Notice to Regions Bank Deposit Account Customers

This notice sets forth amendments to the Regions Bank Deposit Agreement (CS1004 06/25). Except as otherwise provided, the amendments are effective as of September 1, 2026. All terms, conditions, and provisions of the Deposit Agreement that are not expressly amended by this notice remain in effect and have not changed.

The following notice is added immediately following the ARBITRATION AND WAIVER OF JURY TRIAL notice in the preamble of the Deposit Agreement:

NOTICE REGARDING ELECTRONIC BANKING SERVICES FOR NON-CONSUMER ACCOUNTS

If you should enroll your non-consumer account for our online banking services, you will be subject to certain restrictions, prohibitions, and obligations with respect to fund transfers made from your account using those services, as provided in the Agreement and Disclosure Statement for Electronic Banking Services and/or the Master Agreement for Treasury Management Services that you will accept at enrollment. Those restrictions, prohibitions, and obligations include, but are not limited to:

- You will be bound by any transactions made by any person using your service access credentials and established security procedures, including electronic fund transfers and wire transfers, and we will not be obligated to make any refunds to you.
- If any funds are transferred from your account due to fraud, we will generally have no duty or obligation to recover those funds.
- You may have a limited ability to cancel or edit funds transfers once they have been initiated.

You will be obligated to indemnify us for any damages, losses, or expenses (including, reasonable attorneys' fees) we sustain as a result of any action we take based on instructions from you or any person using your service access credentials.

Subsection 7, entitled "Keeping Track Of Your Transactions; Posting And Payment Of Transactions; Limits On Withdrawal; Cashing Checks For Third Parties", of SECTION I: AGREEMENT FOR DEPOSIT ACCOUNTS, is deleted in its entirety and replaced by the following text:

7. Keeping Track Of Your Transactions; Posting And Payment Of Transactions; Limits On Withdrawal; Cashing Checks For Third Parties. For purposes of this Agreement, "available balance," "available funds" and words of similar import mean the balance in your account that is immediately available for the posting, payment, or authorization of payment, withdrawal, or other debit transactions. Funds subject to holds (e.g., funds availability holds or delays, or transaction authorization holds) will not be available for the posting, payment, or authorization of payment, withdrawal, or other debit transactions. The balance available throughout the day for the authorization of payment and withdrawal transactions may increase or decrease as our deposit systems receive or recognize transactions on your account. You acknowledge and agree that you are responsible for keeping track of your available balance and all transactions made on your account to ensure your available balance is sufficient to cover all transactions. Overdraft and nonsufficient funds fees as disclosed in our pricing schedules from time to time are determined when transactions are presented and processed for payment or return in daily processing. We offer tools and services that can help you monitor your account balance and activity, including the balance of funds currently available for debit or withdrawal transactions, and we recommend that you use them. For example, you may keep track of transactions and balances by using Regions Online and Mobile Banking, by calling us at 1-800-REGIONS (734-4667), by using our ATMs and branch facilities, or by enrolling for email and mobile alerts (Regions Online and Mobile Banking services are subject to enrollment requirements and separate terms and conditions).

You agree that we may post transactions to your account and pay items presented for payment in any order and using any methodology or protocol that we choose, and you acknowledge and agree that we may change the posting and payment order, methodology or protocol that we use at any time and from time to time without notice to you (subject to notice requirements imposed by applicable law that may not be waived by you under the terms of any such law). In the event you do not have sufficient available funds in your account to pay all items or withdrawal requests presented to us on a given day, we may pay such items or honor such requests in any order we choose, and we may return items or refuse payment requests in any order we choose. You will be responsible for the payment of any fees that are imposed as a result of our decision-making process, and you agree that we will in no way be liable to you in the event the method and order that we choose to post transactions and pay items result in higher aggregate fees being charged against your account than other methods and ordering protocols that may have been used.

