

HOW TO BANK WITHOUT VISITING A BRANCH



Digital Banking Checklist







1 Digital Banking.
Regions makes it easy to bank from home or on the go. Securely manage your finances in just a few clicks.

2 Click the links below and learn how to use the Regions tools.







ENROLL

-  **Direct deposit**
-  **Online banking**
-  **Online statements**

SET UP

-  **Account alerts via email or text**
-  **Automatic transfers to your savings account**
-  **Create a budget**
-  **Pay bills online**
-  **Visa Checkout for online purchases**
-  **Create savings goals**

FOR CONSIDERATION

-  **Manage your finances using your bank's personal financial management tools**
-  **Send money to people you know**
-  **Make purchases through a variety of mobile payment options**
-  **Deposit checks on your mobile device**
-  **Text banking**
-  **Regions LockIt: Help prevent unauthorized use of your cards**

Visa is a registered trademark of Visa International Service Association, and is used by the issuer pursuant to license from Visa U.S.A. Inc. Please see the Regions Deposit Agreement for information on liability for unauthorized transactions.

Mobile Banking, Alerts, Notifications, Text Banking and Mobile Deposit require a compatible device and enrollment in Online Banking. All are subject to separate terms and conditions. Your mobile carrier's messaging and data fees may apply.

This information is general in nature and is not intended to be legal, tax, or financial advice. Although Regions believes this information to be accurate, it cannot ensure that it will remain up to date. Statements or opinions of individuals referenced herein are their own—not Regions'. Consult an appropriate professional concerning your specific situation and irs.gov for current tax rules.

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Banking Tips To Simplify Your Life

Choose a date by which you commit to investigating each of the following.

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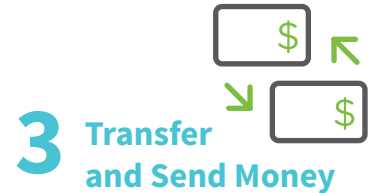


1 Use Direct Deposit

Fill out a direct deposit form and give it to your employer, retirement plan or the Social Security Administration (you may also call 1-800-333-1795 or visit GoDirect.org to set up direct deposit for Social Security payments). Include a voided check with your request.



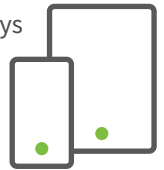
2 Use Bill Pay Options



3 Transfer and Send Money

4 Use Your Mobile Device!

You can check your bank balance four ways without ever going to the bank or ATM: Voice, Online, Text Message, Mobile App.



MANAGE YOUR MONEY

5 Bank Online



6 Create a Budget



EASILY MONITOR YOUR ACCOUNTS



7 Check Your Balances



8 Opt for eStatements

9 Check Credit Report

Request a free credit report at least once per year:

- Submit a request online at annualcreditreport.com



10 Enroll in Overdraft Protection*



MAKE SAVING EASIER

Bonus #1 Automate Savings



Bonus #2 Set Up Savings Goals



*Overdraft Protection services allow you to link your checking account to another account, such as a money market or savings account, a line of credit, or a credit card, to cover amounts that would overdraw your account. Fees charged for Overdraft Protection services are generally less than those charged for a bank's Overdraft Coverage. Talk with your banker about costs associated with overdrafts and Overdraft Protection.

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