

2026 REGIONS DRIVE FOR SUCCESS TOUR CHALLENGE

OFFICIAL RULES

1. NO PURCHASE, PAYMENT OF ANY KIND OR BANKING RELATIONSHIP IS REQUIRED TO PARTICIPATE OR WIN. PURCHASE OR BANKING RELATIONSHIP WILL NOT INCREASE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED OR RESTRICTED BY LAW.

2. Promotion Overview; Tour Events; Sponsor. The 2026 Regions Drive for Success Tour Challenge (the “Promotion”) consists of thirteen (13) separate Promotion Topgolf tour events (each a “Tour Event”), and runs from April 16, 2026 through June 18, 2026 (the “Promotion Period”).

Each Tour Event includes its own Topgolf classic game (each a “Tour Event Challenge”) and its own sweepstakes (each a “Tour Event Sweepstakes”).

Tour Events will be held at the following Topgolf locations on the following dates (and are limited to the number of participants indicated): (i) Miami – Doral, FL (April 16, 2026; 125 participants); (ii) Memphis, TN (April 21, 2026; 95 participants); (iii) Spring, TX (May 5, 2026; 125 participants); (iv) Dallas, TX (May 7, 2026; 125 participants); (v) Knoxville, TN (May 12, 2026; 95 participants); (vi) Nashville, TN (May 14, 2026; 125 participants); (vii) Alpharetta, GA (May 19, 2026; 125 participants); (viii) Birmingham, AL (June 2, 2026; 125 participants); (ix) Huntsville, AL (June 4, 2026; 95 participants); (x) Indianapolis, IN (June 9, 2026; 125 participants); (xi) St. Louis – Chesterfield, MO (June 11, 2026; 125 participants); (xii) Orlando, FL (June 16, 2026; 125 participants); and (xiii) Tampa, FL (June 18, 2026; 125 participants). (Each Tour Event will begin at approximately 5:00 PM (local time) and end at approximately 6:30 PM (local time).)

The Promotion is sponsored by Regions Bank, 1900 Fifth Avenue North, Birmingham, AL 35203 (“Sponsor”).

3. Eligibility. The Promotion is open only to legal residents of the fifty (50) United States and the District of Columbia who: (a) are at least eighteen (18) years of age; and (b) are an “Invited Guest” who has individually (i) received an email invitation from Sponsor to attend a specific Tour Event (an “Email Invitation”), and (ii) confirmed to Sponsor that he/she will attend the specific Tour Event by the time indicated in the Email Invitation.

Officers, directors, and employees (collectively, “employees”) of Sponsor and its parents, subsidiaries, affiliated companies, suppliers, agents, advertising and promotional agencies, those involved in the execution and administration of the Promotion and the immediate family members (defined as parents, spouse, children, siblings, grandparents) of such employees, and all those with whom such employees are domiciled, are not eligible to win a prize in the Promotion.

4. How to Participate in the Promotion and the Tour Event. In order to participate in the Promotion and the specific Tour Event designated in your Email Invitation (the “Designated Tour Event”), you must: (a) meet the Promotion eligibility requirements and be an Invited Guest (as defined in Section 3 above) to the Designated Tour Event; (b) fully complete and submit the Promotion registration form for the Designated Tour Event by 6:00 PM (local time) on the date of the Designated Tour Event; and (c) attend the Designated Tour Event in person.

Invited Guests may register by clicking the link to the URL website found in the Email Invitation, and fully completing and submitting the registration form, including your first and last name (initials only are not sufficient), the name of your business, a valid business email address, and valid business address.

Invited Guests may also access the registration form at the Tour Event by locating the Promotion signage and using a smartphone or other web-enabled device with a data plan to scan the quick response (“QR”) code featured on the signage with a QR reader application. If you choose to enter using a mobile

device/scanning a QR code, standard message and data rates apply in accordance with your personal mobile service plan. Check details of your plan prior to using a mobile device to enter. (A mobile device is not required to enter the Promotion.)

