

2025 Regions Bank of Ideas Challenge

OFFICIAL RULES

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

2. Contest Overview; Important Contest Dates and Deadlines; Sponsor. The 2025 Regions Bank of Ideas Challenge (the “Contest”) consists of a business plan presentation (a “Business Plan Presentation”) competition between teams of undergraduate students (“Teams”) from the University of Mississippi at Oxford (“Ole Miss”) and Mississippi State University at Starkville (“MSU”). Teams must consist of at least one (1) eligible student, and may include up to a total of five (5) eligible students, all of whom must be enrolled at the same institution.

The Contest registration period runs from September 1, 2025, through 11:59:59 PM (Central Time) on September 17, 2025 (the “Registration Period”). In order to participate in the Contest, each individual Team member must separately register for the Contest during the Contest Period.

In order to participate in the Contest, each registered Team member is also required to individually complete and sign a Release Agreement and a Nondisclosure Agreement, which must be returned to Sponsor on or before 11:59:59 PM (Central Time) on September 29, 2025 (the “Forms Deadline”).

Teams from Ole Miss will present their Business Plan Presentations to a live panel of judges in late October 2025 (the “Ole Miss Presentation Date”) in the Ole Miss preliminary round competition at a designated location on the Ole Miss campus (the “Ole Miss Preliminary Round Competition”) where the Contest judges will choose two (2) Ole Miss Preliminary Round Competition winners (the “Ole Miss Team Finalists”).

Teams from MSU will make their Business Plan Presentations to a live panel of judges in late October 2025 (the “MSU Presentation Date”) in the MSU preliminary round competition at a designated location on the MSU campus (the “MSU Preliminary Round Competition”), where the Contest judges will choose two (2) MSU Preliminary Round Competition winners (the “MSU Team Finalists”).

On November 13, 2025, Sponsor will host the Final Round Competition in Tupelo, MS, where the Ole Miss Team Finalists and the MSU Team Finalists will present their Business Plan Presentations, and the Contest judges will determine the one (1) Contest winner.

The Contest is sponsored by Regions Bank, 1900 Fifth Avenue North, Birmingham, AL 35203 (“Sponsor”). Sponsor’s clock is the official time-keeping device for this Contest.

3. Eligibility. The Contest is open only to legal residents of the fifty (50) United States and the District of Columbia who, at the time of registration, are: (a) at least eighteen (18) years of age; (b) enrolled as an undergraduate student at Ole Miss or MSU (each an “Eligible Institution”); and (c) a member of a Team consisting of between one (1) and five (5) eligible students who are all enrolled at the same Eligible Institution. Officers, directors, employees, and interns (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 Contest 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 Contest.

4. How to Participate.

A. Registration; Release Form and Nondisclosure Agreement.

1. Registration Form. *In order to participate in the Contest, you and each of your individual Team members must separately register for the Contest* by fully completing and submitting the

applicable Eligible Institution registration form (the “Registration Form”) during the Registration Period. Ole Miss students may access the Ole Miss Registration Form and register at https://docs.google.com/forms/d/e/1FAIpQLSeb1yyrnHSHof4Qgba2_PSonBGfwpNE6SjPLN_R25OucLi6A/viewform (the “Ole Miss Registration Site”). MSU students may access the MSU Registration Form and register at <https://forms.office.com/Pages/ResponsePage.aspx?id=sNtR7YavokWcl3P7OTXfF4CPAL6JfPRKnsM8r7RuKdNUME1VNfo1TU4yM1IHQjhJTEhYUjFOUzBaTy4u&origin=QRCode> (the “MSU Registration Site”). ***You and each of your individual Team members must separately register for the Contest during the Registration Period in order to participate in the Contest as a Team.***

