to make any transactions on the Explore Card Savings account except as permitted in writing by us;
- (iii) if you apply for an increase in the credit limit on your Explore Credit Card account, we will permit you to deposit additional funds to your Explore Card Savings account sufficient to make the account balance equal to the increased credit limit (the "Additional Funds") pending the approval or declination of your application, as the case may be; if your credit limit increase is approved, the Additional Funds will remain on deposit in your Explore Card Savings account subject to the terms of this Disclosure; if your credit limit increase is declined, we will return or otherwise credit the Additional Funds to you;
- (iv) if your Explore Credit Card account or Explore Card Savings account is closed for any reason, by us or by you (provided, that we reserve the right not to permit you to close your Explore Card Savings account while there is any outstanding indebtedness on your Explore Credit Card account), we may apply the funds in your Explore Card Savings account to the amount owed on your Explore Credit Card account, we may retain any excess Explore Card Savings account funds for up to sixty (60) days (the "Waiting Period") in order to cover any transactions, fees or charges that may post to your Explore Credit Card account after it is closed and we will return or otherwise credit any remaining funds from your Explore Card Savings account to you after the expiration of the Waiting Period; we will not assess any early account closing fee in connection with any closure of your Explore Card Savings account; and
- (v) we otherwise may enforce all rights and remedies available to us under the Hold Authorization and Security Agreement in our sole and absolute discretion.

## MISCELLANEOUS DEPOSIT FEES

The fees, products, and services described below are standard for most Regions deposit customers. Because of the transaction restrictions and special terms of Explore Card Savings accounts, all such fees, products, and services may not apply to or be available in connection with the Explore Card Savings account. Please see Explore Card Savings account terms above or contact a Regions Banker for more information.

All fees are per item unless otherwise indicated.

### Internet, 24-Hour Banking and Convenience Services Fees

#### Regions ATM:

Withdrawal	\$0.00
Balance Inquiry	\$0.00
Transfer	\$0.00
Mini Statements (available at select ATMs)	\$2.00

#### Non-Regions ATM:

Withdrawal	\$3.00
(Applies to all withdrawal requests, approved or declined)	
Balance Inquiry	\$3.00
Transfer	\$3.00
International ATM Transaction	\$5.00
Fees charged by owners/operators of non-Regions ATMs may apply.	

#### Non-Regions Bank Branch:

Card Cash Advance Fee	\$3.00
(Fee applies when you use your Regions CheckCard to withdraw cash with the assistance of a bank employee at a non-Regions banking office.)	

**ATM and Branch Check Cashing Fees** . . . . .Varies by amount and type (see next page)

**Mobile Deposit Fees** . . . . .Varies by amount and type (see next page)

**International Service Assessment** 3% of transaction amount in U.S. dollars  
**CheckCard/ATM Card Replacement Fee** . . . . . \$5.00  
**Expedited Card Replacement Fee** . . . . . \$25.00

#### Regions Online Banking and Mobile Banking with Bill Pay:

Monthly Fee	\$0.00
Expedited Payments	
Same Day Bill Payment Fee	\$9.95
Overnight Check Bill Payment Fee	\$14.95
Zelle® <sup>1</sup>	\$0.00
Western Union Online Money Transfer	Fee varies <sup>2</sup>
Mobile Banking access requires enrollment in Online Banking. Your mobile carrier's messaging and data fees may apply.	

#### Regions Banking with Quicken® or Microsoft® Money:

Monthly Fee	\$0.00
Setup Fee	\$0.00
(Includes Regions Online Banking)	

### Additional Services & Fees

All fees are per item unless otherwise indicated.

**Bank By Mail Deposits** . . . . . \$5.00

#### Bond Coupon Redemption:

Bonds (per envelope)	\$15.00
Coupons (per envelope)	\$20.00
Returned Bonds	\$35.00
Returned Coupons	\$35.00

**Cashier's Check** . . . . . \$10.00

**Check Collections – Domestic** . . . . . \$25.00

**Check Collections – Foreign** . . . . . \$40.00

**Check Printing** . . . . . Fee depends on style of check ordered

**Copy Services Fee (each item copy)** . . . . . \$5.00

**Direct Deposit** . . . . . \$0.00

**Drafts** . . . . . \$20.00

**Early Account Closing (within 180 days)** . . . . . \$25.00

**Fax Services** . . . . . \$5.00 first page; \$1.00/extra page

**Legal Process/Document Review** . . . . . \$100.00

**Loose Coin Deposit** . . . . . \$5.00

**Money Orders** . . . . . \$2 per money order

Maximum amount . . . . . \$1,000 per money order

**Non-customer Check Cashing (Regions checks)** . . . . See branch for details

**Notary Services** . . . . . \$0.00

**Paid Overdraft Item/Returned Item Fee<sup>3</sup>** . . . . . \$36.00

**Returned Deposit Item Fee** . . . . . \$15.00  
 (Includes deposited and cashed items)

#### Safe Deposit Box:

Annual Rental Fees	Rental Fees Vary by Size and State
Late Payment Fee (past 30 days)	\$10.00
Replacement of Lost Key	\$25.00
Drilling Fee	\$150.00

#### Statement:

Statement Printout	\$5.00
Duplicate Statement	\$5.00
Special Interim Statement	\$5.00
Electronic Statement	\$0.00
Paper Statement	\$3.00
Printed Check Images With Paper Statement <sup>4</sup>	\$4.00
Deluxe Check Images With Paper Statement <sup>4</sup>	\$5.00/month

**Stop Payment** . . . . . \$36.00/request or renewal

**Stop Payment – Special Paying Instructions (Caution)** . . . . . \$36.00

**Verification of Deposit/Mortgage<sup>5</sup>** . . . . . \$30.00

#### Wire Transfer – Domestic:

Incoming	\$15.00
Outgoing Standard	\$30.00
Outgoing Repetitive	\$30.00
Internal Transfer	\$5.00
Return Wire	\$15.00
Telephone Notification <sup>6</sup>	\$5.00
Fax Notification <sup>6</sup>	\$3.50
E-mail Notification <sup>6</sup>	\$0.50
Automatic Standing Transfer	\$10.00

#### Wire Transfer – International:

Incoming	\$18.00
Outgoing	\$50.00
Telephone Notification <sup>6</sup>	\$5.00
Fax Notification <sup>6</sup>	\$3.50
E-mail Notification <sup>6</sup>	\$0.50
Amendment of Wire Instructions	\$30.00
Recall of Funds	\$45.00
Trace/Investigation of the Wire	\$40.00

<sup>1</sup>Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.