There are no fees associated with registering for the Promotion, for attending a Tour Event or for participating in Topgolf at a Tour Event. Limit: You may register for the Promotion only one (1) time and you may participate in only one (1) Tour Event. Any attempt by any participant to register for the Promotion more than one (1) time or to participate in more than one (1) Tour Event may void that participant's score/entry and that participant may be disqualified.

Multiple participants are not permitted to share the same email address. Any attempt by any participant to obtain more than the stated number of registrations or entries by using multiple/different email addresses, identities, registrations and logins, or any other methods will void that participant's registration/entry and that participant may be disqualified. Use of any automated system to register or participate is prohibited and will result in disqualification. In the event of a dispute as to any registration, the authorized account holder of the email address used to register will be deemed to be the entrant. The "authorized account holder" is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address. Each potential winner may be required to show proof of being an authorized account holder.

By participating in the Promotion, participants give their express permission to be contacted by Sponsor by mail, email, facsimile and telephone, and for participant's Tour Event username and scores to be posted on the Tour Event Leaderboard and the Promotion website at <https://www.regions.com/DriveForSuccess> (the "Promotion Website"). Information collected in connection with the Promotion will be used in accordance with Regions Bank's Privacy Policy (http://www.regions.com/about_regions/privacy_pledge.rf) and these Official Rules, and with any consent given by participant at time of registration and/or attendance at the Tour Event. By participating, participants agree to be bound by these Official Rules and by the decisions of the judges and of Topgolf, which are final and binding in all respects. For Official Rules, please visit the Promotion Website during the Promotion Period or visit a Tour Event.

5. Tour Event Challenges.

A. How to Participate in a Tour Event Challenge. In addition to registering for the Promotion and attending your Designated Tour Event, you must play at least one (1) round of the Topgolf classic game ("Classic Topgolf") in order to participate in the Tour Event Challenge at your Designated Tour Event. While you may register for and participate in only one (1) Tour Event, you may participate in as many rounds of Classic Topgolf as you would like during your Designated Tour Event.

Please note that the final round of Classic Topgolf at each Tour Event will be played at (and must be started by) approximately 7:15 PM. Any rounds of Classic Topgolf begun after 7:15 PM at a Tour Event may not be scored (and may not be counted for purposes of the Promotion).

Scoring for play of the Classic Topgolf rounds are according to the rules of Topgolf; please visit www.topgolf.com for Classic Topgolf rules of play, the Topgolf code of conduct, and additional details for play.

B. Tour Event Challenge Prizes.

1. Determination of Tour Event Challenge Winners. Sponsor will review all eligible single round Classic Topgolf scores for each participant at each Tour Event, and the top participant scores at each Tour Event will be listed on the Tour Event Leaderboard. At the end of each Tour Event, the Tour Event Challenge participant with the highest single round Classic Topgolf game score at each Tour Event will be awarded a "Tour Event Challenge Prize." (In the event of a tie for the highest single round Classic

Topgolf score at a particular Tour Event Challenge, additional Tour Event Challenge Prizes will be awarded as provided in Section 5(B)(2) below.) Limit one (1) Tour Event Challenge Prize per person.

2. **Tour Event Challenge Prizes.** Sponsor will award one (1) Tour Event Challenge Prize for each Tour Event Challenge (except in cases of a tie for the Tour Event Challenge Prize, in which event each participant tied for the highest single round Classic Topgolf score at such Tour Event Challenge will be awarded a Tour Event Challenge Prize). Tour Event Challenge Prize consists of one (1) \$500 Regions Bank Visa® Gift Card (terms and conditions of gift card apply); ARV: \$500. (For information about Regions Bank Visa® Gift Cards, visit <https://www.regions.com/Home/help/products-services/prepaid-cards/visa-gift-card>.)

C. Overall First Prize and Top Player Prizes.

1. **Determination of the Top Five Overall Scorers.** At the end of the Promotion Period, the five (5) Tour Event Challenge participants with the highest single round Classic Topgolf scores from among all Tour Event Challenges will be determined (the “Top Five Overall Scorers”). The one (1) participant with the overall high score for a single round of Classic Topgolf from among the Top Five Overall Scorers will be awarded the “Overall First Prize,” and the other four (4) Top Five Overall Scorers will be awarded “Top Player Prizes.” (In the event of a tie for the overall high score for a single round of Classic Topgolf from among the Top Five Overall Scorers, the tie will be handled in accordance with Section 5(C)(2) below.) Limit one (1) Overall First Prize/Top Player Prize per person.