2. Release Agreement and Nondisclosure Agreement. On September 18, 2025, Sponsor will send each registered Team member a confirmation email containing a link to the Contest website at regions.com/bankofideas (the “Contest Website”) and two (2) downloadable files: (i) the “Release Agreement,” and (ii) the “Nondisclosure Agreement.” In order to participate in the Contest, each registered Team member must individually complete and sign the Release Agreement and the Nondisclosure Agreement, and return each signed document to Sponsor via email at bankofideas@regions.com on or before the Forms Deadline (11:59:59 PM (CT) on September 29, 2025). ***In the event that a registered Team member fails to return a completed and signed Release Agreement and Nondisclosure Agreement by the Forms Deadline, that Team member will be disqualified and will not be permitted to participate in the Contest.***

3. Minors. In the event that an individual team member is a Minor, the Release Agreement and Nondisclosure Agreement for that Team member must also be signed by that Team member’s parent or legal guardian. A contestant is considered a “Minor” for purposes of the Contest if, at the time of registration, the contestant is under 21 years of age and a resident of Mississippi.

B. Business Plan Presentations; Entries. Business Plan Presentations must address one (1) of the four (4) business cases (“Business Cases”) listed and described at the end of these Official Rules. The Ole Miss Team Finalists and the MSU Team Finalists must submit their Business Plan Presentations in tangible form in PDF or PPT format (a “Business Plan File”) to Sponsor via email at bankofideas@regions.com, on or before 11:59:59 PM (Central Time) on November 7, 2025. Business Plan Presentations and Business Plan Files must meet the requirements described in Section 4(C) below.

For purposes of this Contest and these Official Rules, an “Entry” is, collectively, the information and materials submitted by a Team as a participant, including, without limitation, the Registration Form, Business Plan Presentation, and Business Plan File (if applicable). ***Limit one (1) Entry per person/Team.***

C. Entry Requirements (including Business Plan Presentation and Business Plan File Requirements). Your Entry, including your Business Plan Presentation (and Business Plan File, if applicable) must comply with all of the requirements of these Official Rules, including, without limitation, all of the following:

(1) Your Business Plan Presentation (and Business Plan File, if applicable) must succinctly discuss your applicable Business Case, and your Business Plan File must be submitted in either PDF or PPT. ***Business Plan Presentations are limited to twenty (20) minutes or less in length.***

(2) Your Team’s Entry must be in English.

(3) Your Team’s Business Plan Presentation (and Business Plan File, if applicable) must (i) be your Team’s own original work, created solely by your Team (and without the use of any means of artificial intelligence (“AI”)), and be the exclusive property of your Team alone; (ii) not have been previously published, released, broadcast, streamed, or otherwise exploited or distributed in any form; (iii) not have won any prior awards (including an award in this Contest); and (iv) not have been (or be) entered in any competitions other than this Contest.

(4) Your Team's Entry may not contain any third party materials, and may not in any way violate or infringe upon, or (as determined by Sponsor in Sponsor's sole discretion) potentially violate or infringe upon, the copyright (including moral rights), trademark, privacy, publicity, or other personal or proprietary rights of any person or entity.

(5) Your Team's Entry may not, include, contain or discuss (as determined by the judges in their sole and absolute discretion): (i) any illegal, explicit, immoral, obscene, profane, lewd, inappropriate, disparaging, libelous, defamatory or offensive material; (ii) any content unsuitable for publishing, broadcasting, posting or reproducing (including, but not limited to, profanity, nudity, pornography, or the incorporation of drugs or alcohol); (iii) any racial, ethnic, religious, or sexual derogatory characterizations or slurs; (iv) any threats to any person, place, business, group or world peace, or that suggests and/or promotes violence; or (v) any material that features, suggests and/or promotes violence or dangerous activities that may result in injury to yourself or others.

(6) Your Team may not copy or otherwise plagiarize Entry materials from any source. Modifying, enhancing or altering a pre-existing work does not qualify as an original creation or submission.

(7) Your Team's Entry may not convey or communicate any message inconsistent with the positive brand, reputation for wholesomeness or good will of Sponsor.

(8) You and your Team may submit and present only one (1) Business Plan Presentation (and if applicable, only one (1) Business Plan File).