<sup>2</sup>Subject to availability. Western Union fees may vary based on type of service, dollar amount of transaction, destination of payee, and whether a money transfer is same-day or next-day, as applicable. Fees will be disclosed to you for your approval prior to transaction. Western Union service terms and conditions apply. Speak with your Regions representative for more details.

<sup>3</sup>Regions offers a one-time refund of Paid Overdraft/Returned Item fees. Refund is limited to the Paid Overdraft/Returned Item fees charged to your account with respect to one day's processing. Contact your local branch or call 1-800-REGIONS (734-4667) for your fee refund. Paid Overdraft/Returned Item fees apply to items presented against insufficient available funds in your account, including a check, in-person withdrawal, ATM withdrawal, debit card transaction, or withdrawal by any other manual or electronic means whatsoever, even if the transaction was previously authorized against a positive available balance. Only customers who have opted in to Standard Overdraft Coverage will be charged Paid Overdraft fees for ATM and everyday CheckCard transactions. We will charge you a combined total of no more than five (5) Paid Overdraft Item fees and Returned Item fees per day. Standard Overdraft Coverage elections can be made at most Regions ATMs, at your local Regions branch, by calling us at 1-800-947-BANK (2265), or through Regions Online Banking.

<sup>4</sup>Fee will be assessed whether or not checks are written during the statement period. Fee will apply and be separately charged on your account statement if you request check images with your paper statement. Satisfaction of requirements to avoid monthly account fee, if applicable, does not affect additional fee for check images.

<sup>5</sup>Fee does not apply for requests made by Regions Mortgage or for information on mortgages originated by Regions Mortgage.

<sup>6</sup>Notification services are available only to customers who have entered into a separate funds transfer agreement with the Regions Money Transfer Department.

## ATM and Branch Check Cashing Fees

CHECKS DRAWN ON REGIONS <sup>1</sup>	
Check Amount/Type	Fee
\$25.00 or less (excluding Two-Party Business)	No charge
\$25.01 or greater (excluding Two-Party Business)	1.00% of check amount (\$5 minimum fee and \$20 maximum fee)
Two-Party Business	4.00% of check amount (\$5 minimum fee)

CHECKS NOT DRAWN ON REGIONS	
Check Type	Fee
Printed Payroll and Government Checks	1.50% of check amount on all amounts (\$5 minimum fee)
Other Check Types (Handwritten Payroll, Handwritten Person-to-Person, Two Party Consumer and Business, Refund Anticipation, Insurance Settlement Checks, Cashier's Checks, Official Checks)	4.00% of check amount (\$5 minimum fee)
Money Orders	5.00% of money order amount at a branch or 4.00% of money order amount at an ATM (\$5 minimum at branch or ATM)

<sup>1</sup>For checks drawn on Regions, you may be able to avoid check cashing fees in one of the following ways: 1) for checks cashed in branch – by having a Regions Bank deposit account or Regions Now Card; 2) for checks cashed at a Regions ATM – by having an eligible ATM-accessible deposit account (checking, savings or money market), Regions Now Card, or deposit-linked credit account.

## Mobile Deposit Fees<sup>2</sup>

Availability <sup>3</sup>	Fee <sup>4</sup>
Available for Processing Tonight	No charge
Available Immediately	Checks: 1.00% – 4.00% of check amount per item deposited (\$5 minimum fee) – percentage dependent on check type

<sup>2</sup>Mobile Deposit requires a compatible device and enrollment in Online Banking. Your mobile carrier's messaging and data fees may apply.

<sup>3</sup>Funds availability may be delayed beyond the availability option you have selected if your deposit account or Now Card is inactive or not in good standing or in order to mitigate risk of error, fraud, or other loss to us. Funds availability options are offered in our sole and absolute discretion. We may change or discontinue funds availability options from time to time without notice to you. The funds availability option or options offered with respect to any transaction may be determined by us on a case by case basis based on such factors as we, in our sole discretion, deem relevant. Mobile Deposit availability options and any fees, if applicable, will be disclosed in the Regions Mobile app before the deposit is completed.

<sup>4</sup>Fee will appear in your account statement as "Mobile Transaction Fee".

## Taxes

You are responsible for taxes due on interest, bonuses, and the value of any gift or incentive you may receive. Depending on the type of payment, Regions may report as income on IRS Form 1099-INT or 1099-MISC.

## Current Rate Information

You may always obtain the current interest rate and Annual Percentage Yield (APY) being paid on your account simply by contacting any Regions office.

## Information

Call your local Regions banking office for more information about your account or any of our other financial services.

## Additional Terms and Conditions

All products and services described in the Pricing Schedule are subject to the terms and conditions set forth in the applicable customer agreements and disclosures for such products and services. Products and services may be subject to credit approval and eligibility requirements.

**The terms and information set forth in this Disclosure are subject to change. We will notify you of changes as provided in the applicable customer agreement and/or as required by applicable law.**

Please Retain For Your Records