Without limiting our discretion in the choice of transaction processing methods and protocols, and without limiting our right to change such methods and protocols without notice to you, you acknowledge and agree that we may use either of the following general processing methodologies to post transactions to your account:

A. INTRA-DAY POSTING METHODOLOGY

We may post transactions to your account on a real-time or near real-time basis as transactions are received and recognized by our deposit systems for posting. Credits, debits (including, but not limited to, fees), and other account entries may be posted as they are presented to or initiated by us, subject to verification, collection, applicable funds availability policies, and the terms of this Agreement. Although we may post transactions as they are presented to us or initiated by us, transactions received after established cut-off times, or on a non-business day, will be deemed received and posted as of the next business day's date, for all purposes related to the account, even though the transactions may affect your available balance on the actual day they are received by our deposit systems. The timing and order in which transactions are received, processed, and posted may affect your account's available balance, funds availability, and the assessment of overdraft or other fees. We will determine whether your account's available balance is overdrawn or has insufficient available funds to pay any transactions at the end of our business day rather than on an intra-day basis. In making this determination at the end of our business day, we will first total the available credits to your account for that day before subtracting debit and withdrawal items in the order they were received and recognized by our deposit systems for posting.

Notwithstanding the foregoing, with respect to non-personal accounts (including business, commercial, public funds, not-for-profit, and IOLTA/IOTA deposit products), for any day's processing we may assemble all checks presented for payment against your account, sort them by ascending check number, and then post them in ascending check order number as a batch at the end of the processing day before or after other transactions have been posted.

B. BATCH PROCESSING/TIMESTAMP METHODOLOGY

Batch Processing/Timestamp Methodology for Accounts Classified as Personal Deposit Products on Our Deposit System

1. We start with the available balance in your account at the end of our business day.
2. We add available deposits and credits in the following order:
    (i) Closing credits.
    (ii) General deposit and credit transactions (e.g., wires transfers, deposits, ACH credits, etc.).
3. We subtract debits, payments, and withdrawals in the following order:
    (i) Returned deposited items.
    (ii) General debit/withdrawal transactions (e.g., wire transfers ACH debits, Zelle® payments, checks, etc.) in time order according to time stamps applied to the transactions by our processing systems. Different processing systems may use different logic for setting and applying time stamps, but time stamps generally are based on the time when the processing system receives or recognizes a transaction and may not correspond to the time when you initiate, execute, deliver, submit, or authorize a transaction. If our processing system for some reason does not apply a time stamp to a transaction, the transaction will be assigned a default end-of-day time stamp and will post after all other general

debit/withdrawal transactions. In the event multiple debit/withdrawal transactions have the same time stamp (including multiple transactions with the default end-of-day time stamp) electronic items will post before paper items, electronic items with the same time stamp will post in low to high transaction amount, and checks with the same time stamp will post in ascending check number order.

(iii) Fees generated from our deposit systems.

(iv) Closing withdrawal.

<u>Batch Processing/Timestamp Methodology for Non-Personal Accounts (including Business, Commercial, Public Funds, Not-For-Profit, and IOLTA/IOTA Deposit Products)</u>

1. We start with the available balance in your account at the end of our business day.
2. We add available deposits and credits in the following order:
   (i) Closing credits.
   (ii) General deposit and credit transactions (e.g., wires transfers, deposits, ACH credits, etc.).
   (iii) Non-personal credits generated from our commercial deposit systems.
3. We subtract debits, payments, and withdrawals in the following order:
   (i) ACH settlement.
   (ii) Returned deposited items.
   (iii) Non-personal debits generated from our commercial deposit systems.
   (iv) General debit/withdrawal transactions (e.g., wire transfers ACH debits, checks, etc.) in time order according to time stamps applied to the transactions by our processing systems. Different processing systems may use different logic for setting and applying time stamps, but time stamps generally are based on the time when the processing system receives or recognizes a transaction and may not correspond to the time when you initiate, execute, deliver, submit, or authorize a transaction. However, all checks will ordinarily receive a time stamp of 11:00 p.m. Central Time. If our processing system for some reason does not apply a time stamp to a transaction, the transaction will be assigned a default end-of-day time stamp and will post after all other general debit/withdrawal transactions. In the event multiple debit/withdrawal transactions have the same time stamp (including multiple transactions with the default end-of-day time stamp) electronic items will post before paper items, electronic items with the same time stamp will post in low to high transaction amount, and checks with the same time stamp will post in ascending check number order.
   (v) Closing withdrawal.
   (vi) Fees generated from our commercial deposit systems.