(9) Your Team must fully complete and submit all portions of the Registration Form. Each Team member must also individually complete, sign and return the Release Agreement and the Nondisclosure Agreement by the Forms Deadline. (In the event that an individual team member is a Minor, that Team member's parent or legal guardian must also sign and agree to the Release Agreement and Nondisclosure Agreement.)

(10) Your Team's Business Plan Presentation (and Business Plan File, if applicable) may not contain any AI-generated text and may not be prepared or created (in whole or in part) using any AI essay writer or AI text generator, or by using any automatic, programmed, robotic or similar means.

(11) ***Your Team's Business Plan Presentation (and Business Plan File, if applicable) may not contain music of any kind.***

(12) Other than Sponsor's, your Team's Entry may not reference any products or services of any company or other entity, including, without limitation, any third-party trademarks, logos, or trade dress.

(13) You may not be, nor may you or your Team work with parties in conjunction with your Team's Entry who are, under any contractual relationship that may prevent Sponsor from being able to use your Team's Entry worldwide in all media in perpetuity on a royalty-free basis, without any payment or fee obligations.

(14) Your Team's Entry may not have been dangerous or unsafe to make. Contestants should not do anything that could reasonably be considered potentially unsafe or inappropriate in connection with the creation of an Entry.

(15) Your Team's Entry may not contain any content or performance that has been broadcast, distributed, streamed, published or televised on television or the internet, or as part of a recording or a motion picture film or television program.

(16) Your Team's Entry may not violate any laws, regulations or applicable network or applicable publishing/posting standards, and shall not promote any product or service.

Any Entries that fail to comply with the above requirements may be rejected. Any illegible, unintelligible, garbled, incomplete, or non-complying Entries are not permitted and may be rejected.

D. Entries; Official Rules. Entries become the property of Sponsor and will not be acknowledged or returned. Except as otherwise stated in these Official Rules, personal information collected in connection with this Contest will be used in accordance with Sponsor's Privacy Policy found at http://www.regions.com/about_regions/privacy_pledge.rf and with any consent given by a contestant at the time of entry.

Please note that Teams may not be sent confirmation of receipt of any part of an Entry; in the event that an Entry is acknowledged in any way following submission, such acknowledgement does not constitute any representation by Sponsor as to the eligibility of the Entry. Any automated computer receipt does not constitute proof of actual receipt by Sponsor for purposes of these Official Rules. The submission of an Entry is solely the responsibility of the Team members, and all Internet access and usage charges are the responsibility of the contestants.

For a copy of these Official Rules, visit (i) the Ole Miss Registration Site or the MSU Registration Site during the Registration Period; (ii) visit the Contest Website after the close of the Registration Period; or (iii) send a stamped, self-addressed envelope to: Regions Bank, 2025 Regions Bank of Ideas Challenge Official Rules, 1900 Fifth Avenue North, Birmingham, AL 35203, by December 31, 2025.

5. CONTEST JUDGING; JUDGING CRITERIA; WINNER REQUIREMENTS.

A. Judges. All Entries must meet the Contest entry requirements described in these Official Rules. Eligible Business Plan Presentations (and accompanying Business Plan Files, if applicable) will be judged by a panel of independent, qualified judges appointed by Sponsor, which may consist of representatives of Sponsor. Contest judging determinations are in the sole and absolute discretion of the judges, and such decisions and determinations are not subject to further review or appeal. Decisions of the judges are final in all matters relating to this Contest.

B. Preliminary Round Competitions; Finalist Competition. Eligible Teams from Ole Miss will present their Business Plan Presentations at the Ole Miss Preliminary Round Competition, where the judges will choose the two (2) Ole Miss Team Finalists. Eligible Teams from MSU will present their Business Plans at the MSU Preliminary Round Competition, where the judges will choose the two (2) MSU Team Finalists.

On November 13, 2025, Sponsor will host the Final Round Competition in the Regions Bank offices (at a location to be determined by Sponsor), where the Ole Miss Team Finalists and the MSU Team Finalists will present their Business Plan Presentations, and the judges will determine one (1) Contest winner using the Judging Criteria set forth below.

