



A QUICK GUIDE TO OVERDRAFT PROTECTION AND STANDARD OVERDRAFT COVERAGE FOR PERSONAL ACCOUNTS

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.

This Guide does not apply to Regions Now Checking®. The Regions Now Checking account is subject to special terms and conditions regarding Overdraft Protection and Standard Overdraft Coverage, and those terms and conditions may differ from the information provided in this Quick Guide. Regions Now Checking customers should refer to the terms and disclosures for their account, or talk to a Regions Banker for information regarding Overdraft Protection for Now Checking.

REGIONS OVERDRAFT PROTECTION

How it works	With Regions Overdraft Protection (ODP), your checking account is linked to a designated funding account at Regions, such as another deposit account (including a savings or money market account), a credit card account or a line of credit.
Purpose	ODP may be used to authorize and/or to pay Debit Card and ATM transactions if your checking account lacks sufficient available funds. ODP may be used to pay checks, ACH transactions (such as direct payments and electronic bill pay transactions), and other items when payment of those items would overdraw the checking account.
Available funds in ODP funding accounts	<p>While ODP may prevent overdrafts, it is subject to the following:</p> <ul style="list-style-type: none"> • If the funding account is a deposit account, then all available funds in that account can be used for ODP. • If the funding account is a credit card account, the entire amount available for cash advances on the card can be used for ODP. • If the funding account is a line of credit (including a Home Equity Line of Credit, or HELOC), the entire amount available under the line can be used for ODP.
ODP transfers and fees	<p>We generally transfer amounts from the designated funding account to the checking account in increments of \$10. If the amount available for Overdraft Protection in the funding account is less than \$10, or the amount available for Overdraft Protection in the funding account is less than the \$10 increment that otherwise would be transferred to cover the amount of the overdraft, we will transfer the full amount available for Overdraft Protection in the funding account to the checking account.</p> <p>➡ EXAMPLE: If one or more items would overdraw your checking account by \$245 and the amount available for Overdraft Protection in your funding account is \$250 or greater, we will transfer \$250 from your funding account to your checking account. However, if the amount available for Overdraft Protection in your funding account is \$248, we will transfer the entire \$248 from your funding account to your checking account.</p> <p>We do not charge a transfer fee for Overdraft Protection transfers.</p> <p>If the checking account still has an insufficient available balance to pay an overdraft item even after we advance available funds from the funding account, we may return the item or pay it into overdraft. Depending on your overdraft election, if we pay the item we may then charge the checking account a Paid Overdraft Item fee of \$36 per item.</p> <p>Funds advanced from a credit line or credit card account will accrue interest at the interest rate provided in the agreement for that account.</p>

OVERDRAFT PROTECTION FEES AND INTEREST

	Savings	Money Market	Credit Card	Line of Credit
Transfer fee	We do not charge a transfer fee for Overdraft Protection transfers.			
Interest	Not Applicable	Not Applicable	Interest charged on the amount advanced at the cash advance rate provided in the credit card agreement	Interest charged on the amount advanced at the rate provided in the line of credit agreement
Cash advance fee	Not Applicable	Not Applicable	None	None
Grace period	Not Applicable	Not Applicable	None – interest will begin to accrue on the transaction date	None – interest will begin to accrue on the transaction date
Other fees	Depending on the checking account’s Standard Overdraft Coverage election, a \$36 Paid Overdraft Item fee may be charged to the covered checking account if the combined available balance of the covered checking account and amount available for Overdraft Protection in the funding account are not sufficient to cover items that would overdraft the checking account.			

Qualifying for ODP	<p>To qualify for ODP, you must open or have an eligible Regions funding account* and enroll in ODP. Credit accounts serving as designated funding accounts are subject to credit approval. You should not assume we will use funds in the ODP funding account to authorize and to pay transactions on the checking account until we notify you in writing that we have processed your request to enroll in ODP. We may not make Overdraft Advances on your credit card account until your credit card account has been open at least 14 days, unless you activate the card on your account before that date. In that event, we may make Overdraft Advances after your credit card has been activated, even if 14 days have not yet passed.</p> <p><i>*Home equity lines of credit (HELOCs) secured by Texas property are not eligible funding accounts for Overdraft Protection.</i></p>
Enrolling in ODP	Visit your nearest branch, call 1-800-REGIONS (734-4667), or log in to Online Banking to set up Overdraft Protection.

