



# A QUICK GUIDE TO YOUR REGIONS PERSONAL CHECKING ACCOUNT

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 ABOUT YOUR REGIONS CHECKING ACCOUNT

Please consult the Regions Pricing Schedule for this account for a complete list of Services and Fees and for details on how we calculate transactions and balances for purposes of certain fees and fee waivers.

1. Some deposits to your account may not be available to you right away.	Funds from direct deposits, cash deposits, real-time electronic payments or wire transfers are generally available the same day they are deposited to your account when made before the business day cutoff (see next section for details). Funds from other deposits you make – such as depositing a check – typically take longer before they are available for your use (up to 11 business days). <i>For more information, see below.</i>
2. The business day cutoff times can vary.	Transactions made <i>after</i> cutoff time are included in the next business day's transactions. For example, a transaction made after cutoff on a Wednesday would be processed as a Thursday transaction.  Business day cutoff varies by location or service, but in general the following times apply: <ul style="list-style-type: none"> <li>• Regular ATMs (non-DepositSmart ATMs): 8 p.m. Central Time</li> <li>• Branches: Branch closing time</li> <li>• DepositSmart ATMs®: 8 p.m. Central Time</li> <li>• Online Banking and Mobile Banking: 8 p.m. Central Time</li> <li>• Real-time Electronic Payments: 8 p.m. Central Time</li> </ul> <i>If a particular location or payment/deposit service has a different cutoff time, it will be posted at the branch or ATM, or within the applicable service application.</i>
3. Your available balance determines whether you have enough money to pay or get authorization for a transaction.	Your available balance is the amount of money in your account that you can use, spend or withdraw. Funds on hold from checks you have deposited are not available for immediate use. The available balance may increase or decrease throughout the day as the bank receives or recognizes transactions on your account. For additional details, please see our Deposit Agreement.
4. Pending CheckCard transactions can impact your available balance.	Pending CheckCard transactions reduce funds available to pay items. If there are not enough available funds to pay an item, it may result in a paid overdraft/returned item fee or a declined transaction. <i>For more information, see below.</i>
5. At the end of each business day, Regions posts all transactions that have been presented against your account during that day.	After posting your deposits and other credit transactions, we subtract items presented for payment (cleared) by item category. <i>For more information, see the next page.</i>
6. You have Overdraft Service options.	If your available balance is not enough to pay for a transaction when it is presented for payment, overdrafts may occur. See the next page to learn more about whether Regions Overdraft Protection or Regions Standard Overdraft Coverage may be right for you.

## ADDITIONAL INFORMATION

### What Happens When You Deposit a Check

In most cases, funds from checks you deposit before cutoff on a business day (business days exclude Saturday, Sunday and federal holidays) are available to you by the next business day.\* In some cases, check deposits may be subject to holds that delay availability of funds. We will notify you if this happens, including when your funds will be made available.

*\*Exceptions may apply. Please see the Funds Availability Policy in the Regions Bank Deposit Agreement for complete details.*

### What You Need To Know About Pending CheckCard Transactions

When you use your CheckCard, a hold for the amount of the authorization request will reduce your available balance while the transaction is pending. The hold is released when the merchant submits the actual transactions for payment, or up to three business days after the authorization date, whichever occurs first. Please see the Standard Overdraft Coverage section for information about how transactions are authorized.

*Note: The actual transaction submitted by the merchant may differ from the amount of the hold based on the authorization request. A common example of this is the addition of a tip to your restaurant bill.*

➔ **TIP:** Entering your PIN rather than signing for CheckCard transactions may make it easier to monitor transactions and balances. Signature-based transactions can take up to three days to post to your account. PIN-based transactions typically post the same day.

*Please see the Managing Your Regions Personal Checking Account document for additional information and examples.*

## POSTING TRANSACTIONS

At the end of each business day, Regions posts (processes) all transactions that have been presented against your account that day. We start with your available balance, and then we post transactions in this way: First, we add deposits and credits that are available to pay transactions. Next, we subtract debits, withdrawals and debit card authorization holds in this order:

- Returned deposited items (items that you deposited that were returned unpaid).
- General debit/withdrawal transactions and debit card authorization holds (holds on card purchases) in the order we receive them or authorize them, which could be different from the order in which you make them. Examples of these transactions include wire transfers, electronic ACH debits, internal account transfers made through Online and Mobile Banking, checks, money sent instantly through Zelle®\* etc. To help us post items in the correct order, most transactions receive an internal “time stamp” indicating when our banking systems received them.
- If multiple checks and electronic items have the same time stamp, we will post the electronic transactions first by low-to-high transaction amount, followed by checks in low-to-high check-number order. Items without a time stamp will be posted after all other items using the same process.