C. Judging Criteria and Winner Determination.

(1) Judging Criteria. In the Preliminary Round Competitions and in the Final Round Competition, each judge will award up to a total of 100 points for a Business Plan Presentation according to the following judging criteria and point award method (the "Judging Criteria"): (1) demonstration of insight and empathy/understanding of young adult needs (0-20 points); (2) creativity and originality (0-20 points); (3) impact of presentation and potential to improve customer retention and satisfaction (0-20 points); (4) feasibility of solution to the chosen Business Case (0-20 points); and (5) quality of presentation, including demonstrated clarity, persuasiveness and professionalism (0-20 points).

(2) Winner Determination; Ties. The two (2) Team/Entries with the most number of points in each of the Ole Miss Preliminary Round Competition and the MSU Preliminary Round Competition will be deemed the Team Finalists for each university. The one (1) Team/Entry with the most number of points in the Final Round Competition will be deemed the Contest winner. Finalists will be notified at the end of the Preliminary Round Competitions, and potential Contest winner will be notified at the end of the Final Round Competition.

In the event of a tie among Team/Entries in the Preliminary Round Competitions and the Final Round Competition, the judges will re-judge the tied Teams/Entries using the Judging Criteria, until such time as the applicable winners are determined.

(3) Odds. Odds of winning depend on the nature, quality and number of eligible Entries received. Because of the unique nature and scope of the Contest, Sponsor cannot accurately predict the number of Teams that will participate in the Contest. (Limit one (1) prize per Team.)

6. CONTEST PRIZE; WINNER REQUIREMENTS. One (1) Contest prize will be awarded to each Team member of the winner of the Finalist Round Competition. Contest prize consists of (a) one (1) \$500 Regions Bank Visa® Gift Card (terms and conditions of gift card apply; approximate retail value: \$500); and (b) one (1) green beach cruiser bicycle and bicycle helmet (approximate retail value: \$400). (Total approximate retail value of Contest prize: \$900.)

Winning Team members must comply with all of the terms and conditions of these Official Rules, and winning a prize is contingent upon fulfilling all requirements. In order for a Team member of the winning Team to receive his/her prize, such Team member must sign and return to Sponsor a notarized Affidavit of Eligibility & Liability/Publicity Release and Copyright Assignment (the "Release") within ten (10) business days of the date of the Final Round Competition. If a Team member of the winning Team is a Minor, his/her Release must also be executed by a parent or legal guardian on behalf of that Team member. In the event of non-compliance with any of these requirements by a winning Team member, that Team member's prize may be forfeited. Unclaimed prizes and/or forfeited prizes may not be awarded.

7. CONDITIONS OF PARTICIPATION. The Contest is subject to all applicable federal, state, and local laws and regulations. By entering this Contest, you (and if you are a Minor, your parent or legal guardian) agree: (i) to be bound by these Official Rules and the decisions of the judges, which are final and binding in all respects; (ii) that Entries cannot be used by you (or any third parties) for any commercial purpose other than to enter this Contest; and (iii) to be contacted by Sponsor by mail, email or telephone. By entering the Contest, you (and if you are a Minor, your parent or legal guardian) further agree that Sponsor may use your Entry, name, voice, likeness, image, statements, biographical data, address (city and state only) and prize information, in any and all media now existing or hereafter devised for illustration, promotion, art, editorial, advertising, trade or any other purpose whatsoever, in perpetuity, without attribution, notification, compensation or consents (except where prohibited by law), and you hereby release Sponsor, its parents, subsidiaries, affiliates, and the directors, officers, employees, or agencies from any liability with respect thereto.

