



# A QUICK GUIDE TO YOUR REGIONS INSTALLMENT LOAN

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>Purpose</b>	You may use your loan proceeds however you choose. Installment loans can have many purposes, whether you're looking to purchase or refinance a car or boat, have minor home improvements done or get cash for vacation expenses. To be eligible for our installment loans, you must be an owner on a Regions deposit relationship (checking, savings, money market or CD) that has been open for at least six months.
<b>Collateral</b>	There are a wide range of collateral options such as a car, boat, motorcycle, light farm equipment for personal use, RV/motor home and camper/travel trailer. We also offer an unsecured installment loan, which requires no collateral.
<b>Loan amount</b>	Loan amounts range from \$2,000 up to \$300,000 depending on the repayment term and collateral requirement.
<b>Interest rates</b>	The interest rate is a fixed rate that does not change during the term of the loan. An interest rate discount may be available based on other relationships with Regions or for having your loan payments automatically debited from your Regions checking or savings account on a loan amount of \$5,000 or greater. Speak to your Regions Banker for more information.
<b>Available terms</b>	Repayment terms are calculated based upon the rate, loan amount, and length of the loan depending on the collateral.
<b>Availability of funds</b>	The loan proceeds are available at loan closing.
<b>Late fee</b>	5% of the unpaid loan payment amount or \$100, whichever is less.
<b>Processing fee</b>	No fee.
<b>Loan closing process</b>	All loans are subject to credit approval. In most cases, a credit decision can be made within one business day. If additional documentation or information such as income verification or insurance is required, the credit decision and/or loan closing may be delayed.
<b>Managing your loan</b>	<ul style="list-style-type: none"> <li>• Your monthly payment is due on the same day each month. The loan balance, loan activity and payment due date will be shown on your monthly billing statement.</li> <li>• You must make at least the required payment by the payment due date displayed on your monthly statement to avoid a late fee and help keep your loan in good standing.</li> <li>• By making more than the scheduled payment, you can reduce the amount of interest paid over the life of the loan.</li> </ul>

### WE'RE ALWAYS HERE TO HELP!

- To apply, call 1-888-IN-A-SNAP (462-7627) or visit us at [regions.com](http://regions.com)
- To find a branch or ATM convenient for you, visit [regions.com/locator.rf](http://regions.com/locator.rf)
- Have questions? Give us a call at 1-800-REGIONS (734-4667)

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 loan. Please refer to your loan documents and related disclosures for the legal terms and conditions of your loan. Other products and services described in this Guide may be subject to separate terms and conditions.

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

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