Regions Associate Pricing Schedule

(Effective September 9, 2026)

REGIONS CHECKING

With any Regions checking account, you get extra services to make banking easier and more convenient. Please go to the Associate Benefits section of Sharepoint, stop by a branch, go to regions.com or call 1-800-REGIONS for more details.

	ASSOCIATE CHECKING	
Requirement to Open Account	You must be a current Regions Associate[1]	
Minimum Opening Deposit	$1	
Monthly Fee	$0[2]	
Check Discount	No fee for any personal style checks[3]. Limited to four orders per year on one consumer DDA product type only.	
Electronic Statement Fee	$0	
Paper Statement	$0	
Printed Check Images With Paper Statement	$0	
Safe Deposit Box Discount (Applies to one box only)	75% discount on box sizes 2x4 – 5x10 50% discount on any size larger than 5x10 Additional 10% discount with auto-debit[4]	
Other Bank ATM Fees	No Regions ATM fee for transactions at non-Regions ATMs.[5]	
Additional Features	• No Monthly Fee for LifeGreen Savings • Regions CheckCard • Regions Online Banking and Mobile Banking[6] with Bill Pay • One Stop Payment per quarter at no charge • Cashier's Checks (no fee)	• Money Orders (no fee) • Overdraft protection available • Relationship rates on most CDs for customers who meet the Relationship requirements[7] • Unlimited check writing • Banking with Quicken®

[1]Limit of two Regions Associate Checking accounts per current Regions Associate.

[2]Your Associate Checking account(s) will be converted to a LifeGreen Checking account(s) upon termination of employment at Regions Bank. Monthly fee and other fees may apply upon conversion. You will be notified in writing prior to conversion.

[3]Includes standard bulk delivery. Other shipping options are available for an additional cost.

[4]Safe Deposit Box discount subject to box availability. Auto debit must be from a Regions checking, money market or savings account.

[5]ATM fees charged by owners/operators of non-Regions ATMs may apply.

[6]Mobile Banking access requires enrollment in Online Banking. Your mobile carrier's messaging and data fees may apply.

[7]Please refer to the Relationship Interest Rates for Time Deposits and Certificates of Deposit section for more information.

For accounts opened in Iowa, certain account fees are subject to Iowa State Tax of 6%, which will be assessed at the time the fee is charged, unless exempt.

SAVINGS ACCOUNTS

	LIFEGREEN SAVINGS[1]	REGIONS SAVINGS
You May Avoid Monthly Fee By Maintaining:	Not applicable	$300 minimum daily balance
Account Eligibility Requirements	Opening or maintaining a Regions checking account	Not applicable
Minimum Opening Deposit	$25 ($5 if your account is opened over the phone or in a branch and you set up a monthly automatic savings transfer from a Regions checking account)	$25
Monthly Fee	$0	$5
Interest Tiers	Based on account balance of $50,000 or more; $25,000-$49,999.99; $10,000-$24,999.99; $2,500-$9,999.99; below $2,500	Based on account balance of $50,000 or more; $25,000-$49,999.99; $10,000-$24,999.99; $2,500-$9,999.99; below $2,500
Excessive Withdrawal/Item Fee[2]	$3 per withdrawal or transfer in excess of 3 per month	$3 per withdrawal or transfer in excess of 3 per month
Discount on Safe Deposit Box (subject to availability)	30% with an additional 10% discount for auto debit on one box[3]	30% with an additional 10% discount for auto debit on one box[3]

[1]If you have a LifeGreen Savings account and do not have a Regions checking account, or if you close your Regions checking account, Regions reserves the right to convert your LifeGreen Savings account to a Regions Savings account. We will notify you in advance if we convert your account.

[2]Fee will be assessed for each transfer, withdrawal or payment in excess of three per month. Transfers from one Regions account to another Regions account conducted in Regions Online Banking or Mobile Banking and automatic Overdraft Protection Transfers will not apply to this item count. We will charge you no more than six (6) Excessive Withdrawal/Item fees per month.

[3]Auto debit must be from a Regions checking, money market or savings account.

LifeGreen Savings Annual Savings Bonus:
An automatic transfer of funds of at least $10 from your Regions checking account to your LifeGreen Savings account in at least 10 of any of the 12 calendar months that precede the month of your account opening anniversary (your “Account Anniversary Month”) is required to earn a 1% annual savings bonus. The annual savings bonus is based on the average monthly balance for the 12 calendar months that precede your Account Anniversary Month. The annual savings bonus will be paid to your LifeGreen Savings account by the second business day of the month following your Account Anniversary Month. To receive the annual savings bonus, your LifeGreen Savings account must be open on the date the annual savings bonus is paid. Maximum annual savings bonus of $100. Regions Bank reserves the right to change the terms of or terminate this bonus program and prorate the amount of any bonus payment at any time in its sole and absolute discretion.

