## ACCOUNT BASICS

Please consult the Business Checking, Money Market, Savings & Time Deposit Accounts Pricing Schedule at regions.com/businesspricing for a complete list of Additional Services and Fees and for details on how we calculate transactions and balances for purposes of certain fees and fee waivers.

<table>
<thead>
<tr>
<th>Minimum opening deposit</th>
<th>$100</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly fee</td>
<td>Avoid the monthly fee by maintaining any of these options:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Option 1</th>
<th>Option 2</th>
<th>Option 3</th>
<th>Option 4</th>
<th>Option 5</th>
<th>Option 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average monthly balance(^1) of $10,000 in your Advantage Business Checking account</td>
<td>Combined deposit balances of $30,000 from all of your related Regions non-personal checking, savings and money market accounts</td>
<td>Combined outstanding balances of $30,000 in related Regions non-personal loans, lines of credit and business credit cards</td>
<td>At least $2,500 in Regions Business Visa(^2) CheckCard and/or Business Credit Card purchases(^3)</td>
<td>At least one Regions Merchant Services transaction credited to this account (Merchant Services provided by Elavon)</td>
<td>At least one deposit to this account using Regions Quick Deposit(^4)</td>
</tr>
</tbody>
</table>

Otherwise, the monthly fee is $25. See Statement Fees below.

\(^1\)For the average monthly balance, we add the opening posted balances for each day in the statement period, then divide the total by the number of days in the statement period. Your account statement only shows ending posted balances and an average balance reflected by those ending posted balances. 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.

\(^2\)Accounts are considered related if they share the same ownership title and Tax Identification Number.

\(^3\)Only CheckCard purchases on this checking account are included. Only Business Credit Card purchases on accounts held in the name of the entity or person listed as either first or second owner on this checking account are counted. Commercial card and personal credit card purchases are not counted.

| Interest | This is a non-interest bearing account. |
| Transaction item fee | $0 for the first 500 paper or electronic items processed per statement period. $0.50 for each additional item over 500. Items include all deposited items (including deposit slips) and other credits to the account plus all withdrawals (excluding ATM), transfers and other debits from the account, whether by check, CheckCard, Overdraft Protection transfer, Automated Clearing House or otherwise. |
| Cash deposit fees | $0 for $20,000 or less deposited each calendar month. $0.25 per $100 over $20,000. To determine the amount of the fee, we divide the amount of cash deposits that exceed $20,000 by $100 and multiply the resulting quotient by $0.25. |
| Statement fees | $0 per month for statement delivered to you electronically (Online Statement). $0 per month for paper statement without printed check images. $3 per month for paper statement with printed check images. $10 per month for paper statement with deluxe check images. Fee will be assessed whether or not checks are written during the statement period. |
| Accessing your account | $0 Regions Online Banking and Mobile Banking\(^*\) with Bill Pay. $0 Using Regions ATMs for withdrawals, balance inquiries and transfers.\(^**\) $3 fee per domestic transaction when you use an ATM not owned or operated by Regions.\(^**\) \(\*Your mobile carrier’s messaging and data fees may apply.\) \(\**Other ATM transactions may be subject to fees, and ATM fees charged by owners/operators of non-Regions ATMs may apply. See your Regions Business Checking Pricing Schedule at regions.com/businesspricing for fee details.\) |
| Early account closing | $25 fee if closed within 180 days of opening. |
| Checks | Regions custom three-to-a-page business checks and custom value packs are available. For more information on check options, contact Harland Clarke Business Solutions at 1-877-275-4427. |
| Stop payments | $36 per request/renewal. |

(Continued on next page)
Generally, we track two balances for your account: a posted balance and an available balance. Here’s the difference:

- **Posted Balance:** The balance in your account on a specific day. It includes all completed transactions that have been received and processed by us.
- **Available Balance:** The amount of money in your account that you can use, spend or withdraw. Funds on hold from checks you have deposited are not available for immediate use. The available balance may increase or decrease throughout the day as the bank receives or recognizes transactions on your account. For additional details, please see our Deposit Agreement.

It is important to know your available balance because it determines whether you have enough funds to pay for a transaction.

You can monitor your account balance through Regions Online and Mobile Banking, at 1-800-REGIONS (734-4667), or at Regions ATMs or branches.

**Funds availability**

### Understanding when your deposits become available and why there may be holds

The funds available to you can be affected by the types of deposits you make as well as the time of day in which they are made.

- Funds from direct deposits, cash deposits, real-time electronic payments or wire transfers are generally available the same day they are deposited to your account when made before the business day cutoff (see Business Day Cutoff section below for details).
- In most cases, funds from checks you deposit before cutoff on a business day are available to you by the next business day. Business days exclude Saturdays, Sundays and federal holidays. (See below for details on business day cutoff.)
- However, in some cases, funds may take longer before they are available for your use (up to 11 business days). If there is a hold on your deposit, we will notify you of when funds will be available.

*Exceptions may apply. Please see the Funds Availability Policy in the Regions Bank Deposit Agreement for complete details.

### Pending CheckCard transactions

When you use your CheckCard, a hold for the amount of the authorization request will reduce your available balance while the transaction is pending. The hold is released when the merchant submits the actual transactions for payment, or up to three business days after the authorization date, whichever occurs first. (Please see the Standard Overdraft Coverage section for information about how transactions are authorized.)

