Regions Now Checking
Disclosure of Account Terms and Pricing Schedule
(Effective November 19, 2026)

This Disclosure of Account Terms and Pricing Schedule (the "Disclosure") contains terms and conditions that apply to the Regions Now Checking® account. This Disclosure also contains information about fees, charges, and terms for miscellaneous transactions you may make and products and services you may obtain from us in connection with your Now Checking account. The information within this Disclosure supplements the Regions Bank Deposit Agreement, which also governs the Now Checking account. 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 term or provision of the Deposit Agreement or any other agreement for Regions products or services you use in connection with the Now Checking account (including any agreement, terms, or conditions applicable to any debit card you use to access the account), the information within this Disclosure will control with respect to your Now Checking account. By opening or using a Now Checking account, you agree to the terms and conditions within this Disclosure. The Now Checking account does not earn interest.

ACCOUNT OPENING AND MAINTENANCE; CORE SPECIAL FEATURES	
Minimum Opening Deposit	$10
Monthly Fee	$5 The monthly account fee is charged in advance on the first business day of each statement period, is deemed earned in full at the time it is charged and is not subject to refund or proration in the event your account is closed. If your first statement period is a partial statement period, your first monthly fee may not be charged until your second statement period.
Ways to Avoid Monthly Fee	Not applicable
No Standard Overdraft Coverage	Regions Standard Overdraft Coverage is a service we provide on many checking accounts that may cover transactions that overdraw the available funds in the account. We do **NOT** provide Standard Overdraft Coverage on the Now Checking account. This means that we will return items unpaid when they are presented against an insufficient available account balance, and we will decline to authorize debit card and other withdrawal transactions when there is an insufficient available account balance to cover the transactions. Although we do not provide Standard Overdraft Coverage on the Now Checking account, it is still possible for your account to be overdrawn due to the way some transactions are authorized and finally paid and due to account fees and charges (including the monthly fee) that may be assessed against the account. If for any reason your account does become overdrawn, you may not be able to use your debit card or other account services until you bring your available balance positive. We will not charge you a Paid Overdraft Item fee if a transaction overdraws your account or a Returned Item fee if we return an item due to an insufficient available account balance. However, your payees and merchants may charge you fees or penalties for items that are returned unpaid or declined. You may wish to consider the Overdraft Protection service as an alternative means of covering transactions in the event of an insufficient available account balance (see Overdraft Protection Information below).
Paid Overdraft Item/Returned Item Fee; Overdraft Protection Transfer Fee	No Fees
Account Activation, Closure, Dormancy, Inactivity, and Low Balance Fees	No Fees
Statement Fee	$2.00 per periodic paper statement without check images (*default selection for account*). No charge for Online Statements. You may elect to receive Online Statements in lieu of paper statements by enrolling in/logging into Regions Online Banking or the Regions mobile app and following the instructions to activate Online Statements.
Non-Regions ATM	$2.50 for each withdrawal (*applies to all withdrawal requests, approved or declined*), balance inquiry, or transfer. $5.00 for international ATM transaction. Fees charged by owners/operators of non-Regions ATMs may apply.
Checks	Check price varies by style. For information on pricing, visit your local branch or call 1-800-REGIONS[1].

[1]Includes standard bulk delivery. Other shipping options are available at an additional charge.

ADDITIONAL FEATURES

- Regions CheckCard (see CheckCard information below)
- Regions Online Banking and Mobile Banking[1] with Bill Pay
- Online Statements option
- Discount on one Safe Deposit Box rental with an additional 10% discount for auto debit from a Regions checking, money market or savings account (subject to availability)
- Relationship rates on most CDs for customers who meet the Relationship requirements[2]
- Banking with Quicken®
- Now Checking customers are eligible to apply for a Regions LifeGreen Savings account with no monthly fee and receive the LifeGreen Savings Annual Savings Bonus (see the Personal Checking, Money Market, Savings, Time Deposit and IRA Accounts Pricing Schedule for Annual Savings Bonus terms and conditions)
- Discount on installment loan with payments auto debited from a Regions checking or savings account[3]
- Overdraft Protection available
- Service Member Benefit – No Regions ATM fee on two ATM transactions at non-Regions ATMs per statement period if you provide your Military ID when opening a Regions checking account or any time afterward[4]
- Access to Regions banking offices and Regions ATMs
- Access to telephone banking and support at 1-800-REGIONS
- Convenient deposit options including:
  - Direct deposit from your employer or government agency
  - Deposits at Regions banking offices and most Regions ATMs
  - Mobile Deposit using the Regions Mobile Banking app (fees may apply; see Mobile Deposit information below)

