

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 as of April 17, 2019. The amendments are summarized below. You may review the entire text of the affected sections, as amended, by clicking the link to the Agreement below.

Section V: Bill Pay Service

- Subsection 5.05, Scheduling Payments, has been amended to clarify that when a bill payment is made to a biller by means of a check delivered to the biller, the biller may receive the check and present it for payment prior to the scheduled payment date you selected for the bill payment.

Section IX: Zelle® Payment Service

- Section IX has been renamed “Zelle® and Other Payment Services” and generally has been amended to clarify the differences and distinctions between *Zelle* payments, which are scheduled and made exclusively by and through the Zelle Network®, and other payment services provided under Section IX which are scheduled and made outside the *Zelle Network*. The amendments also address, among other miscellaneous matters, the requirements for enrollment in *Zelle*, the scheduling of payment transactions and the time and conditions for completion and cancellation of payment transactions, the limited availability of overdraft protection transfers in connection with *Zelle* payments, the intention that the payment services be used for making payments only to persons whom you know and trust, the prohibition on using the payment services for debt collection and other prohibited transactions, and the use of information obtained from wireless operators to verify identity and prevent fraud.

[→View](#) the entire current Regions Agreement and Disclosure Statement for Electronic Banking Services, as amended.