


## A QUICK GUIDE TO YOUR REGIONS NOW 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

<b>Description</b>	The Regions Now Card® is a reloadable Visa® Prepaid Card. You can load funds to your card as often as you wish, up to the maximum permitted balance (see page 2).
<b>Features</b>	<ul style="list-style-type: none"> <li>You can use your Regions Now Card to make purchases and other payments, in stores and online, virtually anywhere Visa debit cards are accepted.</li> <li>With a Personal Identification Number (PIN) you can access cash at ATMs or by selecting the “Debit” option when making a purchase and requesting cash back.</li> <li>You can add additional cardholders to your Regions Now Card at no additional cost. Each additional cardholder can load funds on the card and also can access the full balance on your Regions Now Card. For example, if you load \$50 to the card, any additional cardholder can use that \$50.</li> <li>There are no overdraft fees.</li> <li>With Regions Cashback Rewards®, you can earn cash back on offers activated in Regions Online and Mobile Banking for eligible purchases with your Now Card.</li> </ul>
<b>Loading money</b>	<ul style="list-style-type: none"> <li>Load cash at any Regions branch, DepositSmart ATM or Visa ReadyLink location. <ul style="list-style-type: none"> <li>Visit a Visa ReadyLink Location at participating merchants where you see the ReadyLink symbol. To find out more information on merchants participating in this shared reload network and how ReadyLink works, visit <a href="http://visa.com/readylink">visa.com/readylink</a>.</li> </ul> </li> <li>Transfer available funds from a Regions deposit account to your card at a Regions Branch, through Regions’ automated phone system, or using Regions Online or Mobile Banking.*</li> <li>Arrange direct deposits from your employer, government benefits agency or other payor. Simply provide the payor with your Now Card routing number and card number (see page 2).</li> <li>Use Regions Mobile Deposit on your mobile device to load funds from a check to your card.*</li> </ul> <p><small>*Regions Mobile Deposit requires a compatible device and enrollment in Online Banking. Your mobile carrier’s messaging and data fees may apply.</small></p> 

### SELECTED CARD FEES

Additional fees apply. For a full list of fees, refer to the **List of All Fees** found in the Regions Now Card Terms and Conditions located at [regions.com/nowcard](http://regions.com/nowcard).

<b>Monthly fee</b>	<b>\$5</b> – waived for any monthly statement period in which 7 purchases post to your card
<b>Load funds</b>	<ul style="list-style-type: none"> <li><b>Cash load:</b> \$0</li> <li><b>Funds transfer:</b> \$0</li> <li><b>Direct deposit:</b> \$0</li> <li><b>Regions Mobile Deposit:</b> 1% to 4% of check amount, depending on check type (\$5 minimum fee).* No charge for checks drawn on Regions for \$25 or less, excluding Two Party Business checks.</li> </ul> <p><small>*Requires a compatible device and enrollment in Online Banking. Your mobile carrier’s messaging and data fees may apply.</small></p>
<b>Spending money &amp; getting cash</b>	<ul style="list-style-type: none"> <li><b>Card purchases:</b> \$0</li> <li><b>International transactions (purchases and teller withdrawals):</b> 3% of the U.S. dollar amount of each transaction</li> <li><b>Regions ATM withdrawal/balance inquiry:</b> \$0</li> <li><b>Non-Regions ATM withdrawal/balance inquiry:</b> \$2.50</li> <li><b>International ATM withdrawal/balance inquiry:</b> \$5</li> </ul>

## NOW CARD: CARD LIMITS/SPECIAL HANDLING

<b>Card limits</b>	<ul style="list-style-type: none"> <li>• <b>Maximum balance on card:</b> \$7,500</li> <li>• <b>Total purchases (signature and PIN-based) per day:</b> \$3,000 per card</li> <li>• <b>Total ATM cash withdrawals per day:</b> \$808 per card</li> <li>• <b>Minimum load:</b> \$10</li> <li>• <b>Maximum cash load at Regions DepositSmart ATM or Visa ReadyLink:</b> \$500</li> </ul>
<b>Special handling</b>	<ul style="list-style-type: none"> <li>• <b>Fuel pumps:</b> PIN purchases only (must press “debit” when prompted at pump).</li> <li>• <b>Rental cars:</b> Transactions not permitted.</li> <li>• <b>Restaurants, hotels, travel and entertainment purchases:</b> Regions may authorize and hold more than purchase amount until finalized purchase is posted to the card.</li> </ul>

## HOW TO GET A REGIONS NOW CARD

<b>At any Regions branch</b>	<ul style="list-style-type: none"> <li>• If you apply for a Now Card at a Regions branch, you will be issued a temporary card.</li> <li>• Your temporary card can be used immediately once you load funds to the card, and is good for up to 90 days.</li> <li>• Your permanent card will arrive in the mail within 5 to 7 business days and will have your name embossed on the front.</li> <li>• Once you activate your permanent card, the balance on your temporary card will automatically be transferred to your new card, and the temporary card will be deactivated.</li> </ul>
<b>Online</b>	<ul style="list-style-type: none"> <li>• Apply for a Regions Now Card online by going to <a href="https://regions.com/nowcard">regions.com/nowcard</a> and completing the simple application.</li> <li>• You will receive your permanent card in the mail within 5 to 7 business days.</li> </ul>

## ADDITIONAL INFORMATION

<b>Setting up direct deposit</b>	<ul style="list-style-type: none"> <li>• You can arrange for your employer, government benefits agency or other payor to have your paycheck or other funds loaded directly onto your Regions Now Card. Just provide the payor with the following information: <ul style="list-style-type: none"> <li>– <b>Routing Number:</b> 065402892</li> <li>– <b>Account Number:</b> Your 16 digit Regions Now Card number</li> </ul> </li> </ul>
<b>Traveling internationally</b>	<ul style="list-style-type: none"> <li>• Call <b>1-866-423-2265</b> to activate your permanent card for international use. Your permanent card may be declined when used outside of the United States if it is not activated for international use.</li> <li>• Temporary cards cannot be used internationally.</li> </ul>
<b>Card protection</b>	<ul style="list-style-type: none"> <li>• Funds loaded to the card are eligible for FDIC insurance.</li> <li>• With Visa’s Zero Liability Policy*, you’re not responsible for unauthorized transactions on your card.</li> </ul> <p><small>*Zero Liability Policy does not apply if you have been grossly negligent in handling your card or account.</small></p>

**IF YOU HAVE QUESTIONS, CALL US AT 1-866-423-2265**

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 Regions Now Card. Please refer to the Regions Now Visa Prepaid Card Terms and Conditions and related disclosures for the legal terms and conditions of your Regions Now Card. Other products and services described in this Guide may be subject to separate terms and conditions.