

Notice of Amendments to the Agreement and Disclosure Statement for Electronic Banking Services

The Regions Agreement and Disclosure Statement for Electronic Banking Services (the “Agreement”) has been amended. The amendments are summarized below and are effective April 29, 2025. You may review the entire text of the affected sections, as amended, by clicking the link to the Agreement below. In addition to the amendments summarized below, other minor or nonsubstantive revisions have been made to the Agreement, such as removal of obsolete verbiage and stale dates and the correction of grammatical and typographical errors, which are not specifically set forth in this notice.

Section IX: Zelle® and Other Payment Services; External Transfer Service

Affected Parts and Part Section and Subsections	Summary of Amendments
Part A – Zelle® and Other Payment Services	<ul style="list-style-type: none">Generally made conforming revisions to language throughout this Part in accordance with the amendments described in this notice
1. Terms and Definitions	<ul style="list-style-type: none">Clarified that the definition of “Receiver” includes Users who are enrolled with Zelle®.Clarified that the definition of “User” refers to a person who is enrolled with Zelle® with us or with another Network Financial Institution.Deleted the term “Zelle® Payment Request” . and replaced such term throughout Section IX with the term “request for money” or some derivation thereof.
2. Description of Services a. Zelle® Payment Service. b. Other Payment Services. c. Service Features.	<ul style="list-style-type: none">Clarified language for general description of Zelle® Payment Service.Clarified the description and functionality of Other Payment Services.Clarified the description and functionality of the P2P Services, including deleting the term “Zelle® Standalone Locations” throughout Section IX.
3. Payment Authorization and Payment Remittance a. Personal Use of Service. b. Enrollment in the Zelle® Payment Service. c. Authorization to Execute Payment Instructions.	<ul style="list-style-type: none">Clarified language regarding our right to terminate, suspend or limit your use of the P2P Service.Added restriction on toll-free numbers. Added terms regarding steps we may take to confirm your mobile phone number or email address. Added terms regarding your use of a Zelle® tag.

Affected Parts and Part Section and Subsections	Summary of Amendments
<p>4. Sending Payments</p> <p>a. Payment Types</p> <p>b. Processing of Payment Instructions</p> <p>c. Zelle® Payments.</p> <p>d. Other Payment Services</p> <p>e. Receiver Information for Zelle® Transactions</p>	<ul style="list-style-type: none"> Updated language to describe the scheduling of future and recurring payments. Revised language regarding cancelling and stopping payments. Revised language describing how Payment Instructions are processed. Added statement disclaiming liability for Receiver not enrolling in Zelle®. Added references to Zelle® with respect to rights of the financial institution and revised language describing how Zelle® payments are processed. Revised language describing how Payment Instructions are processed through Other Payment Services. Revised language describing the processing of Zelle® transactions when a Receiver has not enrolled in Zelle®.
<p>5. Receiving Payments; Money Transfers by Network Financial Institutions</p> <p>a. Authorization to Credit Your Account</p> <p>b. Delivery of Zelle® Payments</p>	<ul style="list-style-type: none"> Updated Subsection 5 title to include "Money Transfers by Network Financial Institutions". Revised language describing how Zelle® payments are made to your account. Revised language regarding the delivery of Zelle® payments to you, including terms related to the delay or blocking of payments, payments made by a business or government agency, and the actions of third parties that could delay or prevent the transfer of money to you.
<p>6. Requesting Payments via Zelle®</p> <p>d. Limitations on Payment Requests through the Zelle® Small Business Service</p>	<ul style="list-style-type: none"> Deleted Paragraph d, Limitations on Payment Requests through the Zelle® Small Business Service, in its entirety.
<p>7. Payment Cancellation, Stop Payment Requests and Refused Payments</p> <p>a. Zelle® Payments</p> <p>b. Other Payment Services</p>	<ul style="list-style-type: none"> Simplified language on canceled, stopped or refused payments and consolidated Paragraph a and Paragraph b into a single undenominated paragraph.
<p>8. Consent to Emails and Automated Text Messages.</p>	<ul style="list-style-type: none"> Added language to clarify mobile phone numbers are U.S.-based. Added language to account for Zelle® tag.
<p>13. Content Standards; Zelle® Tags</p> <p>a. Content Standards</p> <p>c. Zelle® Tags</p>	<ul style="list-style-type: none"> Added language to prohibit your use of the Zelle® Payment Service in impermissible ways. Clarified description and use of Zelle® tags.
<p>14. Intended Purpose of P2P Services.</p>	<ul style="list-style-type: none"> Modified liability language to account for updates to the Zelle Network® Participation Rules regarding reimbursement of certain imposter scams.
<p>Part C – Miscellaneous Terms Applicable to the Zelle® and Other Payment Services and to the External Transfer Service</p>	<ul style="list-style-type: none"> Generally made conforming revisions to language throughout this Part in accordance with the amendments described in this notice

Affected Parts and Part Section and Subsections	Summary of Amendments
5. Use of Mobile Subscriber Details and Device Data.	<ul style="list-style-type: none"> Clarified authorization for wireless carriers to disclose information.
6. Prohibited Payments and Transfers.	<ul style="list-style-type: none"> Deleted clauses (iv), (v), and (vi), in their entirety. Added new clause (iv). Renumbered subsequent clauses accordingly.

→ **View** the entire current Regions Agreement and Disclosure Statement for Electronic Banking Services, as amended.