Deposit Account Balance Calculation for Monthly Fee Waivers:
Minimum Daily Balance: For the Regions Savings account, the minimum daily balance is the ending posted balance that must be maintained in the account each day of the statement period. Please note that your account statement only shows ending posted balances. The ending balance for any day is the opening balance for the next day.

Interest Information. 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 Annual Percentage Yields (APYs) are set by Regions and are subject to change daily. You are paid the interest rate and APY corresponding to the collected balance in your account each day. For tiered rate accounts, the interest rate and APY vary, depending on the balance tiers shown. Interest earned on checking and savings accounts is compounded daily and paid monthly. If you close your account before interest is credited, you will not receive the accrued interest.

MISCELLANEOUS DEPOSIT FEES

All fees below are standard. Please see product specific information for exceptions.

Internet, 24-Hour Banking and Convenience Services Fees

All fees are per item unless otherwise indicated.

Regions ATM:
- Withdrawal $0.00
- Balance Inquiry $0.00
- Transfer $0.00

Non-Regions ATM:
- Withdrawal $3.00
  (Applies to all withdrawal requests, approved or declined)
- Balance Inquiry $0.00
- Transfer $3.00

Non-Regions ATM fees do not apply to Associate Checking. Fees charged by owners/operators of non-Regions ATMs may apply.

International ATM:
- Withdrawal $5.00
  (Applies to all withdrawal requests, approved or declined)
- Balance Inquiry $0.00
- Transfer $5.00

Fees charged by owners/operators of non-Regions ATMs may apply. International ATM fees do not apply to Associate Checking.

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®[1] $0.00

Mobile Banking access requires enrollment in Online Banking. Your mobile carrier's messaging and data fees may apply.

Regions Banking with Quicken®:
- 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[2] $40.00

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

Copy Services Fee (each item copy) $0.00

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 Fee[3] $36.00

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 $0.00
- Duplicate Statement $0.00
- Special Interim Statement $0.00
- Electronic Statement $0.00
- Paper Statement $3.00
- Printed Check Images With Paper Statement[4] $4.00
- Deluxe Check Images With Paper Statement[4] $5.00/month

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

Stop Payment – Special Paying Instructions (Caution) $36.00

Wire Transfer – Domestic:
- Incoming $15.00
- Outgoing Standard $30.00
- Outgoing Repetitive $30.00
- Internal Transfer $5.00
- Return Wire $15.00
- Telephone Notification[5] $5.00
- Fax Notification[5] $3.50
- E-mail Notification[5] $0.50
- Automatic Standing Transfer $10.00

Wire Transfer – International:
- Incoming $18.00
- Outgoing $50.00
- Telephone Notification[5] $5.00
- Fax Notification[5] $3.50
- E-mail Notification[5] $0.50
- Amendment of Wire Instructions $30.00
- Recall of Funds $45.00
- Trace/Investigation of the Wire $40.00

[1]Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC, and are used herein under license. [2]Courier fees may also apply and may vary by country. [3]Regions offers a refund of Paid Overdraft Item fees once during any rolling twenty-four (24) month period. Refund is limited to the Paid Overdraft 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 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. 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 no more than three (3) Paid Overdraft Item fees per day. When the available balance in your personal account is overdrawn by $5 or less after end-of-day processing, we will not charge you a Paid Overdraft Item Fee for items that post that 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. You may be able to avoid Paid Overdraft Item fees with a timely deposit or transfer of funds to your checking account; see the "Regions Overdraft Grace" section later in this document. [4]Statement 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. [5]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[1,2]

CHECKS DRAWN ON REGIONS	
Check Amount/Type	**Fee**
$25.00 or less (excluding Two-Party Business[3])	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)
All Other Check Types	4.00% of check amount ($5 minimum fee)

[1]All checks are subject to approval, and Regions reserves the right not to cash any check to the fullest extent allowed by law.
[2]Regions deposit account holders may be able to avoid in-branch check cashing fees if collected funds on deposit with Regions are sufficient to cover the amount of the check at the time it is cashed. Under our funds availability policy, we may place a hold on funds in your accounts for the same amount as the check being cashed.
[3]A Two-Party Business check is issued by a business and made payable to an individual or to another business. This does not include checks issued by insurance companies or law firms.

Mobile Deposit Fees[4]

Availability[5]	**Fee[6]**
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 (No charge for checks drawn on Regions for $25 or less, excluding Two Party Business checks)

[4]Mobile Deposit requires a compatible device and enrollment in Online Banking. Your mobile carrier's messaging and data fees may apply.
[5]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.
[6]Fee will appear in your account statement as "Mobile Transaction Fee".

