REGIONS

# A QUICK GUIDE TO YOUR REGIONS EXPLORE CREDIT CARD

**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

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| **Description** | The Regions Explore® Credit Card account is a secured revolving line of credit that can be used wherever Visa® credit cards are accepted. **If you are a member or dependent of a member of the U.S. Armed Forces, this product may not be available to you. Please see the "Special rules for members of the U.S. Armed Forces and their dependents" section on page 2.**<br>Cardholders may be evaluated periodically to determine if they qualify for an unsecured Explore Credit Card account. See "Evaluation for graduation to an unsecured account" section on page 2. |
| **Collateral** | As part of the application process for a Regions Explore Credit Card account, you must open a new Regions Explore Card Savings Account® to secure your obligations on the credit card.<br>• If your application is approved, we will place a hold on your savings account to restrict withdrawals. When the credit card account is closed, the funds in the savings account will be used to pay all amounts owed on the credit card account. We may retain any excess funds in the savings account for up to 60 days after the credit card account is closed in order to cover any transactions, fees or charges that may post after closing.<br>• If your credit card application is declined, we will convert the savings account or otherwise return or credit the funds in it to you, as provided in the Explore Card Savings account terms. |
| **Credit limit** | This term refers to the maximum amount you can borrow using the credit card account. Credit limits for the Explore Card account range from $250 to $10,000. The credit limit is assigned when an application is approved and will be 100% of the available balance in the savings account at the time of approval. |
| **Purpose** | You may use this credit card account for:<br>• Purchases<br>• Balance transfers to pay amounts you owe to other creditors<br>• Cash advances<br>• Overdraft protection for your Regions checking account. With overdraft protection, if your checking account becomes overdrawn, a cash advance from your credit card account will be automatically transferred to your checking account and a transfer fee will be charged to your checking account, as provided in the Deposit Agreement. Funds transferred from the credit card account will accrue interest at the cash advance APR provided in the Credit Card Agreement. |
| **Monthly payments** | • A monthly statement will be sent with balance and payment information.<br>• You must pay at least the minimum payment by the payment due date to avoid late fees and to keep your account in good standing.<br>• If you send a payment to the payment address on the statement and it is received by 5 p.m. local time, it will be credited to the account as of the day it is received, even if it is not posted on that date. |
| **Grace period** | • No interest will be charged on purchases made during the statement cycle if you pay your full account balance by the due date each month.<br>• Interest will be charged on balance transfers and cash advances beginning on the transaction date. |
| **Annual Percentage Rate (APR)** | This rate expresses an interest rate for an entire year, rather than as a daily or monthly rate. |



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| **Pay less interest** | You can reduce your interest charges by paying more than the minimum payment. If you pay more than the minimum payment, the extra amount will reduce the balance with the highest APR first. You may pay the full balance at any time without penalty. Different APRs may apply to different balances on your account. For instance, the APR for any cash advance balance you may have will generally be different from the APR on the balance from your purchases. |
| **Variable rates** | The interest rates for your account are variable and may increase or decrease with the prime rate. Each variable rate is determined by adding the prime rate to an additional amount referred to as a "margin." The margins are shown in the Pricing Information on page 4. |
| **Prime rate** | This is the prime rate published daily in *The Wall Street Journal* and is the base rate on corporate loans posted by the largest U.S. banks. This rate is used by many banks to calculate interest on consumer loan products, including credit cards. The "Variable Rates" section on page 4 explains how prime is used to calculate interest on Regions credit card accounts.<br>**TIP:** The prime rate can be found at www.wsj.com/market-data/bonds/moneyrates. |
| **Fees** | Fees may be charged to your account. These include an annual fee and fees for late payments, balance transfers and cash advances, as shown in the Pricing Information on page 4. A list of all fees that may be charged is included in the Credit Card Agreement, which can be found at regions.com/creditcards. |
| **Creditworthiness** | This term refers to your history of paying your debts, and is based primarily on information in your credit report. It may also refer to your ability to repay current and future debts, based on your current income and your financial obligations. Your creditworthiness determines whether you will receive a credit card account. |
| **Evaluation for graduation to an unsecured account** | • We may periodically evaluate your Explore Credit Card account to determine whether you qualify to have the funds in the savings account returned to you, a process sometimes referred to as "graduation" to an unsecured credit card account. As part of our evaluation, we will review a variety of factors, including your payment history on the credit card account and your overall credit and payment history with us and other creditors. Not all customers will qualify for this refund. Non-U.S. citizens are not evaluated for graduation and are not eligible for this refund. However, non-U.S. citizens who are documented permanent resident aliens or refugees/asylees are eligible for apply for a Regions unsecured credit card.<br>• If we determine that you qualify, we will send you a notice that we have terminated the Hold Authorization and Security Agreement, and we will convert the savings account or otherwise return or credit the funds in it to you. |
| **Special rules for members of the U.S. Armed Forces and their dependents** | The U.S. Department of Defense regulation implementing the Military Lending Act restricts the ability of creditors to issue credit cards secured by funds in an existing deposit account. Due to this restriction, which is effective October 3, 2017, Regions has determined that it cannot open an Explore Credit Card account for any consumer who is a "covered borrower" under this regulation. ***If you are a "covered borrower" under this regulation and apply for an Explore Credit Card, your application may be declined and we will convert the savings account or otherwise return or credit the funds in it to you as provided in the "Collateral" section on page 1.*** |