REGIONS STANDARD OVERDRAFT COVERAGE

How it works	<p>We may provide Standard Overdraft Coverage on your qualified checking account to cover transactions that exceed the combined available balance in your account and any funds available for Overdraft Protection, if applicable.</p> <p>Not every account qualifies for Standard Overdraft Coverage, and even a qualified account later may temporarily or permanently lose its qualified status. Whether an account qualifies for Standard Overdraft Coverage and the amount of coverage we may provide can vary depending on several factors, including the age of the account. New accounts rarely qualify for Standard Overdraft Coverage immediately upon being opened, even if you already have other accounts that qualify for Standard Overdraft Coverage.</p>
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REGIONS STANDARD OVERDRAFT COVERAGE (CONTINUED)

<p>When we may provide Standard Overdraft Coverage</p>	<ul style="list-style-type: none"> • Check, ACH and recurring Debit Card transactions – We generally provide Standard Overdraft Coverage for these types of transactions on qualified checking accounts. However, we may decline to pay these items into overdraft on an account, even if that account has Standard Overdraft Coverage. In that event, we will return the item. We will not charge a Returned Item Fee if we return the item. We also may charge Paid Overdraft Item fees when we pay check, ACH and recurring Debit Card transactions into overdraft. If you do not want Standard Overdraft Coverage on these types of transactions, please contact your Regions Banker. • ATM transactions and everyday (non-recurring) Debit Card transactions – If an account has opted in to Standard Overdraft Coverage for these types of transactions and has qualified for Standard Overdraft Coverage, we may authorize such items into overdraft. We will charge Paid Overdraft Item fees when these transactions are paid into overdraft. If an account has not opted in to Standard Overdraft Coverage for these transactions, then we will not authorize the transactions into overdraft. <p>Payment network operations are such that, in some circumstances, we may pay an everyday Debit Card transaction whether or not there are sufficient available funds in your account to pay them. We will charge Paid Overdraft Item fees for ATM and everyday (non-recurring) Debit Card transactions ONLY if you have opted in to Standard Overdraft Coverage for those types of transactions.</p> <p>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 authorize overdrafts if your account is new, if your account is not in good standing, if you are not making regular deposits, or if you have too many overdrafts.</p>
<p>Overdraft fee</p>	<p>Our Paid Overdraft Item fee is \$36 and is subject to change.</p>
<p>Returned item fee</p>	<p>There is no fee when we do not pay a check or other item due to insufficient funds and the item is returned.</p>
<p>Fee limits</p>	<p>We will charge you no more than three (3) Paid Overdraft Item fees per day. When the available balance in your personal account is overdrawn by \$5 or less after end-of-day processing, we will not charge you a Paid Overdraft Item Fee for items that post that day.</p>
<p>One-time fee refund</p>	<p>We offer a one-time refund of the Paid Overdraft Item fee for the first overdraft item occurrence after your account is opened. Contact your local branch for your overdraft fee refund.</p>
<p>Regions Overdraft Grace</p>	<p>Regions Overdraft Grace gives you an opportunity to avoid Paid Overdraft Item Fees if you overdraw your account. When the available balance in your personal account is overdrawn by more than \$5 after nightly processing of items presented on any business day, we will waive Paid Overdraft Item Fees for that business day if by 8 p.m. Central Time on the next following business day you make a deposit or transfer funds to your account sufficient to bring your available balance to an amount equal to or greater than negative \$5 (-\$5) after nightly processing of items presented on that next following business day.</p> <p>Details about Regions Overdraft Grace can be found in the pricing schedule for your account.</p>
<p>Right to change your Standard Overdraft Coverage election</p>	<p>You have the right to change your Standard Overdraft Coverage election at any time by:</p> <ul style="list-style-type: none"> • Calling 1-800-947-BANK (2265) • Visiting any Regions branch • Making an election at most Regions ATMs • Signing in to Online Banking at regions.com and clicking on the Customer Service tab <p>The last election made before 8 p.m. Central Time will be the election applied during processing for the following business day.</p>

HOW TRANSACTIONS POST TO YOUR ACCOUNT

It is important to understand the way transactions are applied to your balance so you can best manage your account activity and help avoid engaging Overdraft Protection or Standard Overdraft Coverage. Please refer to the Quick Guide for your specific deposit product(s) and the Regions Deposit Agreement for more information.

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. Regions Overdraft Protection is subject to important terms and conditions that appear in your Regions Deposit Agreement. Credit products are subject to credit approval.

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