

Notice of Amendments to the Regions Agreement and Disclosure Statement for the Use of ATM Cards, Debit Cards, and CheckCards

The Agreement and Disclosure Statement for the Use of ATM Cards, Debit Cards, and CheckCards is amended as provided or summarized below. Except as otherwise noted, the amendments are effective immediately.

Section 2 in the first set of numbered sections, entitled “Payment of Transactions from Account; Hold on Account”, has been amended to clarify authorization hold practices and to clarify that overdraft and insufficient funds fees are determined based on your account’s available balance at the time an item is presented for payment.

Effective April 30, 2020, paragraph (b) of Section 1, entitled “Types of Available Transfers and Limits on Transfers”, of the ELECTRONIC FUND TRANSFER DISCLOSURE TO CONSUMERS is superseded and replaced in its entirety by the following text:

(b) Limitations on Dollar Amounts and Frequency of Transfers.

- **ATM Transactions.** You may use the Card and/or PIN to withdraw cash from ATMs that accept the Card up to the “Daily ATM Withdrawal Limit” printed on the card mailer that you received with your Card.
- **Other Transactions.** You may use your Card and/or PIN for purchases at merchants that accept the Card and for in-person cash withdrawals at financial institutions that accept the Card up to the “Daily Purchase Limit at Merchants” printed on the card mailer that you received with your Card.
- **Other Limitations.** For security reasons, we may from time to time impose other limits or restrictions on the number and dollar amount or types of transfers or transactions that you can make using your Card and/or PIN. Also, there may be additional limitations described elsewhere in this Agreement, and your ability to initiate transactions may be limited by the terms of other agreements you have with us or as described in other disclosures we have made to you, or by applicable law. You agree to abide by and be bound by all applicable limitations.