



## A QUICK GUIDE TO YOUR REGIONS NOW CHECKING ACCOUNT

This Regions Quick Guide is for general information and discussion purposes only.

### *The Regions Simplicity Pledge®*

*Regions is committed to providing you with the information you need to make good financial decisions, and to helping you understand how your accounts and services work – simply, clearly and in plain language.*

### ACCOUNT BASICS

Please consult the [Regions Now Checking Disclosure of Account Terms and Pricing Schedule at regions.com/nowcheckingpricing](https://regions.com/nowcheckingpricing) for a complete list of Additional Services and Fees.

<b>Minimum opening deposit</b>	<b>\$10</b>
<b>Monthly fee</b>	<b>\$5</b> <i>The monthly account fee is charged in advance on the first business day of each statement period, is deemed earned in full at the time it is charged and is not subject to refund or proration in the event your account is closed. If your first statement period is a partial statement period, your first monthly fee may not be charged until your second statement period.</i>
<b>Interest</b>	This is a non-interest bearing account.
<b>Statement fee</b>	<b>\$0</b> per month for statement delivered to you electronically (Online Statement). <b>\$2</b> per month for paper statement without check images. <b>\$4</b> per month for printed check images with paper statement. <b>\$5</b> per month for deluxe check images with paper statement. <i>Statement fee will be assessed whether or not checks are written during the statement period.</i>
<b>Accessing your account</b>	<b>\$0</b> Regions Online Banking and Mobile Banking* with Bill Pay. <b>\$0</b> Using Regions ATMs for withdrawals, balance inquiries and transfers.** <b>\$2.50</b> fee per domestic transaction when you use an ATM not owned or operated by Regions.** <i>*Mobile Deposit transactions are subject to fees, and your mobile carrier's messaging and data fees may apply. **Other ATM transactions may be subject to fees, and ATM fees charged by owners/operators of non-Regions ATMs may apply. See your Regions Now Checking Disclosure of Account Terms and Pricing Schedule at regions.com/nowcheckingpricing for fee details.</i>
<b>Early account closing</b>	<b>\$0</b>
<b>Checks</b>	Check prices vary by style. For information on pricing, visit your local branch or call 1-800-REGIONS (734-4667). Standard bulk delivery is included in the price. Other shipping options are available at an additional charge.
<b>Stop payments</b>	<b>\$36</b> per request/renewal.
<b>Overdraft Protection transfers</b>	<b>\$0</b> each day there is a transfer from your linked Regions overdraft funding account. <i>(See Overdraft Protection section on page 4 for more information.)</i>
<b>Paid overdraft item fee</b>	<b>\$0</b> per item we pay on your behalf when your account does not have sufficient available funds. <i>Please see the section entitled "No Standard Overdraft Coverage" on page 3.</i>
<b>Returned item fee</b>	<b>\$0</b> per item when we do not pay a check or other item when your account does not have sufficient available funds and the item is returned.
<b>Extended overdraft penalty fee</b>	<b>\$0</b> There is no additional charge to the per item fees, when an account remains overdrawn for multiple days.

*For accounts opened in Iowa, certain account fees are subject to Iowa State Tax of 6%, which will be assessed at the time the fee is charged, unless exempt. The Monthly Fee may not be charged for at least 15 days after account opening.*