By participating in this Contest, you (and if you are a Minor, your parent or legal guardian) irrevocably grant Sponsor, its subsidiaries, divisions, affiliates, and advertising and promotional agencies, an unlimited, worldwide, perpetual, non-exclusive, royalty-free, unconditional license and absolute right to edit, modify, adapt, distribute, stream, post, publish, broadcast, reproduce, store, copy, transmit, publicly display, exhibit, exploit and/or otherwise use your Entry in whole or in part, and copyrights and moral rights therein, in any way and in any and all media now known or later invented, in Sponsor's sole discretion, including but not limited to, the posting and broadcasting of the Entry (in whole or in part) on Sponsor's website, social networking sites or any websites controlled or operated by Sponsor or its affiliates, divisions or subsidiaries. You also agree by entering to waive any moral rights in your Entry. Upon Sponsor's request, you (and if you are a Minor, your parent or legal guardian) agree to sign any and all legal forms deemed necessary by Sponsor to make use of the rights you are granting Sponsor with respect to the Entry, or that Sponsor may otherwise reasonably require in order to effectuate the purposes and intents of these Official Rules.

By entering this Contest, you (and if you are a Minor, your parent or legal guardian) release Sponsor, and its parents, subsidiaries, affiliates, agents and agencies, and the directors, officers, employees, or agencies of any of the above organizations, from any and all liability for any injuries, losses, tax liabilities or damages of any kind arising from your participation in this Contest or in any Contest related activity or

resulting from acceptance, possession, use or misuse of any prize.

By entering this Contest, you (and if you are a Minor, your parent or legal guardian) represent and warrant as follows: (i) the Business Plan Presentation and Business Plan File are your Team's sole, original work, and you (and members of your Team) hold the sole and exclusive rights to the Business Plan Presentation and Business Plan File; (ii) the Business Plan Presentation and Business Plan File were created solely by you and your Team for the purpose of entering the Contest; (iii) other than as submitted in this Contest, no part of the Business Plan Presentation and/or Business Plan File has been previously published, released, broadcast, streamed, televised or otherwise exploited or distributed in any form; (iv) the Business Plan Presentation and Business Plan File do not and will not violate or infringe upon the copyright, moral rights, trademark, privacy, publicity, or other personal or proprietary rights of any person or entity; (v) the Business Plan Presentation and Business Plan File do not contain any computer viruses and are otherwise uncorrupted; (vi) the Business Plan Presentation and Business Plan File do not and will not violate any applicable laws; (vii) the Business Plan Presentation and Business Plan File are not and will not be defamatory or libelous, and as of the date of submission, is not the subject of any actual or threatened litigation or claim; and (viii) the Business Plan Presentation and Business Plan File otherwise comply with all of the requirements and conditions of the Official Rules, including, without limitation, all those requirements and conditions listed in Section 4 of these Official Rules.

Sponsor reserves the right, in its sole discretion, to: (i) disqualify from this or any contest it sponsors, now or in the future, any person it finds, in its sole discretion, has violated these Official Rules, entered or attempted to enter the Contest more than the permitted number of times through the use of multiple email addresses or any other device or means, created or prepared any Business Plan Presentation and/or Business Plan File (in whole or in part) using an AI essay writer or AI text generator, or by using any automatic, programmed, robotic or similar means, or tampered with the entry process, the operation of the Contest, or any other aspect of this Contest; and (ii) modify, cancel or suspend part or all of the Contest in the event that human or technical errors occur in the administration of the Contest or the processing of Entries, or other errors, printing errors, tampering, fraud, unauthorized intervention, technical failure, acts of God, natural disasters, wide spread illness, public health crisis or pandemic (e.g., COVID-19), terrorism, weather or any other causes beyond Sponsor's control, corrupt or impair the administration, security, fairness or proper play of the Contest, or interfere with Sponsor's ability to run the Contest as planned. In the event the Contest 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 information collected up to the time of Contest cancellation or suspension. Sponsor reserves the right, in its sole discretion, to extend any portion of the Contest in the event that Sponsor for any reason receives an insufficient number of qualified Entries in the Contest (as determined by Sponsor in its sole and absolute discretion). In the event that Sponsor receives an insufficient number of qualified Entries (as determined by Sponsor in its sole and absolute discretion), Sponsor may be unable to determine a Preliminary Round Competition and/or Contest prize winner.

