Regions Now Savings Pricing Schedule
(Effective June 15, 2023)

<table>
<thead>
<tr>
<th>Opening Requirements and Minimum Opening Deposit</th>
<th>Regions Now Card and $10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Fee</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Interest Tiers</td>
<td>All balances</td>
</tr>
<tr>
<td>Interest Tiers Based On</td>
<td>Account balance</td>
</tr>
<tr>
<td>Excessive Withdrawal/Item Fee&lt;sup&gt;1&lt;/sup&gt;</td>
<td>$3 per withdrawal in excess of 3 per month</td>
</tr>
<tr>
<td>Paper Statement</td>
<td>$3*</td>
</tr>
</tbody>
</table>

<sup>*Paper Statement Fee. To avoid the Paper Statement Fee, you must be a Regions Online Banking customer who receives only Online Statements. To get started with Online Statements today, simply enroll in Regions Online Banking or the Regions mobile app. If you are an existing Online Banking customer, log in and select the Online Statements link in the top navigation under Accounts; or log into the Regions mobile app, select the eligible Regions account, and tap the Statements tab. You must have a valid Social Security Number or Taxpayer Identification Number to be eligible for enrollment in Regions Online Banking. If you unenroll in Online Statements, your account will begin to be charged the $3 Paper Statement Fee each time you receive a paper statement.

Regions Now Savings’ Annual Savings Bonus
A deposit of at least $5 to your account each calendar month, beginning with the account opening 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 month period preceding the month in which the anniversary your account opening falls (your “Account Anniversary Month”). The bonus will be paid to your Regions Now Savings account by the second business day of the month following your Account Anniversary Month. To receive the annual savings bonus, your account must be open on the date the annual savings bonus is paid. Maximum annual savings bonus of $100.

Regions Now Savings Builder Bonus
Each month a deposit of funds of at least $5 is made to your Regions Now Savings account AND you make no withdrawals from your Regions Now Savings account during that same month, you will receive a $1 credit to your Regions Now Savings account. The bonus will be paid to your Regions Now Savings account by the second business day of the month following each month the bonus is earned. To receive the builder bonus, your account must be open on the date the builder bonus is paid.

Eligibility Requirements; Conversion to Savings
In order to be eligible for and to maintain a Regions Now Savings account, you must be the primary owner on a Regions Now Card and you must keep the Now Card open and in active status. If your Now Card is closed or becomes inactive for any reason, or if we otherwise determine that you are not the primary owner on a Now Card, we may convert your Regions Now Savings account to a Savings account. You may open and maintain no more than one (1) Regions Now Savings account at a time as primary account owner. If at any time you are the primary owner on more than one (1) Regions Now Savings account, we may convert any or all of your excess Regions Now Savings accounts to Savings accounts.

Information and disclosures for the Savings account are set forth below under the “Savings Account Pricing Information” heading. We will notify you in advance if we convert your Regions Now Savings account to a Savings account.

Savings Account Pricing Information (Miscellaneous fees also apply.)
| Minimum Daily Balance<sup>2</sup> to Avoid Monthly Fee | $300.00 |
| Opening Requirements and Minimum Opening Deposit | $50.00 |
| Interest Tiers | $50,000 or more; $25,000-$49,999.99; $10,000-$24,999.99; $2,500-$9,999.99; below $2,500 |

<sup>2</sup>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.

<sup>1</sup>The minimum daily balance is the ending posted balance that must be maintained in the account each day of the statement period.

<sup>3</sup>Auto debit must be from a Regions checking, money market or savings account.

Information on Inactive Regions Now Savings Accounts
An inactive account is defined as an account having no customer-initiated activity for a period of one (1) year. Customer-initiated activity includes deposits and withdrawals but does not include any fees and charges which may be assessed to the account by the Bank. Once your account becomes an inactive account (no customer-initiated activity for 365 consecutive days), you will be notified that your account may be converted to a Savings account which will be subject to the pricing schedule for Savings accounts. Your account will be converted to a Savings account 30 days following our notice to you unless prior to the end of the 30-day period:

1. You initiate activity (make a deposit or withdrawal) on your account, or
2. You contact the Bank and complete all steps required to change your account type to an account not subject to these procedures.

Please refer to the pricing schedule for Savings accounts in the “Savings Account Pricing Information” section for pricing information.
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 savings accounts is compounded daily and paid monthly. If you close your account before interest is credited, you will not receive the accrued interest.

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 1099-6 or 1099-MISC.

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.