2. **Overall First Prize.** Sponsor will award one (1) Overall First Prize to the one (1) participant with the overall high score for a single round of Classic Topgolf from among the Top Five Overall Scorers. Overall First Prize consists of one (1) \$1,500 Callaway Gift Card (terms and conditions of gift card apply); ARV: \$1,500. In the event that two (2) participants tie for the overall high score for a single round of Classic Topgolf from among the Top Five Overall Scorers, each such tied participant will receive an Overall First Prize consisting of one (1) \$750 Callaway Gift Card (terms and conditions of gift card apply); ARV: \$750. In the event that three (3) or more participants tie for the overall high score for a single round of Classic Topgolf from among the Top Five Overall Scorers, each such tied participant will receive an Overall First Prize consisting of one (1) \$500 Callaway Gift Card (terms and conditions of gift card apply); ARV: \$500).

3. **Top Player Prizes.** Each Top Five Overall Scorer (other than the Overall First Prize winner) will receive a Top Player Prize. Top Player Prize consists of one (1) \$500 Callaway Gift Card (terms and conditions of gift card apply); ARV: \$500.

6. Tour Event Sweepstakes.

A. How to Enter a Tour Event Sweepstakes. You will receive one (1) entry into the Tour Event Sweepstakes for your Designated Tour Event once (i) you have properly registered for the Promotion (as provided in Section 4 above) and (ii) Sponsor has confirmed your attendance at your Designated Tour Event. You do not have to participate in the Tour Event Challenge in order to be entered in the Tour Event Sweepstakes. Limit one (1) Tour Event Sweepstakes entry per person.

B. Tour Event Sweepstakes Drawings; Odds of Winning. Sponsor will conduct a Tour Event Sweepstakes drawing at each Tour Event (each a “Sweepstakes Drawing”) at approximately 7:00 PM (local time). Sponsor will randomly select one (1) potential Tour Event Sweepstakes prize winner from among all eligible entries received in each Sweepstakes Drawing. The winner for each Tour Event Sweepstakes will be announced at the close of each Tour Event. Odds of winning a particular Tour Event Sweepstakes depends on the number of eligible entries received in that Tour Event’s Sweepstakes Drawing. Limit one (1) Tour Event Sweepstakes prize per person.

C. Tour Event Sweepstakes Prizes. Sponsor will award one (1) Tour Event Sweepstakes prize in each the thirteen (13) Tour Event Sweepstakes Drawings. Tour Event Sweepstakes prize consists of one (1) Yeti cooler; ARV: \$255.

7. Winner Requirements and General Prize Information.

A. Winner Requirements. Sponsor's decisions as to the administration and operation of the Promotion and the selection of the potential prize winners are final and binding in all matters relating to the Promotion. Each potential prize winner must comply with all of the terms and conditions of these Official Rules, and winning is contingent upon fulfilling all requirements.

Overall First Prize and Top Player Prize winners will be required to sign and return an Affidavit of Eligibility and Release (an "Affidavit") within fourteen (14) days of award notification in order to receive the prize. (All other potential Promotion prize winners may be required to sign and return an Affidavit at time of receipt of prize.)

In the event: (1) a potential winner cannot be reached for whatever reason after a reasonable effort has been exerted based on the information submitted by potential winner, (2) of noncompliance with the above requirements or with any of the aforesaid time periods, (3) a potential winner is found to be ineligible to participate in the Promotion or the Tour Event or receive the prize, (4) a potential winner cannot or does not comply with the Official Rules, (5) a potential winner's prize notification or Affidavit is returned as undeliverable for whatever reason, or (6) a potential winner fails to fulfill the Affidavit-related obligations, the potential winner may be disqualified from the Promotion and/or receiving the prize, and Sponsor may, at its sole discretion, award the prize to an alternate potential winner (i) with the next highest qualifying score (in situations involving a Tour Event Challenge prize), or (ii) in a random drawing from among all remaining eligible entries (in situations involving a Tour Event Sweepstakes prize).

