A QUICK GUIDE TO REGIONS ONLINE BANKING BUSINESS SERVICES

This Regions Quick Guide is for general information and discussion purposes only.

The Regions Simplicity Pledge®
Regions is committed to providing you with the information you need to make good financial decisions, and to helping you understand how your accounts and services work – simply, clearly and in plain language.

KEY FACTS

What are Business Services?	Business Services are cash management solutions available to help businesses maximize profitability by improving cash flow and reducing operating costs. Business Services work by allowing you to streamline payables and receivables processes, manage liquidity, and mitigate unnecessary internal and external fraud risks. You can customize a cash management tool kit by enrolling in the services that best fit your needs. To learn more, please see the "Service descriptions and pricing" section of this guide.
Eligibility	Enrollment in Online Banking Business Services is only available to authorized signers of eligible business accounts. The following business product types are eligible for Business Services enrollment: - LifeGreen Business Checking® - LifeGreen Business Simple Checking® - Advantage Business Checking - Business Interest Checking - Advantage Plus Checking - LifeGreen® Not-For-Profit Checking - Nonprofit Checking - Business Premium Money Market - Business Relationship Basic Checking - Nonprofit Money Market Checking - LifeGreen Checking for Business - Business Savings Online Banking users with **only** personal accounts will not have access to Business Services. For customers with both personal and business accounts, only business accounts are eligible for Business Services. Commercial Analyzed, IOLTA and Public Funds account types are not eligible for enrollment in either Online Banking or Business Services. Please contact a Regions Banker for information on online services available for these account types.
Enrolling in Business Services	Business Services Enrollment is located under the Products tab in Online Banking, with descriptions and prices for each service. When there are multiple business relationships, the Business Services Enrollment page will be presented for each relationship. Services on the Business Services Enrollment page will only be available for selection when the business has eligible accounts. Only authorized signers will have full access to the Business Services Enrollment page (non-authorized signers will be allowed to access the page but cannot select services). The authorized signer who initiates enrollment in Business Services will be assigned as the initial Administrator. The Administrator will have the ability to perform the following functions on the Business Services Enrollment page: Enroll in services Add new accounts to existing services Remove accounts from existing services Delete or cancel services

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Enrolling in Business Services (Continued)	• Terms & Conditions for Business Services will be presented upon initial enrollment and subsequently after each service enrollment. • A “Pay From” account must be selected to complete enrollment in Business Services. • Paycor Payroll and HR services inquiries can be completed by following the link to regions.com/payroll and clicking on “Learn More.” • Once enrollment is complete, Business Services available for enrollment can be found by choosing the Customer Service tab from the top menu bar in Online Banking. Select the Services tab, and then refer to the Payment Services section.
Service descriptions and pricing	**People & Permissions** • Allows a business to set up additional users in Regions Online Banking and set permissions for which accounts and services they can view and/or perform transactions. *$8/month* *Unlimited users* **ACH Module** • Allows a business to take advantage of electronic payments and ensure critical payments are made on time, such as direct deposit to employee accounts, tax payments and vendor payments. *$12/month* *$1.50/ACH Payroll Credit and Vendor Payment* *$3/ACH Tax Payment* Other charges that may apply: *$6/ACH Return* *$3/Notification of Change* **Wire Transfer Module** • Allows a business to send urgent, time-sensitive payments securely using domestic and international wires. Once a wire transfer is sent to a recipient, the funds are always good and cannot be revoked for any reason. *$12/month* *$20/Domestic Wire* *$35/International Wire* **Check Inspect Module** • Provides protection against check fraud and reduces exposure arising from altered amounts or counterfeit checks. Check Inspect® compares checks issued by a business against checks presented for payment against its account for additional security. Reverse Check Inspect provides a list of checks presented for payment so the business can determine if any of the items are fraudulent. Check Inspect *$15/account, per month* *$0.50/check > 50 checks* Reverse Check Inspect *$15/account, per month* *$0.07/check > 150 checks* **Regions Quick Deposit®** • Allows a business to deposit checks without visiting a branch. Speak to a Regions Banker about specific pricing. Please visit regions.com/quickdeposit for more details. **Payroll and HR Services** • Provides immediate and secure access to HR, payroll, timekeeping and reporting information along with a dedicated HR/payroll specialist for support. Ask a Regions Banker or visit regions.com/payroll to learn more about Payroll and HR Services.

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Schedule for charges	• A business's "Pay From" account will be charged on or about the ninth calendar day of each month for the previous month's activity, beginning with the month of enrollment. Monthly fees will be assessed in full in addition to the transactional fees regardless of the date in the month in which enrollment was initiated. Fees will continue to be charged monthly until we receive a request to discontinue enrollment in the service(s). • The business will see the sum of the charges reflected on its statement as "Analysis Fee." • An analysis statement displaying the details of the charges will be delivered each month via Online Banking with charges for the following Business Services: – ACH – Check Inspect – Wire Transfer – Quick Deposit – People & Permissions • Certain accounts will receive same-day charges for wire transactions, but the wire module charge will appear on the monthly analysis statement.
Discontinuing a service	• Administrators can delete a service by navigating to "Business Services" under the Products tab and simply unchecking the box next to the service to be deleted. • A message will appear asking if the Administrator is sure they want to delete the service. • People & Permissions cannot be deleted through Online Banking because outstanding payments may be affected. Administrators wishing to delete this service will be prompted with a message to call Small Business Support at 1-800-472-2265 to delete the service. • Administrators can re-enroll in any service by simply checking the box next to the service. They will be asked again to accept the Terms & Conditions.
Questions?	• Descriptions of the services are provided within Online Banking under the Products tab for each service. Customers can also call Small Business Support at 1-800-472-2265 (option 1, then option 5) to discuss enrollment, payment transactions or general Business Services questions. • For Paycor Payroll and HR service questions, customers can call Client Services at 1-855-565-3296.

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