REGIONS

A QUICK GUIDE TO YOUR REGIONS LIFE, PRESTIGE AND CASH REWARDS VISA 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

Description	Regions Life, Prestige and Cash Rewards Visa® Credit Cards are revolving lines of credit that allow you to borrow funds to pay for goods and services you purchase, to get a cash advance or to pay balances you owe to other creditors.
Rewards	Some Regions Credit Cards allow you to earn rewards: **Regions Prestige Credit Card** earns Regions Relationship Rewards®, which can be redeemed for travel, cash and more. • 3% for dining and entertainment purchases, 2% for gas and grocery purchases, 1% for all other purchases. **Regions Cash Rewards Credit Card** earns Regions Cash Rewards, which can be redeemed for a credit to either your credit card account or your Regions deposit account. • Earn 1.5% Cash Rewards for purchases. Some APRs for cards with rewards may be higher than those on cards with no rewards.
Purpose	You may use your Credit Card for: • Purchases • Balance transfers • Cash advances • Overdraft protection, up to the amount available for cash advances under your credit limit, when linked to your Regions checking account
Term It® plans	With Term It, we may offer you the option to create a plan to pay off a recent purchase on your credit card account over a fixed number of months with a fixed monthly payment. • Any offers will be presented to you in Regions Online and Mobile Banking and will provide the terms of each offered plan, including the APR, the repayment period and the amount of the monthly payment that would be required to pay off the plan over the repayment period. • By accepting an offer, you agree to make each monthly payment on the plan, which will be included in the minimum payment due on your account. • If the APR for a Term It plan is lower than the APRs for other balances on your account, you will not be able to pay off your Term It balance unless you pay off your account in full.
Monthly payments	• A monthly statement will be sent with balance and payment information. • You must pay at least the minimum payment by the payment due date to avoid late fees, to avoid the loss of any promotional rates and to keep your account in good standing. If you have a Term It plan, the monthly payment on that plan will be included in the minimum payment due on your account. • 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	A "grace period" is any period of time when no interest is charged on certain transactions or balances. • For purchases placed in a Term It plan – Once a purchase is placed in a Term It plan, there is no grace period on that purchase. • For all other purchases – There is a grace period on purchases if you pay your entire balance (excluding any Term It plan balances), plus any monthly Term It payments by the due date each month. • For Balance Transfers and Cash Advances – There is no grace period.
Annual Percentage Rate (APR)	This rate expresses an interest rate for an entire year, rather than as a daily or monthly rate.
Pay less interest	You can reduce your interest charges by paying more than the minimum payment. You may pay the full balance at any time without penalty. If you pay more than the minimum payment, the extra amount will reduce the balance with the highest APR first. 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.

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Variable rates	Except for any introductory or other promotional 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."
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. **TIP:** The prime rate can be found at www.wsj.com/market-data/bonds/moneyrates.
Fees	Fees may be charged to your account. These may include an annual fee and fees for late payments, balance transfers and cash advances, as shown 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.
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 and the APRs for your account.
Credit limit	The maximum amount a customer can borrow on their credit card, based on factors that include the amount of debt a customer has compared to their income and ability to repay.

ADDITIONAL INFORMATION

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. **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 credit limit, account balance, transaction information, available credit, minimum payment, payment due date and other important account information. **TIPS:** • Your monthly payment is due on the same day each month. • 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. • If you pay more than the monthly minimum payment, you can pay off your balance faster and, because the extra amount is applied to your balance with the highest APR, you can save on interest. • You can view your monthly statement online by signing up for 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, balance transfers and any amount subject to a promotional offer. **TIPS:** • Paying in full will save you money by helping you reduce interest charges. • 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. • 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, CALL 1-888-IN-A-SNAP (462-7627), VISIT REGIONS.COM, OR STOP BY YOUR LOCAL REGIONS BRANCH.

- **Please Note:** You do not have to be an existing Regions customer to apply at a branch or by phone. Only customers with an existing Regions relationship can apply online.
- 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.