B. General Prize Information. Any difference between the actual value of any prize and the approximate retail value set forth in these Official Rules may not be claimed and will not be awarded. Prizes are non-transferable and no substitution will be made except as provided herein at the Sponsor's sole discretion. Sponsor reserves the right to substitute the prize(s) for one of equal or greater value if the designated prize should become unavailable for any reason.

All taxes or expenses, sales tax, luxury tax, and any other costs incurred in claiming or using any of the prizes, are the sole responsibility of the prize winner.

8. Release. By participating, participant agrees to release and hold harmless Sponsor, Topgolf and their parents, subsidiaries, affiliates, suppliers, distributors, advertising/promotion agencies, agents and prize suppliers, and each of their respective parent companies and each such company's officers, directors, employees, and agents (the "Released Parties") from and against any and all claims, causes of action and damages (including, without limitation, personal injury, death, tax liability, or damage or loss of property, third party claims involving the right to privacy, right of publicity, or intellectual property infringement) arising out of or in connection with participation in the Promotion or a Tour Event and/or receipt or use or misuse of any prize awarded in the Promotion. Acceptance of prize shall constitute and signify the prize winner's agreement and understanding that the Released Parties have not made nor are in any manner responsible or liable for any warranty, representation, or guarantee, expressed or implied, in fact or in law, relative to any prize, including but not limited to its quality, merchantability, fitness for a particular purpose or mechanical condition.

9. Participant's Personal Information; Publicity.

A. Participant's Personal Information. Participant agrees by participating that information submitted in connection with the Promotion may be used as permitted pursuant to Sponsor's privacy policy, these Official Rules and otherwise in connection with the administration of the Promotion. By participating,

participant expressly agrees and specifically consents to be contacted by Sponsor by mail, email, telephone, or other means of contact participant provides Sponsor in the event that participant is a potential winner.

In addition, in connection with planning, promoting, managing, and conducting the Tour Events, Sponsor may share information with the owners, managers, employees, agents and contractors of Topgolf and related entities, and that such information may include information personally identifiable to participant. By participating, participant consents to said sharing in connection with the Promotion, the Tour Events and the above-referenced related activities.

B. Publicity. By participating in the Promotion and attending a Tour Event, participant grants Sponsor a non-exclusive, irrevocable, transferable, sub-licensable, royalty-free, worldwide license to use, transmit and display in any medium (radio, television, internet, print, etc.) for any purpose whatsoever, any video, photograph, image, likeness, recorded voice, and/or other personal information of or related to participant that is (1) obtained or recorded by Sponsor in connection with the Tour Event, and/or (2) submitted to Sponsor in connection with the Tour Event through any means whatsoever, including without limitation, through posting on Sponsor's social media accounts (collectively, the "Tour Event Materials").

By participating, participant understands that Sponsor is under no obligation to hold the Tour Events or use the Tour Event Materials. Participant waives any right to inspect or approve the Tour Event Materials, or any other finished image, videotape, digital recording, soundtrack, advertising copy or printed matter incorporating the Tour Event and/or the Tour Event Materials that may be used or to any eventual use that they might be applied. Participant waives the right to any compensation associated with participant's attendance at the Tour Events or Sponsor's use of the Tour Materials, and represents and warrants that participant is under no contractual relationship (including, without limitation, any name, image and likeness agreement) that could in anyway prevent Sponsor from being able to use the Tour Event Materials as provided herein. Participant releases any and all claims, demands, damages, and causes of action of any nature that participant has or may hereafter have against the Released Parties arising out of or in connection with participation in any Tour Event, and Sponsor's use of the Tour Event Materials, including, but not limited to, any claims for defamation, invasion of privacy, right of publicity, infliction of emotional distress, negligence, or any other physical or monetary injury.

