

Private Wealth Management Checking, Money Market, Savings, Time Deposit & IRA Accounts Pricing Schedule

(Effective January 1, 2019)

REGIONS PRIVATE WEALTH MANAGEMENT (PWM) CHECKING

With any Regions checking account, you get extra services to make banking easier and more convenient. Contact your Wealth Advisor, stop by a branch, go to regions.com or call 1-800-REGIONS for more details.

ALL PWM CHECKING ACCOUNTS COME WITH THE FOLLOWING FEATURES:		
<ul style="list-style-type: none"> • Regions CheckCard • Regions Online Banking and Mobile Banking¹ with Bill Pay • 50% 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 requirements² • Banking with Quicken[®] • Banking with Microsoft[®] Money • Overdraft Protection available • Discount on installment loan with payments auto debited from a Regions account • Unlimited check writing • Option to participate in Regions Relationship Rewards[®] program³ • 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 afterward⁴ 		
REGIONS WEALTH ACCOUNT ⁵		LIFEGREEN CHECKING – PWM*
Account Eligibility Requirements	Only Private Wealth Management clients qualify for the Regions Wealth Account and LifeGreen Checking – PWM. In order to qualify for Private Wealth Management, clients must have at least \$500,000 or greater in investable assets at Regions Financial (Bank, Personal Trust and/or Regions Investment Solutions) AND must be approved for acceptance by Private Wealth Management	
	<ul style="list-style-type: none"> • If you have a Regions Wealth Account and no longer qualify as a Private Wealth Management client, Regions reserves the right to convert your Regions Wealth Account to a LifeGreen Preferred Checking account. We will notify you in advance if we convert your account. • Terms and conditions for LifeGreen Preferred Checking are on page 5 	<ul style="list-style-type: none"> • If you have a LifeGreen Checking – PWM account and no longer qualify as a Private Wealth Management client, Regions reserves the right to convert your LifeGreen Checking-PWM account to a standard LifeGreen Checking account. We will notify you in advance if we convert your account. • Terms and conditions for standard LifeGreen Checking are on page 5
Minimum Opening Deposit	\$25	\$25
Monthly Fee	None	None
Checks	Check price varies by style. For information on pricing, visit your local branch or call 1-800-REGIONS. ⁶	Check price varies by style. For information on pricing, visit your local branch or call 1-800-REGIONS. ⁶
Features	Comes with all the features above plus: <ul style="list-style-type: none"> • Earns highest interest of any Regions personal checking account • No monthly fee on a Platinum Relationship Money Market as long as your Regions Wealth Account remains open • No Regions fee on transactions at non-Regions ATMs • Rebates of non-Regions ATM withdrawal, balance inquiry and transfer fees (does not include international service assessment)⁷ • Wire Transfers (no fee) • Stop Payments (no fee) • Overdraft Protection Transfers (no fee) • Cashier's Checks (no fee) • Money Orders (no fee) 	Comes with all the features above

¹Mobile Banking access requires enrollment in Online Banking. Your mobile carrier's messaging and data fees may apply. ²Please refer to the Relationship Interest Rates for Time Deposits and Certificates of Deposit section for more information. ³Regions Relationship Rewards program allows you to earn points for your Regions banking activities. Visit regions.com/relationshiprewards for the full terms of the rewards program. ⁴ATM 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). ⁵This account is a negotiable order of withdrawal (NOW) account. See Deposit Agreement for additional information. ⁶Includes standard bulk delivery. Other shipping options are available at an additional charge. ⁷You will be charged the non-Regions ATM withdrawal fee by the owner/operator of the out-of-network ATM. Regions will issue a separate credit to your account for the fee amount no later than the business day following when the fee posts to the account.