	REGIONS VISA® CHECKCARD; TRANSACTION SPECIAL HANDLING FOR NOW CHECKING
Regions Visa® CheckCard	You may request a Regions Visa® CheckCard to use in connection with the Now Checking account. Certain CheckCard transactions are subject to special handling as described below. Otherwise, the CheckCard is governed by the terms and conditions of the separate CheckCard agreement that is provided with the CheckCard. No fee for issuance of first CheckCard. Fees for replacement of CheckCard may apply.
CheckCard Transaction Special Handling	**Fuel Purchases at Automated Fuel Dispensers:** These transactions must be processed as "debit" transactions using a PIN (you must press "debit" when prompted at the fuel dispenser). **Rental Car Companies:** A minimum authorization hold of $250 will be placed on account funds at the time the transaction is authorized. Some merchants may submit more than one CheckCard transaction in connection with a car rental (for example, a separate CheckCard transaction may be submitted for car refueling services in addition to the CheckCard transaction that is submitted for the rental of the car). Each CheckCard transaction authorization will be subject to the $250 authorization hold. The hold will be released when the merchant presents, and we process, settlement information for the transaction, or five business days after the transaction date, whichever occurs first. Your account will be debited for the exact final amount of the transaction following processing of the transaction. **Restaurant Purchases:** An authorization hold equal to the face amount of the transaction plus up to 20% of that amount may be placed on account funds to allow for the addition of tips at restaurants that use certain merchant codes (as determined by the merchant) in the payment processing network. Your account will be debited for the exact final amount of the transaction following processing of the transaction. **Hotels:** An authorization hold in an amount determined by the merchant will be placed on account funds at the time the transaction is authorized. The hold will be released when the merchant presents, and we process, settlement information for the transaction, or five business days after the transaction date, whichever occurs first. Your account will be debited for the exact final amount of the transaction following processing of the transaction.

[1]You must have a valid Social Security Number or Taxpayer Identification Number in order to enroll in Regions Online Banking. Mobile Banking access requires enrollment in Online Banking, and your mobile carrier's messaging and data fees may apply. [2]Please refer to the Relationship Interest Rates for Time Deposits and Certificates of Deposit section for more information. [3]Minimum loan amounts apply. [4]ATM fees charged by owners/operators of non-Regions ATMs may apply. If you provide a nonmilitary ID when opening or using your Regions account, our systems may not recognize that you qualify for the fee waiver on two transactions at non-Regions ATMs per statement period. If your account is charged a fee for a transaction at a non-Regions ATM, please visit a branch to provide your Military ID or, if there are no branches where you are deployed, call 1-855-REG-4MIL (734-4645).

MISCELLANEOUS DEPOSIT FEES

FOR NOW CHECKING

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 $2.50
  (Applies to all withdrawal requests, approved or declined)
- Balance Inquiry $0.00
- Transfer $2.50
- 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.

Non-Regions Bank Branch:
- Card Cash Advance Fee $2.50
  (Fee applies when you use your Regions CheckCard to withdraw cash with the assistance of a bank employee at a non-Regions banking office.)

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
- External Transfer Fee ..... Varies by service (see next page)
- 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) $0.00

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 $0.00

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 $2.00
- Printed Check Images With Paper Statement[3] $4.00
- Deluxe Check Images With Paper Statement[3] $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[4] $5.00
- Fax Notification[4] $3.50
- E-mail Notification[4] $0.50
- Automatic Standing Transfer $10.00

Wire Transfer – International:
- Incoming $18.00
- Outgoing $50.00
- Telephone Notification[4] $5.00
- Fax Notification[4] $3.50
- E-mail Notification[4] $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]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.

[4]Notification services are available only to customers who have entered into a separate funds transfer agreement with the Regions Money Transfer Department.

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.

Inactive Checking and Money Market Accounts (Not applicable to Now Checking)

For checking and money market 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 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.

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 or returned. 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. We do not charge a transfer fee for Overdraft Protection transfers to Now Checking accounts.

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 advanced 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 banking office for more information about your account 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.

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