**Note:** The actual transaction submitted by the merchant may differ from the amount of the hold based on the authorization request. A common example of this is the addition of a tip to your restaurant bill.

**TIP:** Entering your PIN rather than signing for CheckCard transactions may make it easier to monitor transactions and balances. Signature-based transactions can take up to three days to post to your account. PIN-based transactions typically post the same day.

### Business day cutoff

Transactions made after cutoff time are included in the next business day’s transactions. For example, a transaction made after cutoff on a Wednesday would be processed as a Thursday transaction.

Business day cutoff times may vary by location or service, but these times generally apply:

- Regular ATMs (non-DepositSmart ATMs): 8 p.m. Central Time
- Branches: Branch closing time
- DepositSmart ATMs®: 8 p.m. Central Time
- Online and Mobile Banking: 8 p.m. Central Time
- Real-time Electronic Payments: 8 p.m. Central Time

Cutoff times may vary and will be posted at the branch or ATM, or within the applicable service application.

---

**Returned deposit item fee**

- $10 for each check that you deposit that is rejected due to insufficient funds in the payor’s account, stop payment, etc.

**Overdraft Protection transfers**

- $10 each day there is a transfer from your linked Regions overdraft funding account.

(See Overdraft Protection section on page 3 for more information.)

**Paid overdraft item fee**

- $36 per item we pay on your behalf when your account does not have sufficient available funds.

(See Standard Overdraft Coverage section on page 3 for more information.)

**Returned item fee**

- $36 per item when we do not pay a check or other transaction when your account does not have sufficient available funds and the item is returned.

**Extended overdraft penalty fees**

- $0. There is no additional charge to the per item fees when an account remains overdrawn for multiple days.

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. The Monthly Fee may not be charged for at least 61 days after account opening even if requirements to waive the Monthly Fee are not met.

---

**Additional Information**

- All information on this page is subject to change without notice.

---

(Continued on next page)
Posting transactions
(These practices subject to change.)

At the end of each business day, Regions posts (processes) all transactions that have been presented against your account that day. We start with your available balance, and then we post transactions in this way:

First we add deposits and credits that are available to pay transactions. (See page 2 for details on Funds Availability.) Next we subtract withdrawals, grouped by item category, in this order:

- Wire transfers and certain commercial debits will post by the transaction date and time.
- Real-time electronic payments as well as internal account transfers made through Online and Mobile Banking and iTreasury® (such as a transfer from a Regions checking account to a Regions savings account) will post by the transaction date and time.
- Checks will post in check number order.
- Other electronic payments (for example, CheckCard and electronic bill payment transactions) will post by transaction date and time.

Items that do not have a readable check number or identifiable date/time will be posted by dollar amount, from lowest to highest, after the other items in their category.

Exceptions may apply. For more information, please refer to your Deposit Agreement.

OVERDRAFT SERVICE OPTIONS

If your available balance is not enough to pay for a transaction when it is presented for payment, overdrafts may occur. Regions has options for the payment of items when your account does not have sufficient available funds – Regions Overdraft Protection and Standard Overdraft Coverage. Both services may be available to eligible accounts.

<table>
<thead>
<tr>
<th>Overdraft Protection</th>
<th>Standard Overdraft Coverage</th>
<th>Fee Limits</th>
</tr>
</thead>
</table>
| With Regions Overdraft Protection, your checking account is linked to a funding account, such as savings, money market or your Regions business credit card.  
If funds are needed in your checking account to cover items presented for payment, we will automatically transfer available funds from your linked Regions funding account.  
A $10 transfer fee will be charged to your checking account each day a transfer occurs.  
Overdraft Protection is also used to authorize CheckCard and ATM transactions in a variety of insufficient funds situations.  
For Overdraft Protection, you must open a Regions funding account if you do not already have one and enroll in Overdraft Protection.  

**TIP:** Overdraft Protection may be less expensive than our Standard Overdraft Coverage.

| Regions Standard Overdraft Coverage is a service we may provide to cover transactions for a $36 per item fee, if you overdraw your account and you do not have Regions Overdraft Protection or you have exhausted your Overdraft Protection. The fee may be charged even if the transaction was previously authorized against a sufficient available balance.  
Qualification for this coverage is determined at our discretion based on the account’s balance and overdraft history.  
Standard Overdraft Coverage is also used to authorize CheckCard and ATM transactions in a variety of insufficient funds situations.  

**Note:** We reserve the right to require you to pay any overdraft immediately or upon demand. We also reserve the right not to pay overdrafts. We typically do not pay overdrafts if your account is not in good standing, you are not making regular deposits, or you have too many overdrafts.

**TIP:** Keeping track of your balance and transactions is the best way to avoid overdrafts.

| We will charge you a combined total of no more than six (6) Paid Overdraft Item and Returned Item fees per day.  
We offer a one-time refund of the paid overdraft/returned item fee for the first overdraft/returned item occurrence after your account is opened. Contact your local branch or Relationship Manager for your overdraft fee refund. |

(Continued on next page)
This Guide is subject to change. It is not an offer or contract for any product or service, and it does not replace the legal terms and conditions for your account. Please refer to your agreement and related disclosures for the legal terms and conditions of your account. Other products and services described in this Guide may be subject to separate terms and conditions. Credit products are subject to credit approval.

For additional Regions Quick Guides®, please visit regions.com/clarity.