***Information on Inactive Accounts.** This provision applies only to LifeGreen Checking – PWM account holders. An inactive account is defined as an account having no customer-initiated activity for a period of 92 consecutive days. 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 activity for 92 consecutive days), you will be notified that your account may be converted to a Check-for-Less account which will be subject to the pricing schedule for Check-for-Less accounts. Your account will be converted to a Check-for-Less 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 Check-for-Less accounts in the Additional Terms and Conditions section for pricing information.

SAVINGS ACCOUNTS

	LIFEGREEN SAVINGS ^{1,2}	SAVINGS ¹	SAVINGS FOR MINORS ¹
You May Avoid Monthly Fee By Maintaining:	Not applicable	\$300 minimum daily balance (see section entitled “Deposit Account Balance Calculation for Monthly Fee Waivers” for more information)	Not applicable
Account Eligibility Requirements	Opening or maintaining a Regions checking account	Not applicable	Available to customers age 18 or younger (19 or younger in Alabama) ⁴
Minimum Opening Deposit	\$50 (\$5 if you set up a monthly automatic savings transfer from a Regions checking account)	\$50	\$5
Monthly Fee	\$0	\$5	\$0
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	Based on account balance of all balances
Excessive Withdrawal/Item Fee	\$3 per withdrawal or transfer in excess of 3 per month	\$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	30% with an additional 10% discount for auto debit on one box ³

¹Regulatory limit of six (6) transfers or payments (preauthorized, automatic, by telephone, or from a personal computer), including drafts, checks, debit card, or similar orders (including POS transactions and Overdraft Protection transfers) payable to a third party or another account owned by you, from your savings account per statement period. The preauthorized or automatic transactions may be initiated by Telephone Banking, Regions Online Banking, or standing order. Limit does not apply to in-person withdrawals or withdrawals at an ATM. Exceeding the regulatory limit on transfers and withdrawals on more than an occasional basis may result in your savings or money market account being converted to a transaction account.

²If 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 Savings account. We will notify you in advance if we convert your account.

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

⁴One account holder must be the age of majority.

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.

MONEY MARKET ACCOUNTS

	MONEY MARKET ¹	PLATINUM RELATIONSHIP MONEY MARKET ¹
You May Avoid Monthly Fee By Maintaining One Or More Of The Following:	Minimum daily balance of \$2,500 (see section entitled “Deposit Account Balance Calculation for Monthly Fee Waivers” for more information)	Minimum daily balance of \$15,000 OR opening or maintaining a Regions Wealth Account (see section entitled “Deposit Account Balance Calculation for Monthly Fee Waivers” for more information)
Account Eligibility Requirements	Not applicable	Customer must have a checking account with ACH direct deposit, such as a recurring payroll or government benefit deposit, or \$2,500 minimum daily balance
Minimum Opening Deposit	\$100	\$15,000
Monthly Fee	\$12	\$15
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 \$250,000 or more; \$100,000 – \$249,999.99; \$50,000 – \$99,999.99; \$10,000 – \$49,999.99; below \$10,000
Excessive Withdrawal/ Item Fee ²	\$15 per withdrawal, transfer, or payment in excess of 6 per statement period	\$15 per withdrawal, transfer, or payment in excess of 6 per statement period
Printed Check Images With Paper Statement	\$0	\$0
Discount on Safe Deposit Box (subject to availability)	30% with an additional 10% discount for auto debit on one box ³	50% with an additional 10% discount for auto debit on one box ³

¹Regulatory limit of six (6) transfers or payments (preauthorized, automatic, by telephone, or from a personal computer), including drafts, checks, debit card, or similar orders (including POS transactions and Overdraft Protection transfers) payable to a third party or another account owned by you, from your money market account per statement period. The preauthorized or automatic transactions may be initiated by Telephone Banking, Regions Online Banking, or standing order. Limit does not apply to in-person withdrawals or withdrawals at an ATM. Exceeding the regulatory limit on transfers and withdrawals on more than an occasional basis may result in your savings or money market account being converted to a transaction account.

²Fee will be assessed for each transfer or payment (including checks) in excess of six per monthly statement period.