<table>
<thead>
<tr>
<th>Regions ATM:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Withdrawal</td>
<td>$0.00</td>
</tr>
<tr>
<td>Balance Inquiry</td>
<td>$0.00</td>
</tr>
<tr>
<td>Transfer</td>
<td>$0.00</td>
</tr>
<tr>
<td>Mini Statements (available at select ATMs)</td>
<td>$2.00</td>
</tr>
</tbody>
</table>

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 .............................................. $9.95
 Same Day Bill Payment Fee ......................... $14.95
 Zelle® .................................................. $0.00
 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 .................................................. (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 Fee3 ...................................... $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
Refund 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 ............................. $4.00
Paper Statement4 ..................................... $4.00
Deluxe Check Images With Paper Statement4 $5.00/month

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

Stop Payment – Special Paying Instructions (Caution) $36.00

Verification of Deposit/Mortgage3 ......................... $30.00

Wire Transfer – Domestic:
Incoming .................................................. $15.00
Outgoing Standard ...................................... $25.00
Outgoing Repetitive .................................... $25.00
Internal Transfer ........................................ $5.00
Return Wire ............................................... $15.00
Telephone Notification® ..................... $5.00
Fax Notification® ...................................... $3.50
E-Mail Notification® ................................ $3.50
Automatic Standing Transfer ....................... $10.00

Wire Transfer – International:
Incoming ................................................ $18.00
Outgoing ........................................ $45.00
Telephone Notification® ..................... $5.00
Fax Notification® ...................................... $3.50
E-Mail Notification® ................................ $3.50
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 one-time refund of Paid Overdraft item fees. 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 (7374-4667) 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 fees 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 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 Fee does not apply for requests made by Regions Mortgage or for information on mortgages originated by Regions Mortgage. Notification services are available only to customers who have entered into a separate funds transfer agreement with the Regions Money Transfer Department.
It is your responsibility to anticipate and be aware of any new items that may be presented for payment or withdrawal on Day 2 and be prepared to handle them. 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.

**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 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). You may also avoid paid overdraft item fees for Day 1 paid overdraft items if the available balance in your Consumer or Private Wealth checking account is not overdrawn but the account is overdrawn by more than $5 after nightly processing of items presented on Day 2. After nightly processing of items presented on Day 2, if the available balance in your Consumer or Private Wealth checking account is equal to or greater than negative $5 (-$5) (an “Overdraft Grace Deposit”), 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) (an “Overdraft Grace Deposit”). It is your responsibility to anticipate and be aware of any new items that may be presented for payment or withdrawal on Day 2 and to include funds for those items in your Overdraft Grace Deposit. If your available balance after nightly processing of items presented on Day 2 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.

<table>
<thead>
<tr>
<th>CHECKS DRAWN ON REGIONS¹</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10.00 or less (excluding Two-Party Business) (Note: $25.00 or less as of 2/21/20)</td>
<td>No charge</td>
</tr>
<tr>
<td>$10.01 or greater (excluding Two-Party Business) (Note: $25.01 or greater as of 2/21/20)</td>
<td>1.00% of check amount ($2 minimum fee and $20 maximum fee) (Note: $5 minimum fee as of 2/21/20)</td>
</tr>
<tr>
<td>Two-Party Business</td>
<td>4.00% of check amount ($5 minimum fee)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CHECKS NOT DRAWN ON REGIONS¹</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Printed Payroll and Government Checks</td>
<td>1.50% of check amount on all amounts ($5 minimum fee)</td>
</tr>
<tr>
<td>Other Check Types (Handwritten Payroll, Handwritten Person-to-Person, Two Party Consumer and Business, Refund Anticipation, Insurance Settlement Checks, Cashier’s Checks, Official Checks, Money Orders)</td>
<td>4.00% of check amount ($5 minimum fee)</td>
</tr>
</tbody>
</table>

²Mobile Deposit requires a compatible device and enrollment in Online Banking. Your mobile carrier’s messaging and data fees may apply.

³Funds 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.

⁴Fee will appear in your account statement as “Mobile Transaction Fee”.

**External Transfer⁵ Fees through Online Banking (Subject to availability)**

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard Service – Inbound Transfers (including high limit transfers)</td>
<td>No charge</td>
</tr>
<tr>
<td>Standard Service – Outbound Transfers (including high limit transfers)</td>
<td>$3.00</td>
</tr>
<tr>
<td>Next Business Day – Inbound Transfers</td>
<td>No charge</td>
</tr>
<tr>
<td>Next Business Day – Outbound Transfers</td>
<td>$7.00</td>
</tr>
</tbody>
</table>

⁵External transfer service requires enrollment in Online Banking.

⁶Fee is added to the amount of each external transfer transaction.
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.

**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. 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.

**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**
Stop by a branch, go to regions.com or call 1-800-REGIONS for more details.

Please Retain For Your Records