



# A QUICK GUIDE TO REGIONS CHECK CASHING SERVICE

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

<b>Overview</b>	<p>Regions' check cashing service allows you to cash checks whether or not you have a Regions checking, savings or money market account, providing quick access to check funds. Fees may apply to this service. The amount of a fee depends on the type of check being cashed and whether the check was issued from an account at Regions (see fees on next page).</p> <ul style="list-style-type: none"> <li>• Many check types may be cashed, including handwritten, out-of-state, two party, insurance, refund anticipation, business, government and payroll checks.</li> <li>• Certain check types may not be cashed, including checks made payable to cash, checks you have written that are made payable to yourself, starter, counter and credit card convenience checks.</li> <li>• If you have a Regions CheckCard, Regions ATM card or Regions Now Card®, you also may cash checks at a Regions DepositSmart ATM.</li> <li>• The check cashing service is subject to Regions' policies, procedures and requirements, and Regions reserves the right not to cash a check.</li> </ul>
<b>What it does</b>	<p>Provides you with quick access to cash from a check written to you.</p>
<b>How it works – at a branch</b>	<p>Present the teller with proper identification and the check you wish to cash.</p> <p><b>Customers who have a Regions checking, savings and/or money market account</b></p> <ul style="list-style-type: none"> <li>• If you have a Regions checking, savings and/or money market account with enough money in your accounts to cover the amount of the check being cashed, the check may be cashed <b>with no fee</b>. Under our funds availability policy, we may place a hold on funds in your accounts for the same amount as the check being cashed.</li> <li>• If you have a Regions checking, savings and/or money market account and you do not have enough money in your accounts to cover the amount of the check being cashed, we may still cash the check. If the check was drawn on the issuer's Regions account, there will be no fee. Otherwise, a check cashing fee will apply (see fees on next page).</li> </ul> <p><b>TIP:</b> If you don't need quick access to check funds, consider depositing your check for credit to your account to avoid check cashing fees.</p> <p><b>Customers who do not have a Regions checking, savings and/or money market account</b></p> <ul style="list-style-type: none"> <li>• If you do <b>not</b> have a Regions checking, savings and/or money market account, the check may be cashed for a fee (see service fees on next page).</li> <li>• When cashing checks not issued from a Regions account, you must enroll as a customer in the check cashing service the first time you use the service. To enroll, you'll need a valid ID and Social Security Number.</li> </ul>
<b>How it works – at an ATM</b>	<ul style="list-style-type: none"> <li>• You must have a Regions CheckCard, Regions ATM card or Regions Now Card.</li> <li>• Go to a Regions DepositSmart ATM (to find a Regions DepositSmart ATM near you, please visit <a href="http://regions.com">regions.com</a>).             <ul style="list-style-type: none"> <li>• Select "Cash Check."</li> <li>• Insert check.</li> <li>• Approval to cash a check may take up to an hour and you may be instructed to complete the transaction at one of our banking offices.</li> </ul> </li> </ul> <p><b>TIP:</b> If you have a Regions checking, savings and/or money market account with enough money to cover the amount of the check being cashed, avoid the check cashing fee by depositing the check at the ATM for credit to your account. You can then withdraw money already on deposit in your account.</p>

**How it works –  
Mobile Deposit\*  
(Immediate  
Availability)**

- You must be either a Regions deposit account customer or a Regions Now Card customer.
- Log in to the Regions app on your mobile device and select “Make a Deposit.”
- Choose the “Immediate Availability” option.

**TIP:** There are other availability options for deposit account customers. They will be displayed in the Regions app, or you can refer to the Personal Pricing Schedule for details.

*\*Requires a compatible device and enrollment in Online Banking. Mobile Deposit transactions are subject to fees, and your mobile carrier’s messaging and data fees may apply.*

**CHECK CASHING FEES<sup>2</sup>**

What does it cost?	Check Type	Check Amount	Branch <sup>1</sup>	ATM <sup>1</sup>	Mobile – Immediate <sup>1</sup>
	Checks Drawn on Regions (Excluding Two-Party Business Checks)	\$25.00 or Less	No Charge		
		\$25.01 or Greater	1% of Check Amount		
		Minimum Fee	\$5	\$5	\$5
		Maximum Fee	\$20	\$20	\$20
	Printed Payroll and Government Checks Not Drawn on Regions	All Amounts	1.5% of Check Amount		
		Minimum Fee	\$5	\$5	\$5
	Other Check Types Not Drawn on Regions <sup>3</sup> and Two-Party Business Checks Drawn on Regions	All Amounts	4% of Check Amount		
		Minimum Fee	\$5	\$5	\$5
<sup>1</sup> Travelers checks and checks drawn on non-US banks are not available for branch or ATM check cashing, or for immediate availability via Regions Mobile Deposit. Regions money orders, Regions cashier’s/official checks, Regions HELOC access checks, Regions credit card advance checks, and Comdata checks are not available for immediate availability via Regions Mobile Deposit. All checks are subject to approval. <sup>2</sup> Regions deposit account holders may be able to avoid in-branch check cashing fees if collected funds on deposit with Regions are sufficient to cover the amount of the check at the time it is cashed. Under our funds availability policy, we may place a hold on funds in your accounts for the same amount as the check being cashed. <sup>3</sup> Includes handwritten payroll, handwritten person-to-person, two-party consumer and business, refund anticipation, insurance settlement, cashier’s checks, official checks and money orders.					

**WE’RE ALWAYS HERE TO HELP!**

**Call 1-800-REGIONS (734-4467), contact your banker or visit [regions.com](http://regions.com) for more information.**

This Guide is subject to change without notice. This Guide is not an offer or contract for any product or service, and it does not replace the legal terms and conditions for Regions Bank products and services.

**For additional Regions Quick Guides®, please visit [regions.com/clarity](http://regions.com/clarity).**