With respect to any account, whether a transaction is posted on any given business day may depend on our receipt of the transaction before applicable cutoff times.

Modern bank payment processing systems and operations are complex. You acknowledge that any description of a posting and processing methodology in this Agreement is general in nature and does not describe in detail or limit in any way all possible processing decisions or protocols that we may make or use within the context of a general methodology. You release us from any and all liability and claims based on the omission of any such possible decision or protocol from a general methodology description. If you have questions about particular transaction processing and posting order matters, please call us at 1-800-REGIONS (734-4667).

If we pay any item that results in an overdraft in your account, you agree to pay us for the amount of the overdraft and to pay our standard overdraft or nonsufficient funds fee then in effect. If we return any item that would have overdrawn your account if the item had been paid, you agree to pay our standard nonsufficient funds or returned item fee then in effect. An overdraft, nonsufficient funds or returned item fee may result from any item presented for payment against insufficient available funds in your account, including a check, in-person withdrawal, ATM withdrawal, debit card transaction or withdrawal by any other manual or electronic means whatsoever. We may charge the amount of any overdraft and/or any overdraft, nonsufficient funds or returned item fee to any account you have with us. All fees are set forth in our pricing schedules. Other provisions of this Agreement may provide additional information regarding overdrafts and overdraft protection.

As you use your account, you should bear in mind that modern payments systems may be more likely to process transactions in real time or near real time. In such a processing environment, if you do not wish to incur overdraft, nonsufficient funds or returned item fees when you write a check or initiate a debit, you should make sure your account contains sufficient available funds at that time (and, in the event of a delay in processing or presentment, at the time the item is presented against your account for payment) to cover the transaction. You also should consider any debit transactions that have not yet posted to your account to ensure that those transactions, along with the debit transaction you want to initiate, will not result in a negative available balance in your account when they are processed or presented. If you initiate transactions when your account does not contain sufficient available funds and then later make a deposit to cover those transactions, it is likely that those transactions could overdraw your account or be returned for insufficient funds.

We reserve the right to limit the amount of funds that may be withdrawn from your account in cash for various reasons including, without limitation, the amount of currency that is available at a particular branch or ATM terminal. This limit is in addition to those set forth in other sections of this Agreement.

We process items with high-speed automated equipment. In order for that equipment to function properly and efficiently, all items drawn against an account or used to withdraw funds from an account must meet certain formatting and other technical specifications. Information concerning these specifications is available upon request. If an item that does not meet these specifications is presented to us, we reserve the right to reject the item, impose a special fee for processing the item, or both. We also reserve the right to refuse a withdrawal or transfer request which is attempted by any manner not specifically authorized for the account in question, which is greater in frequency or number than that specifically permitted for the account in question, or which is for an amount less than any minimum withdrawal or transfer denomination required for the account in question.

Some checks that you originate as paper checks may be truncated (i.e., converted into electronic information or images). The truncated items may be reconverted to substitute paper checks. In either case, we may debit your account for these items, regardless of the form they take. Moreover, we may debit your account for other items that do not qualify under federal law as "substitute checks," including electronic information and Image Replacement Documents, if they are replacements for properly payable items.