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. 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 new Regions Life, Prestige and Cash Rewards Visa Credit Card Accounts. 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 for existing Accounts as provided in the Credit Card Agreement. This information about the costs of new Accounts is accurate as of November 1, 2026 , but may have changed since that date. To find out what may have changed or what special offers may be available, you can call us at 1-800-253-2265. Please carefully review this information.

INTEREST RATES AND INTEREST CHARGES

Annual Percentage Rate (APR) for purchases	**0%** introductory APR* for: 18 months for Regions Life 12 months for Regions Prestige and Cash Rewards After that your APR will be: **16.74% - 26.74%** for Regions Life, based on your creditworthiness and other factors as determined at the time of account opening. **18.74% - 28.74%** for Regions Prestige, based on your creditworthiness and other factors as determined at the time of account opening. **18.74% - 28.74%** for Regions Cash Rewards, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the prime rate.[1]
APR for Term It® plans	**16.74% - 26.74%** for Regions Life, based on your creditworthiness and other factors as determined at the time of account opening. **18.74% - 28.74%** for Regions Prestige, based on your creditworthiness and other factors as determined at the time of account opening. **18.74% - 28.74%** for Regions Cash Rewards, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the prime rate.[1]
APR for balance transfers	**0%** introductory APR** for: 18 months for Regions Life 12 months for Regions Prestige and Cash Rewards After that, your APR will be: **16.74% - 26.74%** for Regions Life, based on your creditworthiness and other factors as determined at the time of account opening. **18.74% - 28.74%** for Regions Prestige, based on your creditworthiness and other factors as determined at the time of account opening. **18.74% - 28.74%** for Regions Cash Rewards, based on your creditworthiness and other factors as determined at the time of account opening. This APR will vary with the market based on the prime rate.[1]
APR for cash advances	**28.74%** 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. For purchases placed in Term It plans – We will begin charging interest on the purchase on the date you place it in a Term It plan. For other purchases – We will not charge interest on purchases if you pay your entire balance, minus any balance owed on Term It plans, plus any monthly Term It plan payments, 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.**

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SELECTED FEES

Annual fee	**None**
Transaction fees: Balance transfer Cash advance Foreign transaction	 Either **$10** or **4%** of the amount of each transfer, whichever is greater. Either **$10** or **4%** of the amount of each cash advance, whichever is greater. **None**
Penalty fees: Late payment	Up to **$39.**
How we calculate your balance	We use a method called "average daily balance (including new transactions)." See your *Credit Card Agreement* for more details.
Loss of introductory APR	We may end your introductory APR and apply the applicable Standard Rate if you make a late payment.
Variable rates	Variable rates offered on the Account are calculated by adding together an index and a margin. The margins are shown below. 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. 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. [1] **Standard rate for Purchases, Term It Plans and Balance Transfers:** • Regions Life – *Wall Street Journal* prime + a margin of **9.74% - 19.74%** • Regions Prestige – *Wall Street Journal* prime + a margin of **11.74% - 21.74%** • Regions Cash Rewards – *Wall Street Journal* prime + a margin of **11.74% - 21.74%** [2] **Standard rate for Cash Advances:** • *Wall Street Journal* prime + a margin of **21.74%** * **Introductory rate for Purchases** applies through the end of either the 18th monthly billing cycle (for Regions Life Accounts) or the 12th monthly billing cycle (for Regions Prestige and Cash Rewards Accounts) after the Account is opened for all purchases posted to the account during the same period. When this introductory APR terminates, any remaining balance that had been subject to the introductory APR will accrue interest at the applicable standard APR for purchases disclosed above, as it may be changed under the Agreement. ** **Introductory rate on Balance Transfers** applies through the end of either the 18th monthly billing cycle (for Regions Life Accounts) or the 12th monthly billing cycle (for Regions Prestige and Cash Rewards Accounts after the Account is opened for all balance transfers posted within 60 days of Account opening. When this introductory APR terminates, any remaining balance that had been subject to the introductory APR will accrue interest at the applicable standard APR for balance transfers disclosed above, as it may be changed under the Agreement.

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