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

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, savings and money market 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
Mini Statements (available at select ATMs)	\$2.00

Non-Regions ATM:

Withdrawal	\$2.50
(Applies to all withdrawal requests, approved or declined)	
Balance Inquiry	\$2.50
Transfer	\$2.50
International ATM Transaction	\$5.00
Fees charged by owners/operators of non-Regions ATMs may apply.	

ATM and Branch Check Cashing FeesVaries by amount and type
(see next page)

Mobile Deposit FeesVaries 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
Western Union Online Money Transfer	Fee varies ²
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	\$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 \$8.00

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 \$1 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 Fee³ \$36.00

Returned Deposit Item Fee \$15.00
(Includes deposited and cashed items)

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	\$5.00
Duplicate Statement	\$5.00
Special Interim Statement	\$5.00
Electronic Statement	\$0.00
Paper Statement	\$2.00/month
Printed Check Images With Paper Statement ⁴	\$3.00/month
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

Verification of Deposit/Mortgage⁵ \$30.00

Wire Transfer – Domestic:

Incoming	\$15.00
Outgoing Standard	\$25.00
Outgoing Repetitive	\$25.00
Internal Transfer	\$5.00
Telephone Notification ⁶	\$5.00
Fax Notification ⁶	\$3.50
E-mail Notification ⁶	\$0.50
Automatic Standing Transfer	\$10.00

Wire Transfer – International:

Incoming	\$18.00
Outgoing	\$45.00
Telephone Notification ⁶	\$5.00
Fax Notification ⁶	\$3.50
E-mail Notification ⁶	\$0.50
Amendment of Wire Instructions	\$30.00
Recall of Funds	\$45.00
Trace/Investigation of the Wire	\$40.00

¹Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC, and are used herein under license. ²Western Union fees may vary based on type of service, dollar amount of transaction, destination of payee, and whether a money transfer is same-day or next-day, as applicable. Fees will be disclosed to you for your approval prior to transaction. Western Union service terms and conditions apply. Speak with your Regions representative for more details. ³Regions offers a one-time refund of Paid Overdraft/Returned Item fees. Refund is limited to the Paid Overdraft/Returned 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 Returned 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 a combined total of no more than six (6) Paid Overdraft Item fees and Returned Item fees per 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. ⁴Fee 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. ⁵Fee does not apply for requests made by Regions Mortgage or for information on mortgages originated by Regions Mortgage. ⁶Notification 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

CHECKS DRAWN ON REGIONS ¹	
Check Amount/Type	Fee
\$10.00 or less (excluding Two-Party Business)	No charge
\$10.01 or greater (excluding Two-Party Business)	1.00% of check amount (\$2 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)
Other Check Types (Handwritten Payroll, Handwritten Person-to-Person, Two Party Consumer and Business, Refund Anticipation, Insurance Settlement Checks, Cashier's Official Checks)	4.00% of check amount (\$5 minimum fee)
Money Orders	5.00% of money order amount (\$5 minimum fee) ²

¹For checks drawn on Regions, you may be able to avoid check cashing fees in one of the following ways: 1) for checks cashed in branch – by having a Regions Bank deposit account or Regions Now Card; 2) for checks cashed at a Regions ATM – by having an eligible ATM-accessible deposit account (checking, savings or money market), Regions Now Card, or deposit-linked credit account. ²Money Orders may only be cashed at a branch.

Mobile Deposit Fees³

Availability ⁴	Fee ⁵
Available for Processing Tonight	No charge
Available Immediately	1.00% – 4.00% of check amount per item deposited (\$5 minimum fee) — percentage dependent on check type

³Mobile Deposit requires a compatible device and enrollment in Online Banking. Your mobile carrier's messaging and data fees may apply. ⁴Funds 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. Mobile Deposit availability options and any fees, if applicable, will be disclosed in the Regions Mobile app before the deposit is completed. ⁵Fee will appear in your account statement as "Mobile Transaction Fee".

