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”) is amended as of June 11, 2020, or as of such other time(s) as may be specified below with respect to particular provisions. 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.

The following text is deleted from page one of the Agreement in its entirety:

[NOTICE OF AMENDMENTS TO AGREEMENT AND DISCLOSURE STATEMENT FOR ELECTRONIC BANKING SERVICES: EFFECTIVE FEBRUARY 5, 2020, ONLINE BANKING USERS MUST BE 18 YEARS OF AGE OR OLDER TO ENROLL IN THE BILL PAY SERVICE AND IN ZELLE® AND OTHER PAYMENT SERVICES, SUBJECT TO THE REQUIREMENTS OF APPLICABLE LAW. AFFECTED SECTIONS ARE ANNOTATED BELOW.]

Section V: Bill Pay Service

- Subsection 5.02, General Description of Service, has been revised to remove obsolete text regarding a previous amendment to the subsection.

Section IX: Zelle® and Other Payment Services

- Paragraph c of Subsection 9.02, General Description of Service, has been revised to remove obsolete text regarding a previous amendment to the paragraph.
- Subsection 9.17, Use of Mobile Subscriber Details, has been revised to clarify how mobile subscriber information is used to verify identity and to protect against fraud and unauthorized use.

Section XVI: Transaction Authorization; Limitations and Exclusions

- Paragraph f, Savings and Money Market Accounts, of Subsection 16.03, Transaction Limitations, is deleted in its entirety, effective April 30, 2020, and the paragraphs of Subsection 16.03 following such paragraph are re-lettered accordingly.

Section XVII: Additional Terms and Conditions

- Paragraph b, Information About Your Devices, of Subsection 17.03, Information Practices, has been revised regarding the use of behavioral biometrics in connection with use of the services.
- Subsection 17.12, Data Recording; Consent to Communications, has been revised regarding your consent to received Communications (as such term is defined in Subsection 17.12) from us.

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