External Transfer[7] Fees through Online Banking (Subject to availability)

Service	**Fee[8]**
Standard Service – Inbound Transfers (including high limit transfers)	No charge
Standard Service – Outbound Transfers (including high limit transfers)	$3.00
Next Business Day – Inbound Transfers	No charge
Next Business Day – Outbound Transfers	$7.00

[7]External transfer service requires enrollment in Online Banking.
[8]Fee is added to the amount of each external transfer transaction. Next Business Day transfers are subject to account and financial institution eligibility criteria. The criteria are confidential for security reasons.

All Inactive Checking Accounts

For all checking accounts that have had no customer-initiated activity for a period of 92 days, we may, at our option, provide account statements to you on a quarterly basis. Any fees we charge for the delivery of a paper statement or check images will be charged with respect to the quarterly statement only. Monthly account fees will continue to apply. Upon any subsequent customer-initiated activity, monthly statements will resume.

Regions Overdraft Grace

If the available balance in your Consumer or Private Wealth checking account is overdrawn by more than $5 after nightly processing of items presented on any business day ("Day 1"), you may avoid paid overdraft item fees for Day 1 paid overdraft items if by 8 p.m. Central Time on the next following business day ("Day 2") you make a deposit or transfer funds to your account sufficient to bring your available balance to an amount equal to or greater than negative $5 (-$5) after nightly processing of items presented and any bank fees assessed on Day 2. **This means that by 8 p.m. Central Time on Day 2 you must deposit or transfer an amount sufficient to cover both the Day 1 paid overdraft items and any new items and bank fees assessed that may be presented for payment, withdrawal or assessment on Day 2 with the result that your available balance after nightly processing for Day 2 is equal to or greater than negative $5 (-$5) (an "Overdraft Grace Deposit").** It is your responsibility to anticipate and be aware of any new items and any bank fees that may be presented for payment, withdrawal or assessment on Day 2 and to include funds for those items and fees in your Overdraft Grace Deposit. If your available balance after nightly processing of Day 2 items is overdrawn by more than $5, we may charge paid overdraft item fees for the Day 1 paid overdraft items. These fees will be charged to your account on the next business day following Day 2.

Deposits and transfers you make to your account as Overdraft Grace Deposits are subject to the terms of our deposit agreement and our funds availability policy, the terms of applicable product and service agreements, and the provisions of applicable law and regulation. Under those terms and provisions, certain items you deposit or transfer may not be accepted as part of an Overdraft Grace Deposit (e.g., a check deposit may be subject to a funds availability hold). Also, certain deposit-taking facilities may have cutoff times earlier than 8 p.m. Central Time (e.g., our banking offices may close before 8 p.m. Central Time). We reserve the right to reject any deposit or transfer that does not conform to our business requirements or account or service terms and conditions, that does not meet the requirements of law or regulation, that we believe is unlawful or fraudulent, or that we believe puts our assets or operations at risk for any reason in our sole and absolute discretion.

Regions offers alert and notification services that can help you keep up with certain activity in your account, including activity that causes a negative available balance. For more information, visit *https://www.regions.com/digital-banking/mobile-banking/alerts-and-notifications*. You should enroll for these services to help ensure that you will have sufficient time to make an Overdraft Grace Deposit and take advantage of Regions Overdraft Grace in the event you overdraw your account's available balance.

Overdraft Protection

Overdraft Protection allows you to link your Regions checking account to an eligible Regions savings account, money market account, credit line, or credit card account. If you choose to enroll in Overdraft Protection, we may use the amount available for Overdraft Protection in the funding account to authorize and pay debit card and ATM transactions on the checking account that otherwise might be declined or cause an overdraft on the checking account. We also may use this available balance in the linked funding account to pay check and ACH items on the checking account that would otherwise be paid into overdraft for a fee or returned at no charge. If one or more transactions would overdraw the checking account, we will automatically transfer money to your checking account from your linked funding account, as provided in the Regions Deposit Agreement.

We generally transfer amounts from the designated funding account to the checking account in increments of $10. If the available balance of the funding account is less than $10, or the available balance of the funding account is less than the $10 increment that otherwise would be transferred to cover the amount of the overdraft, we will transfer the full amount of the available balance of the funding account to the checking account. If the checking account still has an insufficient available balance to pay an overdraft item even after we advance available funds from the funding account, we may return the item or pay it into overdraft.

Additional rules and fees on the various Overdraft Protection options are noted in the applicable customer agreements covering deposit accounts, credit cards, and credit lines. Funds transferred from a credit line or credit card account will accrue interest at the interest rate provided in the agreement for that account. Credit lines and credit cards are subject to credit approval.

