
Notice to Regions Now Card Customers

This notice sets forth amendments to the Regions Now Visa® Prepaid Card Terms and Conditions (the “Agreement”). The amendments are effective immediately. All terms, conditions, and provisions of the Agreement that are not expressly amended by this notice remain in effect and have not changed.

The following text is added as the new Section 7 of the Agreement immediately following Section 6, and subsequent Sections are renumbered accordingly:

7. Regions Early Pay Service. With the Regions Early Pay service, we may make funds from a direct deposit available to you up to two business days prior to our receipt of the funds for a regularly recurring direct deposit loaded on your Card, subject to the terms and conditions of this Agreement. All Cards that meet our criteria for Early Pay are automatically enrolled for the Early Pay service, and there is no fee for this service. You may opt out of the Early Pay service at any time by contacting a Regions banking office or calling 1-800-REGIONS. It may take up to 60 days to process your opt-out request, and we may continue to provide the Early Pay service during that time. We may determine which direct deposits and which Cards qualify for the Early Pay service in our discretion and according to criteria we establish from time to time. Whether a direct deposit or Card qualifies for the service may depend on a variety of factors, such as the time of receipt or terms or coding of a payor’s ACH Transfer, fraud prevention restrictions (including restrictions related to the amount of a direct deposit), and other confidential risk considerations. These factors may change from time to time without notice to you. Once a regularly recurring direct deposit starts, it may take up to 60 days for us to determine whether the direct deposit qualifies for the Early Pay service, and our determination may change over time. We do not guarantee that any direct deposit will qualify for the Early Pay service. Any direct deposit that does not qualify for the service will be made available as provided in Section 8 below. If we make funds from a direct deposit available to you prior to the time we receive the funds from the payor through an ACH Transfer, but we are unable to collect part or all of the funds, you will be liable to repay us the funds we made available to you. In this situation, you agree that we may debit the funds from your Card without prior notice to you, even if the debit will result in a negative balance on your Card. We provide the Early Pay service as a courtesy in our sole and absolute discretion, and we may terminate, suspend, or modify the service at any time without notice to you.

Section 8 of the Agreement (previously denoted as Section 7) is deleted in its entirety and replaced by the following text:

8. Availability of Loads. Our policy is to make funds loaded to your Card available to you no later than the next business day following the day of the load. Except as provided in Section 7 of the Agreement, funds loaded by ACH Transfer or other electronic funds transfer methods will be available on the date we receive the funds. Availability or use of funds loaded to the Card may be delayed or denied in the event of technology malfunctions, or pursuant to our compliance with or discharge of legal or regulatory responsibilities, or as otherwise provided in this Agreement.

