



A QUICK GUIDE TO YOUR REGIONS PROTECTION LINE OF CREDIT

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	A Regions Protection Line of Credit is a revolving line of credit that allows funds to be borrowed, repaid and then borrowed again. It requires no collateral to secure the credit line.
Purpose	A Regions Protection Line of Credit is a small line of credit that will be linked to your Regions checking account as an overdraft protection solution. When used for overdraft protection, advances made in \$10 increments will be debited from your Regions Protection Line of Credit and credited to your protected Regions checking account.
Features	An Automatic Payment Option is available with a Regions checking account.

ADDITIONAL INFORMATION

Credit limit amount	\$50 to \$500 based on approval.
Minimum payment	10% of the outstanding balance or \$5, whichever is greater.
Interest rates	12% Fixed Annual Percentage Rate.
Minimum advance	This line has a minimum draw requirement of \$10 for any advances not initiated automatically for overdraft protection.
Annual fee	\$0. This line has no annual fee.
Over-limit fee	\$0. This line has no over-limit fee.
Late fee	If you do not make your payment within 10 days after the payment due date shown on your periodic statement, we may charge you \$10 per occurrence.
Managing your account	<ul style="list-style-type: none"> • Your minimum payment is due on the same day each month. • The account balance, account activity, available credit, minimum payment and payment due date will be shown on your monthly billing statement. • You must make the minimum payment within 10 days after the payment due date shown on your monthly billing statement to avoid a late fee and help keep your line of credit in good standing. • By making more than the minimum payment, you can reduce the amount of interest paid over the life of the credit line.

WHAT TO EXPECT WITH THE REGIONS PROTECTION LINE OF CREDIT

- The Regions Protection Line of Credit is an online, exclusive offer that can only be activated through Regions Online Banking to qualifying Regions customers.
- Upon accepting the Regions Protection Line of Credit offer, your line of credit will immediately be linked to your Regions checking account for overdraft protection and any existing overdraft protection product(s) linked to the checking account will be removed.
- Regions does not check your credit history or credit score to open the account. However, upon your acceptance of this offer, Regions will provide information about you and your account to credit reporting agencies, and this will affect your credit score.

WE'RE ALWAYS HERE TO HELP!

Have questions? Give us a call at 1-800-REGIONS (734-4667), visit us at regions.com or find a branch or ATM convenient for you by visiting regions.com/locator.rf.

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 Protection Line of Credit. Please refer to your credit agreement and related disclosures for the legal terms and conditions of your Regions Protection Line of Credit. Other products and services described in this guide may be subject to separate terms and conditions. Your Regions Protection Line of Credit is subject to approval.

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