Visit your nearest branch, call 1-800-REGIONS, or log in to Online Banking to set up Overdraft Protection.

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.

For accounts opened in Iowa, certain account fees are subject to Iowa State Tax of 6%, which will be assessed at the time the fee is charged, unless exempt.

Time Deposits

- The minimum balance to open a Regular Time Deposit and/or Certificate is $500 for terms of 90 days or more, $2,500 for terms of 7-89 days; $250 for IRA Time Deposits and/or Certificates.
- Early withdrawal may result in substantial penalty. Refer to the Time Deposits/Certificates of Deposit section of the Deposit Agreement, to your Time Deposit receipt, or to your Prematurity Notice for details, terms and conditions.

Relationship Interest Rates for Time Deposits and Certificates of Deposit

If you are a Regions checking customer, you may qualify to earn a special relationship interest rate on certain time deposit accounts ("Time Deposits") and certificates of deposit ("Certificates"). The requirements for a relationship interest rate (the "Relationship Requirements") are as follows: (i) the Time Deposit/ Certificate must have a term or renewal term, as applicable, of at least 32 days and (ii) the primary or secondary owner on the Time Deposit/ Certificate must be the primary or secondary owner on an open Regions checking account in good standing during the Time Deposit/Certificate term or renewal term, as applicable. Please note that IRA Time Deposits and Certificates, deposits by public entities, brokered deposits, and deposits by financial institutions are not eligible for relationship interest rates.

Applicable relationship interest rates and standard interest rates (together with corresponding annual percentage yields (APYs)) will be stated in other disclosures related to the Time Deposit or Certificate. Relationship interest rates and standard interest rates are set from time to time by Regions management and are subject to change.

Regions may discontinue or change the requirements for relationship interest rate programs at any time, and subject to notification requirements imposed by applicable law or regulation, Regions has no obligation to continue a relationship interest rate program for any Time Deposit or Certificate renewal term.

Regions may from time to time refer to its deposit systems to confirm that the primary or secondary owner on the Time Deposit/Certificate is the primary or secondary owner on an open Regions checking account in good standing, and if such Relationship Requirement is not satisfied, Regions may reset the interest rate for the Time Deposit/Certificate to the standard Regions interest rate for Time Deposits/Certificates that was in effect at the time the Time Deposit/Certificate account was opened or renewed, as applicable. You will be notified if this occurs. Any such interest rate reset will take effect no earlier than the day following the day on which Regions determines that you have failed to meet any Relationship Requirement, and the standard interest rate will apply for the remainder of the Time Deposit/Certificate term or renewal term, as applicable.

Please refer to your Time Deposit/Certificate account documentation for details and disclosures.

Individual Retirement Accounts (IRAs)

- A transfer fee of $15 per account will apply if you transfer any IRA to another institution.
- In the event of an early withdrawal from an IRA with a stated maturity date, the Early Withdrawal Penalty described in the Deposit Agreement will apply. Consult your financial or tax advisor about taxes and tax penalties that may apply upon withdrawal of IRA proceeds.

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 office for more information about these or any of our other financial services.

Additional Terms and Conditions

The provisions contained in this Pricing Schedule are an addendum to our Deposit Agreement. 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.

If, at the time you open your account, we do not maintain a deposit-taking bank branch in the state where you reside, your account will be established at the Regions Bank main office in Birmingham, Alabama, unless we notify you otherwise. Your periodic account statement will display where your account is established. We reserve the right to re-establish your account at another location at any time in our discretion.

Certain products and services described in the Pricing Schedule are available only at the Regions Bank main office or at a Regions Bank branch, or may not be available to customers who reside in states where Regions Bank does not maintain its main office or a branch. Please call 1-800-REGIONS for more information.

IF YOU RESIDE IN MAINE: If you have a dispute with your financial institution or credit union regarding your account, you may contact the financial institution or credit union and attempt to resolve the problem directly. If the financial institution or credit union fails to resolve the problem, communicate the problem and the resolution you are seeking to:

Maine Bureau of Financial Institutions
36 State House Station
Augusta, Maine 04333-0036

To file a complaint electronically, you may contact the Maine Bureau of Financial Institutions at the following Internet address:

http://www.maine.gov/pfr/financialinstitutions/complaint.htm

When your complaint involves a federally-chartered financial institution or credit union, the Maine Bureau of Financial Institutions will refer it to the appropriate federal supervisory agency.

IF YOU RESIDE IN MONTANA: Your deposit may not be available for immediate withdrawal. Consult posted notices for further information.

The terms and information set forth in this document 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