External Transfer⁶ Fees through Online Banking (Subject to availability)

Service	Fee ⁷
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

⁶External transfer service requires enrollment in Online Banking. ⁷Fee is added to the amount of each external transfer transaction.

Additional Terms and Conditions

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

All Inactive Checking and Money Market Accounts:

For all 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 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.

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, (ii) the primary or secondary owner on the Time Deposit/Certificate must be the primary or secondary owner on a Regions personal checking account in good standing and (iii) the checking account must be and remain open during the entire 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.

If you should fail to meet any Relationship Requirement at any time during the Time Deposit/Certificate term or renewal term, as applicable, 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.

LifeGreen Preferred Checking and LifeGreen Checking

If you no longer qualify as a Private Wealth Management client, Regions may convert your Regions Wealth Account to a LifeGreen Preferred Checking account or your LifeGreen Checking-PWM account to a standard LifeGreen Checking account. The following are terms and conditions for LifeGreen Preferred Checking and LifeGreen Checking.

LIFEGREEN CHECKING*		LIFEGREEN PREFERRED CHECKING ¹
You May Avoid Monthly Fee By Maintaining One Or More Of The Following:	<ul style="list-style-type: none"> ACH direct deposit, such as a recurring payroll or government benefit deposit, to your LifeGreen Checking account (at least one of \$500 or more, or a combined amount of \$1,000)² OR A \$1,500 average monthly balance in your LifeGreen Checking account 	<ul style="list-style-type: none"> \$5,000 average monthly balance OR Combined minimum deposit balances from all of your Regions checking, savings, money markets, CDs and IRAs of \$25,000³ OR Combined \$25,000 minimum outstanding loan balances from all of your Regions personal installment loans, lines of credit, equity lines of credit, equity loans, direct loans and credit cards in good standing^{3,4} OR Any first-lien home mortgage with Regions in any amount and in good standing⁴ (excluding home equity loans and home equity lines of credit, and construction, manufactured housing and business loans)
Account Eligibility Requirement	Not applicable	Not applicable
Minimum Opening Deposit	\$50	\$50
Monthly Fee	\$8 with online statements ⁵ or \$10 with paper statements	\$18
Interest Tiers	Not applicable	Based on account balance of \$100,000 or more; \$50,000-\$99,999.99; \$25,000-\$49,999.99; \$10,000-\$24,999.99; below \$10,000
Check Writing Fee	\$0	\$0
Checks	Check price varies by style. For information on pricing, visit your local branch or call 1-800-REGIONS. ⁶	Check price varies by style. For information on pricing, visit your local branch or call 1-800-REGIONS. ⁶
Paper Statement	See "Monthly Fee"	\$0
Additional Features	<ul style="list-style-type: none"> Unlimited check writing 30% discount on one Safe Deposit Box with an additional 10% discount for auto debit⁷ 	<ul style="list-style-type: none"> Unlimited check writing 50% discount on one Safe Deposit Box with an additional 10% discount for auto debit⁷

¹This account is a negotiable order of withdrawal (NOW) account and a relationship checking account. See Deposit Agreement for additional details about NOW accounts. Please refer to the Relationship Checking Account Ownership Requirement at the back of this schedule for information about relationship checking. ²For the monthly fee waiver, we count all ACH direct deposits that post to your account during the account statement period, excluding the last day of the period. ACH direct deposits that post on the last day of the statement period are counted in the following statement period. ³Balances determined at the beginning of the last day of your checking account statement period. ⁴Good standing means you are not past due or in default under your credit agreement. ⁵To qualify for the monthly fee with Online Statements for LifeGreen Checking, you must be a Regions Online Banking customer who receives only Online Statements for the account. To get started with Online Statements, simply enroll in Regions Online Banking. You must have a valid Social Security Number or Taxpayer Identification Number in order to enroll in Regions Online Banking. If you are an existing Online Banking customer, log in and select the Online Statements link in the top navigation under Accounts. Changes in applicable fees will become effective beginning with the end date of the statement period in which Online Statements are activated or cancelled, as the case may be. ⁶Standard bulk delivery is included in the price. Other shipping options are available at an additional charge. ⁷Safe Deposit Box discount subject to box availability. Auto debit must be from a Regions checking, money market or savings account.

