

# 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 as of September 29, 2021, except as otherwise indicated below. You may review the entire text of the affected sections, as amended, by clicking the link to the Agreement below.

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

- Part A – Zelle and Other Payment Services
  - Paragraph b, *Enrollment in the Zelle Payment Service*, of Section 3, Payment Authorization and Payment Remittance, is amended regarding the use of the “Z logo” to indicate the enrollment of a mobile number and/or email address with *Zelle*.
  - Paragraph a, *Authorization to Credit Your Account*, of Section 5, Receiving Payments, is amended regarding the transfer of money using a *Zelle* tag.
  - Section 8, Consent to Emails and Automated Text Messages, is amended regarding the use of a *Zelle* tag in connection with *Zelle* and message and data rates that may be charged by your wireless carrier in connection with your use of *Zelle*.
  - Paragraph 13, Intended Purpose of P2P Services, is renumbered paragraph 14, and a new paragraph 13, Content Standards; *Zelle* Tags, is added, which paragraph includes terms and conditions regarding content standards you are subject to, content you might be exposed to and a disclaimer of our responsibility to monitor content, and the use of *Zelle* tags.
- Part C – Miscellaneous Terms Applicable to the Zelle and Other Payment Services and to the External Transfer Service
  - Effective October 21, 2021, Section 2, Transaction Limitations, is deleted in its entirety and replace by the following new Section 2:

2. **Transaction Limitations.** We reserve the right to limit the frequency and dollar amount of Service transactions, and Service transactions may be subject to transaction, daily, and monthly limits that may change based on how you use the Service and that may be changed from time to time in our discretion (including, without limitation, for the purpose of maintaining or restoring the security of any account or electronic fund transfer system), subject to the requirements of applicable law. These limits are displayed within the Service application each time you initiate a transaction. Additionally, all transactions are subject to the terms and conditions respectively governing your Eligible Account and your External Account, as applicable. You agree not to make any transaction that is not permitted under such terms and conditions. We also may impose undisclosed limitations on Service transactions (including, but not limited to, limits on the aggregate number or dollar amount of transactions that may be outstanding at any particular time or over a period of time), and we may change those limitations from time to time in our discretion without notice to you. We maintain the confidentiality of such limitations and do not disclose them because disclosure could potentially jeopardize the security of accounts or electronic fund transfer systems.
  - Section 5, Use of Mobile Subscriber Details and Device Data, is amended regarding our use of your wireless subscriber information for purposes of identity verification and fraud prevention. Minor formatting changes also have been made.
  - Section 6, Prohibited Payments and Transfers, is amended regarding prohibited transactions involving equities and digital currencies.

## Section X: My GreenInsights

- Subsection 10.02, General Description of Service, is amended regarding hyperlinks to external websites provided within the service.
- The title of Subsection 10.09, Use of Service Information; Promotion of Products and Services, is changed to Use of Service Information and Other Data; Promotion of Products and Services, and such subsection is amended regarding the use of anonymous, aggregate information for analytical research, performance tracking, and benchmarking and regarding the publication and licensing research data.

## Section XVII: Additional Terms and Conditions

- Subsection 17.05, New Services; Third Party Services, is amended regarding the content, products, and services provided on external websites owned or operated by third parties .
- Subsection 17.06, Your Contractors, is amended regarding your use of third party account or financial information aggregators and our right to decline service access to your third party service providers and contractors.

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