Because cashing a check for a person who does not maintain a deposit relationship with us exposes us to additional fraud risks and imposes additional administrative burdens on us, you agree that we may charge a fee for cashing a check for any such person when the check is drawn on your account, deduct the fee from the cash remitted to such person, require a thumbprint or other physical and/or documentary requirements from such person, and/or require such person to provide such information as we may request for compliance with applicable laws and regulations (including, but not limited, to Bank Secrecy Act/Anti-Money Laundering compliance and Office of Foreign Assets Control compliance). You further agree that we may delay handling, processing, or paying a check for as long as is reasonably necessary to confirm compliance with applicable laws and regulations (including, but not limited, to Bank Secrecy Act/Anti-Money Laundering compliance and Office of Foreign Assets Control compliance) and that we may refuse to handle, process or pay a check if doing so would cause us to be in violation of applicable laws and regulations. You also agree that we may from time to time impose limits on the dollar amount of checks we will cash. We do not disclose these limits for security purposes, and we may change these limits in our discretion without notice. We also may provide certain ATM or electronic kiosk check cashing services to persons who maintain deposit or other financial services relationships with us, or we may offer such persons expedited funds availability options with respect to certain check transactions. When these customers use any such service with regard to any check drawn on your account, you agree that we may charge a fee for the service and deduct the fee from the check proceeds. You release us from any and all claims and liability for charging any person a check cashing fee or other fee related to the handling or processing of a check, and/or for refusing to handle, process or pay a check for which the fee is not paid or with respect to which physical, documentary, or information requirements are not satisfied, and/or for delaying the handling, processing, or payment of a check while we confirm compliance with applicable laws and regulations, and/or for refusing to handle, process or pay a check the handling, processing, or payment of which would cause us to be in violation of applicable laws and regulations, and/or for refusing to cash a check for an amount that is in excess of the limit we set, including (but not limited to) any claims for wrongful dishonor.

The second subheading, entitled "Payment of Interest" and its text of Subsection 8 , entitled "Interest-Bearing Accounts", of SECTION I: AGREEMENT FOR DEPOSIT ACCOUNTS is deleted in its entirety and replaced by the following text:

Payment Of Interest. We have no obligation to pay interest on any deposit, except as required by law or otherwise agreed by us or disclosed to you in writing. For interest-bearing accounts, interest will be paid at the rate and on the interest payment dates we establish from time to time for that type of account. We use the daily balance method to calculate the interest earned on your account. This method applies a daily periodic rate to the collected balance in your account each day. Interest begins to accrue on cash, electronic payments and on deposits of checks drawn on us on the business day the cash or such check is deposited into your account. Interest begins to accrue on your account no later than the business day we receive credit for the deposit of items such as a check you deposited to your account. We will receive credit for checks drawn on other financial institutions based on the general availability schedule established either by the Federal Reserve Bank or its appropriate branch for the district in which we are located. We may not pay interest on funds represented by an item that is returned unpaid. If your account is converted for any reason from an interest-bearing to a non-interest bearing account, or if your interest-bearing account is closed, before interest is credited, we may, in our discretion, not pay you the accrued interest. To receive interest (or certain rates of interest) on your type of account, you may be required to maintain a minimum balance of collected funds established by us from time to time. The interest rate paid on your interest-bearing account is determined by us, in our sole judgment and discretion. The Interest Rate and Annual Percentage Yield (APY) may vary depending on the type of account, the balance in the account, and other factors. For certain types of accounts, the interest rate and APY may vary as often as every day. The details of these conditions are contained in the pricing schedule.

Subsection 22, entitled "Stopping Payment; No Stopping Payment Of Bank Instruments", of SECTION I: AGREEMENT FOR DEPOSIT ACCOUNTS, is deleted in its entirety and replaced by the following text:

22. Stopping Payment; No Stopping Payment Of Bank Instruments. If a check, instrument, or other draft you have drawn on your account (a "Check") has not already been paid or verified for payment to the payee, and if we otherwise are not precluded by law or legal obligation from stopping payment on the Check, you may ask us to stop payment on the Check. You agree to provide any information we request in order to stop payment on the Check, which information may include the exact amount of the Check, the Check number, the date of the Check, the name of the payee, and the full account number on which the Check is drawn. If you produce a Check by computer or in any other manner that does not contain a magnetic-encoded check number, we may not be able to honor the stop-payment order. We must receive your stop-payment order in time to permit us a reasonable opportunity to act on it in the ordinary course of business. If the information you give us is not correct, or if you do not give us the information we request about the Check, or if we are not permitted a reasonable opportunity to act on the stop-payment order in the ordinary course of business, we will not be responsible if we are unable to effect the stop-payment order, and you will remain liable for any stop payment fees or charges we assess in the attempt to stop payment on the Check. Your stop-payment order, whether oral or written, is effective for six (6) months from the original date of the order. After processing your stop-payment order, we will send to you a written STOP PAYMENT REQUEST/SPECIAL PAYING CONFIRMATION indicating the date the stop-payment order was applied and the date of expiration. You may request us to renew any stop-payment order. You must make your renewal request, orally or in writing, no later than the expiration date of the stop-payment order in order to avoid any lapse in the effectiveness of the stop-payment order, and you must provide complete information concerning the Check for which the stop-payment order is to be renewed. A renewal of your stop-payment order will be effective for six (6) months from the date we process the renewal request.