*Exceptions may apply. For more information, please refer to the Regions Deposit Agreement at [regions.com/agreements](https://regions.com/agreements).*

*\*Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.*

## OVERDRAFT SERVICES – Regions may cover overdrafts in the following ways:

### 1 YOUR ACCOUNT MAY QUALIFY FOR REGIONS STANDARD OVERDRAFT COVERAGE

**Regions Standard Overdraft Coverage** is a service we may provide to cover transactions for a \$36 per item fee if you overdraw your account and you do not have Regions Overdraft Protection or you have exhausted your Overdraft Protection.

#### Qualifying

Qualification for this coverage is determined at our discretion based on a variety of factors, including the account’s balance and overdraft history.

#### Standard Overdraft Coverage Applications

**Provided With Your Account:** Standard Overdraft Coverage for recurring CheckCard transactions (such as a monthly gym membership), checks and non-CheckCard transactions.

**Available Upon Request:** Coverage that can be added to what is already provided with your account for everyday CheckCard (such as at the grocery store) and ATM transactions in the event of an overdraft.

In order for Regions to authorize ATM and nonrecurring everyday CheckCard transactions in an insufficient funds situation, you must provide Regions with your permission by electing to “opt in.” You have the right to change your election at any time.

You can make your Standard Overdraft Coverage selection by calling 1-800-947-BANK (2265), going to your Regions branch or most Regions ATMs, or by signing in to Online Banking and clicking on the Customer Service tab.

If an everyday CheckCard or ATM transaction overdraws your account and you are not opted in, we will not charge the paid overdraft item fee for that item.

#### Important 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 pay overdrafts if your account is not in good standing, you are not making regular deposits or you have too many overdrafts. For more information, please refer to “What You Need To Know About Overdrafts and Overdraft Fees,” which you can find online at [regions.com/coverage](https://regions.com/coverage) or by request at your Regions branch.

### 2 FOR GREATER PEACE OF MIND, SIGN UP FOR REGIONS OVERDRAFT PROTECTION

With **Regions Overdraft Protection**, your checking account is linked to a funding account, such as a savings or Money Market account, credit card or even a line of credit.

#### How It Works

If funds are needed in your checking account to cover items presented for payment, we will automatically transfer funds from your linked Regions funding account.

A transfer fee of up to \$12 will be charged to your checking account each day a transfer occurs.

Overdraft Protection is also used to authorize CheckCard and ATM transactions in a variety of insufficient funds situations. For Overdraft Protection, you must set up a Regions funding account if you do not already have one.

### 3 ADDITIONAL COVERAGE

Both services may be available to eligible customers. Funds from Overdraft Protection will be accessed first before using Standard Overdraft Coverage.\*

#### Fee Limits

We will charge you a combined total of no more than five (5) Paid Overdraft Item and Returned Item fees per day.

We offer a one-time refund of the paid overdraft/returned item fee for the first overdraft/returned item occurrence after your account is opened. Contact your local branch for your overdraft fee refund.

*\*If the checking account still doesn't have a sufficient available balance to pay an overdraft item even after we transfer available funds from the funding account, we may return the item or pay it into overdraft. Depending on your overdraft election, we may then charge the checking account a Paid Overdraft Item fee or a Returned Item fee, in addition to the daily Overdraft Protection transfer fee.*

#### WE'RE ALWAYS HERE TO HELP!

For more information, refer to the Pricing Schedule for current product pricing and features or speak with a Regions Banker who can help you find the products that best fit your needs. For the current Regions Deposit Agreement, go to [regions.com/agreements](https://regions.com/agreements).

To find a branch or an ATM convenient for you, visit [regions.com/locator.rf](https://regions.com/locator.rf) or call 1.800.regions.

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