10. General Conditions. Sponsor reserves the right to cancel, suspend and/or modify the Promotion and/or the Tour Events, or any part of them, if any fraud, technical failures, human error, or any other factor or any other factor impairs the integrity or proper functioning of the Promotion and/or the Tour Events, or any event or cause beyond Sponsor's control (e.g. events such as natural calamities, national emergencies, wide spread illnesses, declarations of war, acts of God, acts of terrorism) interferes with any aspect of the Promotion or Tour Events, including but not limited to the conduct of a Tour Event and the fulfillment of the prize(s), as determined by Sponsor in its sole discretion. In the event the Promotion or a Tour Event is cancelled, suspended or discontinued for any reason, Sponsor may take any and all appropriate actions in its sole discretion, including, but not limited to, judging and awarding prizes based on play/entries up to the time of the Promotion or Tour Event cancellation or suspension. Sponsor reserves the right, in its sole discretion, to extend or adjust the Promotion Period (or a Tour Event date) in the event that Sponsor for any reason is unable to hold a Tour Event as scheduled. In the event that Sponsor is unable to hold one or more Tour Events as scheduled, Sponsor may be unable to award Tour Event prizes for such cancelled Tour Event.

Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the operation of the Promotion, or to be acting in violation of these Official Rules or the code of conduct/rules of Topgolf, or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Promotion may be a violation of criminal and civil law, and should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. The invalidity or unenforceability of any provision of these

Official Rules shall not affect the validity or enforceability of any other provision. In the event any provision is determined to be invalid or otherwise unenforceable or illegal, these Official Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein.

11. Limitations of Liability. The Released Parties are not responsible for: (a) lost, late, unreceived, damaged, incomplete, invalid, un-intelligible, garbled, delayed, or misdirected Email Invitations, Email Invitation responses, Promotion registrations, Topgolf registrations, Tour Event Leaderboard log ins, or entries or the failure to receive such; (b) any incorrect or inaccurate information, whether caused by participants, printing errors or by any of the equipment or programming associated with or utilized in the Tour Event or the Promotion; (c) technical failures of any kind, including, but not limited to malfunctions, interruptions, or disconnections in phone lines or network hardware or software; (d) unauthorized human intervention in any part of the entry process or the Tour Event or the Promotion; (e) technical or human error which may occur in the administration of the Promotion or the processing of registrations, entries or emails; (f) late, lost, undeliverable, damaged or stolen mail, communications, registrations or notices; (g) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from participant's participation in the Tour Event, the Promotion or receipt or use or misuse of any prize; or (h) any opinions, views, advice or statements posted on the Promotion Website, Tour Event Leaderboard or Sponsor's social media sites by any person or entity other than an authorized Sponsor spokesperson. No more than the stated number of prizes will be awarded.

12. Disputes. Except where prohibited, participant agrees that: (a) any and all disputes, claims and causes of action arising out of or connected with the Promotion or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the federal or state courts located in Birmingham, Alabama, (and the parties consent to jurisdiction therein with respect to any legal proceedings or disputes of any kind arising under or relating to these Official Rules); (b) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Promotion, but in no event attorneys' fees; and (c) unless otherwise prohibited, under no circumstances will participant be permitted to obtain awards for, and participant hereby waives all rights to claim, indirect, punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the participant and Sponsor in connection with the Promotion shall be governed by, and construed in accordance with, the laws of the State of Alabama, without giving effect to any choice of law or conflict of law rules (whether of the State of Alabama or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than State of Alabama.

13. Winners List. To obtain/view the Promotion prize winners, visit the Promotion Website or send a self-addressed stamped envelope to: 2026 Regions Drive for Success Tour Challenge Winners, 1900 Fifth Avenue North, Birmingham, AL 35203, by March 1, 2027.

The use of any Topgolf, Callaway or Yeti name or trademark in connection with this Promotion and the Tour Events is for informational purposes only, and is not intended to suggest any affiliation or sponsorship. Topgolf, Callaway and Yeti are not sponsors of this Promotion or the Tour Events, and are in no way responsible for the administration of the Promotion, the verification of winners or fulfillment of prizes.