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## ADDITIONAL INFORMATION

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| **Keeping your account safe** | Contact us immediately if your card is lost or stolen, or if you think your account is subject to unauthorized use.<br>**TIP:** If you permit another person to use your card or account number to make purchases or advances on your account, you may be responsible for all transactions made by that person, even if you did not intend for those transactions to be made. |
| **Managing your account** | Your monthly statement will show your account balance, transaction information, available credit, minimum payment, payment due date and other important account information.<br>**TIPS:**<br>• Your monthly payment is due on the same day each month.<br>• By paying on time, you'll avoid late payment fees and keep your account in good standing. This will help you maintain and build a solid credit history.<br>• If you pay more than the monthly minimum payment, the extra amount is applied to your balance with the highest APR, so you can pay off your balance faster and save on interest.<br>• You may receive your monthly statements electronically (rather than in the mail) by enrolling in Online Statements through Regions Online Banking at regions.com. |
| **How interest is calculated** | We use the average daily balance method (including new transactions) to calculate the interest owed on your account. With this method, we separately calculate interest for each type of balance on your account – purchases, cash advances and balance transfers.<br>**TIPS:**<br>• Paying in full will save you money by helping you reduce interest charges.<br>• You will pay interest on cash advances and balance transfers beginning from the transaction date. There is no grace period for cash advances and balance transfers.<br>• If you do not pay your balance in full each month, we will charge interest on each purchase starting on the day you make the purchase, subject to applicable law. |

### TO APPLY, STOP BY YOUR LOCAL REGIONS BRANCH.

- We will mail you a credit decision within 7 to 10 business days. If you are approved, the mail package will contain your new card and information on your current rates and fees. If declined, you will receive a written notice that we were unable to grant you credit at this time.
- The applicant(s) for each Explore Credit Card account and the owner(s) on the related Explore Card Savings account must be the same.

### WE'RE ALWAYS HERE TO HELP! JUST CALL US AT 1-800-REGIONS.

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. The savings account is subject to the terms of the Regions Deposit Agreement and any applicable fees and other charges provided in the pricing schedule for Regions Explore Card Savings accounts. Other products and services described in this Guide may be subject to separate terms and conditions. Credit products are subject to credit approval.



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## PRICING INFORMATION

This table summarizes certain costs for Regions Explore Credit Cards. Each account is governed by the Credit Card Agreement sent with the card, which contains the full terms and conditions of the account. Regions may change the interest rates, fees and other terms as provided in the Credit Card Agreement. This information about the costs of the cards is accurate as of October 1, 2026 but may have changed since that date. To find out what may have changed, you can call us at 1-800-253-2265. Please carefully review this information.

## INTEREST RATES AND INTEREST CHARGES

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| **Annual Percentage Rate (APR) for purchases** | **26.74%** for Regions Explore<br>This APR will vary with the market based on the prime rate.[1] |
| **APR for balance transfers** | **26.74%** for Regions Explore<br>This APR will vary with the market based on the prime rate.[1] |
| **APR for cash advances** | **28.74%** for Regions Explore<br>This APR will vary with the market based on the prime rate.[2] |
| **How to avoid paying interest on purchases** | Your due date is at least 21 days after the close of each billing cycle. We will not charge interest on purchases if you pay your entire balance by the due date each month. |
| **Minimum interest charge** | If you are charged interest, the charge will be no less than $1.50. |
| **For credit card tips from the Consumer Financial Protection Bureau** | To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at consumerfinance.gov/learnmore. |

## FEES

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| **Annual fee** | **$29** |
| **Transaction fees:**<br>Balance transfer<br>Cash advance<br>Foreign transaction | <br>Either **$10** or **4%** of the amount of each transfer, whichever is greater<br>Either **$10** or **4%** of the amount of each cash advance, whichever is greater<br>**None** |
| **Penalty fees:**<br>Late payment | <br>Up to **$39** |
| **How we calculate your balance** | We use a method called "average daily balance (including new transactions)."<br>See your Account Agreement for more details. |
| **Variable rates** | Variable rates on the account are calculated by adding together an index and a margin. The index is the highest U.S. prime rate as published in the "Money Rates" section of *The Wall Street Journal* on the last publication day of each month. The margins are shown below.<br><br>An increase or decrease in the index will cause a corresponding increase or decrease in your variable rates on the first day of your billing cycle that begins in the same month in which the index is published. An increase in the index means that you will pay higher interest charges and have a higher total minimum payment due. If *The Wall Street Journal* does not publish the U.S. prime rate, or if it changes the definition of the U.S. prime rate, the Bank may, in its sole discretion, substitute another index.<br><br>[1] **Standard rate for purchases and balance transfers:**<br>• *Wall Street Journal* prime + a margin of 19.74%<br><br>[2] **Standard rate for cash advances:**<br>• *Wall Street Journal* prime + a margin of 21.74% |

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