Neither Sponsor nor any of its parents, subsidiaries, affiliated companies, agents, employees, shareholders, members, managers, representatives or agencies, shall have any obligation or responsibility, including any responsibility to award any prizes, with regard to: (i) Entries that contain inaccurate information or do not comply with or violate these Official Rules; (ii) Entries or prize claims or notifications that are lost, late, postage-due, unintelligible, damaged, delayed, destroyed, misdirected, garbled, incomplete, illegible or are otherwise not received by the intended recipient, in whole or in part, due to computer, human or technical error of any kind; (iii) any error, omission, interruption, deletion, defect, delay in operation or transmission, theft or destruction or unauthorized access to, or alternation of, Entries, or any incorrect or inaccurate transcription of entry information; (iv) contestants who have committed fraud or deception in entering or participating in the Contest or in claiming any prize; (v) any problems or technical malfunctions of the Contest, Sponsor's website or of any telephone or communications network or lines, computer on-line systems, servers or providers, computer equipment, software, or traffic

congestion on the Internet or at any website, or any combination thereof, including any injury or damage to contestant's or any other person's computer related to or resulting from participation or downloading any materials related to this Contest; (vi) any inability of a winning Team member to accept a prize for any reason; (vii) early termination of the Contest, or the inability to award any prize, in the event Sponsor receives fewer than the number of qualified Entries necessary (as determined by Sponsor in its sole and absolute discretion) to award such prize; or (viii) the inability to award all or any part of any prize due to errors, delays or interruptions due to acts of God, natural disasters, wide spread illness, public health crisis or pandemic (e.g., COVID-19), terrorism, weather or any other similar event beyond Sponsor's reasonable control.

8. DISPUTE RESOLUTION. Any and all disputes with respect to this Contest will be resolved in the appropriate courts in the State of Alabama exclusively, and subject to the laws of the State of Alabama, without regard to conflicts of laws principles. Should there be a conflict between the laws of the State of Alabama and any other laws, the conflict will be resolved in favor of the laws of the State of Alabama. By participating, contestant consents to the sole and exclusive jurisdiction and venue of the federal, state and local courts located in Birmingham, Alabama. If any provision of these Official Rules is determined by a court of competent jurisdiction to be invalid or unenforceable, such determination shall not affect the validity or enforceability of any other provision. Except where prohibited, by participating in this Contest, contestant agrees that: (i) any and all disputes, claims, and causes of action arising out of or connected with this Contest, or any prize awarded, or the determination of the winners, shall be resolved individually, without resort to any form of class action; (ii) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with participating in this Contest, but in no event attorneys' fees; and (iii) under no circumstances will contestant be permitted to obtain awards for, and contestant hereby waives all rights to claim, punitive damages, incidental damages, consequential damages or any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. (NOTE: Some jurisdictions do not allow the limitation or exclusion of liability for incidental or consequential damages, so the above may not apply to you.)

9. WINNERS LIST. To see Contest winners, please send a stamped, self-addressed envelope to: Regions Bank, 1900 Fifth Avenue North, Birmingham, AL 35203, by May 13, 2026. Information regarding scores awarded by judges in the Contest judging will not be available.

Business Cases

1. "Bank of the Future" Innovation Challenge

Objective: Students develop a next-gen banking solution (e.g., a mobile app feature, fintech partnership idea, etc.).

2. Banking on Small Business

Objective: Design a strategy, solution or experience that helps Regions more effectively connect with and retain small business owners as long-term, loyal customers.

3. "Retail Bank Branch of Tomorrow" Challenge

Objective: Redesign the physical bank branch to appeal to Gen Z customers while optimizing for cost, efficiency and customer experience.

4. Young Adult Retention Plan

Objective: Develop a strategy, product or digital experience to help a traditional bank retain and grow relationships with customers in their early 20s as they navigate major life transitions.