Stop-payment requests and renewal requests are subject to the service charges for such items as set forth in our pricing schedules at the time of your request. If we refuse to pay any Check pursuant to your stop-payment order, you agree to hold us harmless from all costs and expenses incurred by us, including our attorney's fees, resulting from our refusal to pay the Check. If we recredit your account after paying an item over a valid stop-payment order, you agree to transfer to us in writing all of your rights against the payee or other holder of the Check and to assist us in any legal action against or initiated by that person. If we fail to honor a timely and accurate stop-order, we reserve the right not to recredit your account unless you can demonstrate the fact and amount of your loss, subject to any and all claims and defenses we may have against you.

You may request us to cancel any stop-payment order prior to the expiration of the order. You must provide such information as we may reasonably require to cancel the stop-payment order, and we may require you to make your request in writing and acknowledge and attest to your written request before a notary public.

You acknowledge and agree that you will not be able to submit a stop-payment order on a Check if our deposit system has processed the Check as a posted item. However, in that event, you may request us to return the Check and recredit the funds represented by the Check to your account if we are legally permitted to do so without liability in our sole discretion and judgment. You must submit such a request no later than 12:00 p.m. Central Time on the first business day following the business day on which the Check was presented, and you agree to provide such information and to execute such affidavits and indemnification agreements as we may require in our discretion. In any event, if we honor your request to return the Check, you agree to hold us harmless from all costs and expenses incurred by us, including our attorney's fees, resulting from our return of the Check. If we recredit your account after returning a Check, you agree to transfer to us in writing all of your rights against the payee or other holder of the Check and to assist us in any legal action against or initiated by that person. If we fail to return a Check after you have requested us to do so in accordance with the terms of this Agreement, we will have no liability to you unless you can demonstrate the fact and amount of your loss, subject to any and all claims and defenses we may have against you. Any Check return requests you submit are subject to the service charges for such requests as set forth in our pricing schedule at the time of your request.

You do not have the right to stop payment on an official check, a cashier's check, a teller's check, a certified check, a money order or a traveler's check you have purchased from us. These are instruments on which the bank itself is or may be obligated. However, if a bank instrument you purchased is lost or stolen, you may obtain a replacement instrument, provided that we have not already paid the lost instrument. To obtain a replacement instrument or get your money back, you must execute such affidavits and indemnification agreements and/or furnish such bonds as we may require in our discretion. In general, your claim will become enforceable in 90 days. Once it becomes enforceable, we will issue a replacement instrument or refund your money if we have not already paid the lost instrument.

We may permit you to attempt to stop payment on items other than Checks. You agree to be bound by and to comply with our rules and procedures, the rules and procedures of participating payment networks, processing systems, and clearinghouses, and applicable law and regulation in the event we permit you to attempt to stop payment on such other items. Checks and other items that are subject to stop payment orders may reduce your available balance when they are presented against your account pending our return of such Checks and other items.

The fifth and sixth sentences of Subsection 51, entitled "Telephone Transactions", of SECTION I: AGREEMENT FOR DEPOSIT ACCOUNTS, are deleted in their entirety and replaced by the following text:

Transactions entered through the VRU Service after applicable system cutoff times may not post to your account until the next business day; however, the transactions will immediately affect funds availability in the accounts that are subject to the transaction.

