PRICING INFORMATION FOR REGIONS VISA® CREDIT CARDS

This table summarizes certain costs for new Regions Life, Prestige, and Cash Rewards Visa Credit Card Accounts. Each Account is governed by the Credit Card Agreement sent with the Card, which contains the full terms and conditions of the Account. Regions may change the interest rates, fees and other terms as provided in the Credit Card Agreement. This information about the costs of the cards is accurate as of **November 1, 2026,** but may have changed since that date. To find out what may have changed, you can call us at 1-800-253-2265. Please carefully review this information.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**0%** introductory APR* for: 18 Months* for Regions Life 12 Months* for Regions Prestige and Cash Rewards After that your APR will be: **16.74% - 26.74%** for Regions Life, based on your creditworthiness and other factors as determined at the time of account opening. **18.74% - 28.74%** for Regions Prestige, based on your creditworthiness and other factors as determined at the time of account opening. **18.74% - 28.74%** for Regions Cash Rewards, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.[a]
APR for Term It℠ Plans	**16.74% - 26.74%** for Regions Life, based on your creditworthiness and other factors as determined at the time of account opening. **18.74% - 28.74%** for Regions Prestige, based on your creditworthiness and other factors as determined at the time of account opening. **18.74% - 28.74%** for Regions Cash Rewards, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate.[a]
APR for Balance Transfers	**0%** introductory APR† for: 18 Months† for Regions Life 12 Months† for Regions Prestige and Cash Rewards After that your APR will be: **16.74% - 26.74%** for Regions Life, based on your creditworthiness and other factors as determined at the time of account opening. **18.74% - 28.74%** for Regions Prestige, based on your creditworthiness and other factors as determined at the time of account opening. **18.74% - 28.74%** for Regions Cash Rewards, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the Prime Rate. [a]
APR for Cash Advances	**28.74%** This APR will vary with the market based on the Prime Rate.[b]
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. For Purchases placed in Term It Plans -- We will begin charging interest on the purchase on the date you place it in a Term It Plan. For Other Purchases -- We will not charge interest on purchases if you pay your entire balance, *minus* any balance owed on Term It Plans, *plus* any monthly Term It Plan payments, by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $1.50
For Credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.**

Fees	
Annual Fee	**None**
Transaction Fees: • Balance Transfer	Either **$10** or **4%** of the amount of each transfer, whichever is greater.
• Cash Advance	Either **$10** or **4%** of the amount of each cash advance, whichever is greater
• Foreign Transaction	**None**
Penalty Fees: • Late Payment	Up to **$39**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)." See your Credit Card Agreement for more details.
Loss of Introductory APR: We may end your introductory APR and apply the applicable Standard Rate if you make a late payment.

Additional Terms and Conditions

Variable Rates: Variable Rates on the Account are calculated by adding together an index and a margin. The margins are shown below. The index is the highest U.S. Prime Rate as published in the "Money Rates" section of The Wall Street Journal on the last publication day of each month. An increase or decrease in the index will cause a corresponding increase or decrease in your variable rates on the first day of your billing cycle that begins in the same month in which the index is published. An increase in the index means that you will pay higher interest charges and have a higher Total Minimum Payment Due. If The Wall Street Journal does not publish the U.S. Prime Rate, or if it changes the definition of the U.S. Prime Rate, the Bank may, in its sole discretion, substitute another index.

[a] Standard Rates for Purchases, Term It Plans, and Balance Transfers:
- Regions Life - Wall Street Journal Prime + a margin of 9.74% - 19.74%
- Regions Prestige - Wall Street Journal Prime + a margin of 11.74% - 21.74%
- Regions Cash Rewards - Wall Street Journal Prime + a margin of 11.74% - 21.74%

[b] Standard Rate for Cash Advances:
- Wall Street Journal Prime + a margin of 21.74%

Introductory Rates:
***** Introductory Rate on Purchases applies through the end of either the 18th monthly billing cycle (for Regions Life Accounts) or the 12th monthly billing cycle (for Regions Prestige and Cash Rewards Accounts) after the Account is opened for all Purchases posted to the Account during the same period. When this Introductory APR terminates, any remaining balance that had been subject to the Introductory APR will accrue interest at the Standard APR for Purchases disclosed above, as it may be changed under the Agreement.

† Introductory Rate on Balance Transfers applies through the end of either the 18th monthly billing cycle (for Regions Life Accounts) or the 12th monthly billing cycle (for Regions Prestige and Cash Rewards Accounts) after the Account is opened for all Balance Transfers posted within 60 days of Account opening. When this Introductory APR terminates, any remaining balance that had been subject to the Introductory APR will accrue interest at the applicable Standard APR for Balance Transfers disclosed above, as it may be changed under the Agreement.