***Information on Inactive Accounts.** An inactive account is defined as an account having no customer-initiated activity for a period of 92 consecutive days. 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 activity for 92 consecutive days), you will be notified that your account may be converted to a Check-for-Less account which will be subject to the pricing schedule for Check-for-Less accounts. Your account will be converted to a Check-for-Less 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 Check-for-Less accounts in this section for pricing information.

Deposit Account Balance Calculation for Monthly Fee Waivers.

Average Monthly Balance: For the LifeGreen Preferred Checking account, we divide the sum of the **opening** posted balances for each day in the statement period by the number of days in the statement period. For all other accounts, we divide the sum of the **ending** posted balances for each day in the statement period by the number of days in the statement period. Please note that your account statement only shows ending posted balances and an average balance reflected by those ending posted balances. If your account is a LifeGreen Preferred Checking account, the average balance shown on the account statement is not used for purposes of the monthly fee waiver. The ending balance for any day is the opening balance for the next day.

Minimum Daily Balance: For the Platinum Relationship Money Market account, the minimum daily balance is the **opening** posted balance that must be maintained in the account each day of the statement period. For all other savings and money market accounts, 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. If your account is a Platinum Relationship Money Market account, the ending daily balances shown on the account statement are not used to determine whether the minimum daily balance requirement has been met for those days. The ending balance for any day is the opening balance for the next day.

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 for a fee. 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 \$100. If the available balance of the funding account is less than \$100, or the available balance of the funding account is less than the \$100 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. On each day when funds are transferred, your checking account will be charged a transfer fee, which varies based on checking account type (as shown below):

- No Transfer fee for Regions Wealth Account
- \$10 (per day) Transfer Fee for LifeGreen Preferred Checking accounts
- \$15 (per day) Transfer Fee for all other accounts

If the amount transferred from your funding account to your checking account is \$5.00 or less, the transfer fee will not be charged.

Additional rules and fees on the various Overdraft Protection options are noted in the applicable customer agreements covering deposit account, credit cards, and credit lines. Transfers from another deposit account may be subject to transaction limits and excessive withdrawal fees. 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 Checking Account Ownership Requirements

(This section applies to Regions Wealth Account and LifeGreen Checking – PWM)

To qualify for relationship pricing, the following ownership requirements must be met:

- The primary (person listed first on the account) or secondary (person listed second on the account) owner of the relationship checking account must be the primary or secondary owner of the related deposit accounts. The primary (person listed first on the account) or secondary (person listed second on the account) owner of the relationship checking account must be the primary owner of related credit accounts.
- The related account must be established with one of the following ownership designations:

• Sole Owner	• Joint	• Co-Trustee	• Joint Tenant Without Right of Survivorship
• Primary Owner	• Joint And	• Grantor	• Maker
• Secondary Owner	• Joint Tenant	• Joint Tenants By Entirety	• Co-Maker
• Owner	• Joint In Common	• Joint Tenant With Right of Survivorship	• Principal
• Co-Owner	• Trustee		

Check-for-Less Pricing Information

Monthly Fee	\$10.00
Minimum Balance to Avoid Monthly Fee	Not applicable
Excessive Withdrawal/Item Fee	\$.50 per check in excess of 10 per statement period

Regions Wealth Accounts

The Regions Wealth Account provides account owners with certain services and benefits. You agree that we may restrict or limit any or all of these services and benefits to primary and secondary account holders, even if your account has additional joint account holders.

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

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