The subheading entitled "AUTOMATIC RENEWAL" and its text, of SECTION II: TIME DEPOSITS/CERTIFICATES OF DEPOSIT, is deleted in its entirety and is replaced by the following text:

AUTOMATIC RENEWAL

For any renewable Time Deposit or Certificate, your deposit will be automatically renewed for the same term as indicated on your Time Deposit receipt or Certificate, as applicable, and at the interest rate established by us for your type of deposit at the time of each renewal, provided that your type of deposit is still a part of our service offering at the time of renewal. If your type of deposit is no longer a part of our service offering at the time of renewal, your deposit will be automatically renewed for the term disclosed in the pre-maturity notice we send you. If you allow your Time Deposit or Certificate to automatically renew, it will renew on the date your prior deposit matured. Should you wish to prevent the deposit from being renewed, you must contact us in writing at any time before the maturity date but not later than the grace period defined below. If your type of deposit is not a part of our service offering at the time of renewal, we will notify you accordingly, and the funds will be paid to you or deposited into a different type of account pursuant to this Agreement and our disbursement procedures in effect at that time, and/or pursuant to any option we have given you in our notification to you which you have elected.

The following amendment is effective as of September 1, 2026, for affected accounts opened on or after that date. The amendment is effective for affected accounts opened before September 1, 2026, as of the date specified in a separate change in terms notice regarding the amendment sent to the account owner of an affected account. The last sentence of numbered paragraph 3 of the subheading, entitled "EARLY WITHDRAWAL PENALTY", of SECTION II: TIME DEPOSITS/CERTIFICATES OF DEPOSIT, is deleted in its entirety and is replaced by the following two sentences:

If the original maturity of your deposit is 730 days or more, we may, in our discretion and depending on the operation and functionality of the deposit processing system on which your account is booked, waive the early withdrawal penalty on any withdrawals made during the last 31 calendar days of your deposit term, except for withdrawals made within six days after the date of deposit (if we allow additional deposits during such period) and withdrawals made within six days after any previous partial early withdrawal, which withdrawals will be subject to an early withdrawal penalty equal to seven days' simple interest on the amount withdrawn at the interest rate being paid on your deposit at the time of withdrawal. We will advise you at the time of withdrawal whether you are eligible for the waiver of the early withdrawal penalty.

The subheading entitled "AUTOMATIC RENEWAL OF DEPOSIT" and its text, of SECTION III: INDIVIDUAL RETIREMENT ACCOUNTS, is deleted in its entirety and is replaced by the following text:

AUTOMATIC RENEWAL OF DEPOSIT
See Section II of this Agreement for details regarding automatic renewal of your IRA Time Deposit or Certificate.

The subheading entitled "INTEREST AND PRINCIPAL DISBURSEMENTS/WITHDRAWALS" and its text, of SECTION III: INDIVIDUAL RETIREMENT ACCOUNTS, is deleted in its entirety and is replaced by the following text:

INTEREST AND PRINCIPAL DISBURSEMENTS/WITHDRAWALS
All requests to withdraw funds from the IRA, excluding Required Minimum Distributions, must be done in writing. Please refer to the applicable disclosure statement governing your type of account (Traditional, Roth, or Coverdell Education Savings Account) for possible IRS penalties.

Should you elect to receive interest or principal distributions, your payment method and frequency are designated on your IRA Request for Distribution as well as on your Pre-Maturity and Renewal Confirmation notices.

Effective November 1, 2026, Subsection 6, entitled "Real-Time Electronic Payments", of SECTION IV: FUNDS AVAILABILTY POLICY, is deleted in its entirety and replaced by the following text:

6. Real-Time Electronic Payments. We may participate in certain electronic payment networks that facilitate instantaneous or real-time settlement of funds transfers. Such funds transfers into your account are immediately available for ATM withdrawal and electronic transaction authorization, and if made to your account before the applicable cutoff time on a business day will be available in processing that night to cover items presented against your account during that same business day. Such funds transfers made to your account on a day that is not a business day or after the applicable cutoff time on a business day will not be available to cover items in nightly processing until the next business day. Applicable cutoff times for receipt of these types of funds transfers may vary by the deposit processing system that handles the transfer, but the earliest cutoff time that may apply is 8 p.m. Central Time. You should ask us if you need additional information about funds transfers made through these payment networks.

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