## REGIONS NOW CHECKING: ADDITIONAL INFORMATION

<b>Your account balance</b>	<p>Generally, we track two balances for your account: a posted balance and an available balance. Here's the difference:</p> <ul style="list-style-type: none"><li>• <b>Posted Balance:</b> The balance in your account on a specific day. It includes all completed transactions that have been received and processed by us.</li><li>• <b>Available Balance:</b> The amount of money in your account that you can use, spend or withdraw. Funds on hold from checks you have deposited are not available for immediate use. The available balance may increase or decrease throughout the day as the bank receives or recognizes transactions on your account. For additional details, please see our Deposit Agreement.</li></ul> <p>You can monitor your account balance through Regions Online and Mobile Banking, at 1-800-REGIONS (734-4667), or at Regions ATMs or branches.</p>
<b>Funds availability*</b> <b>Understanding when your deposits become available and why there may be holds</b>	<p>The funds available to you can be affected by the types of deposits you make as well as the time of day in which they are made.</p> <ul style="list-style-type: none"><li>• Funds from direct deposits, cash deposits, real-time electronic payments or wire transfers are generally available the same day they are deposited to your account when made before the business day cutoff (see Business Day Cutoff section below for details).</li><li>• In most cases, funds from checks you deposit before cutoff on a business day are available to you by the next business day. Business days exclude Saturdays, Sundays and federal holidays. See below for details on business day cutoff.</li><li>• However, in some cases, funds may take longer before they are available for your use (up to 11 business days). If there is a hold on your deposit, we will notify you of when funds will be available.</li></ul> <p><i>*Exceptions may apply. Please see the Funds Availability Policy in the Regions Bank Deposit Agreement for complete details.</i></p>
<b>CheckCard transactions – special handling</b>	<p>When you use your CheckCard, a hold for the amount of the authorization request will reduce your available balance while the transaction is pending. Certain CheckCard transactions are subject to special handling as follows:</p> <p><b>Fuel Purchases at Automated Fuel Dispensers:</b> These transactions must be processed as “debit” transactions using a PIN (you must press “debit” when prompted at the fuel dispenser).</p> <p><b>Rental Car Companies:</b> A minimum authorization hold of \$250 will be placed on account funds at the time the transaction is authorized. Some merchants may submit more than one CheckCard transaction in connection with a car rental (for example, a separate CheckCard transaction may be submitted for car refueling services in addition to the CheckCard transaction that is submitted for the rental of the car). Each CheckCard transaction authorization will be subject to the \$250 authorization hold. The hold will be released when the merchant presents, and we process, settlement information for the transaction, or five business days after the transaction date, whichever occurs first. Your account will be debited for the exact final amount of the transaction following processing of the transaction.</p> <p><b>Restaurant Purchases:</b> An authorization hold equal to the face amount of the transaction plus up to 20% of that amount may be placed on account funds to allow for the addition of tips at restaurants that use certain merchant codes (as determined by the merchant) in the payment processing network. Your account will be debited for the exact final amount of the transaction following processing of the transaction.</p> <p><b>Hotels:</b> An authorization hold in an amount determined by the merchant will be placed on account funds at the time the transaction is authorized. The hold will be released when the merchant presents, and we process, settlement information for the transaction, or five business days after the transaction date, whichever occurs first. Your account will be debited for the exact final amount of the transaction following processing of the transaction.</p>

## REGIONS NOW CHECKING: ADDITIONAL INFORMATION

### Business day cutoff

Transactions made *after* cutoff time are included in the next business day's transactions. For example, a transaction made after cutoff on a Wednesday would be processed as a Thursday transaction.

Business day cutoff times may vary by location or service, but these times generally apply:

- Regular ATMs (non-DepositSmart ATMs): 8 p.m. Central Time
- Branches: Branch closing time
- DepositSmart ATMs®: 8 p.m. Central Time
- Online and Mobile Banking: 8 p.m. Central Time
- Real-time Electronic Payments: 8 p.m. Central Time

*If a particular location or payment/deposit service has a different cutoff time, it will be posted at the branch or ATM, or within the applicable service application.*

### Posting transactions

*(These practices subject to change.)*

At the end of each business day, Regions posts (processes) all transactions that have been presented against your account that day. We start with your available balance, and then we post transactions in this way: First, we add deposits and credits that are available to pay transactions. (See above for details on Funds Availability.) Next, we subtract debits, withdrawals and debit card authorization holds in this order:

- Returned deposited items (items that you deposited that were returned unpaid).
- General debit/withdrawal transactions and debit card authorization holds (holds on card purchases) in the order we receive them or authorize them, which could be different from the order in which you make them. Examples of these transactions include wire transfers, electronic ACH debits, internal account transfers made through Online and Mobile Banking, checks, money sent instantly through Zelle®\* etc. To help us post items in the correct order, most transactions receive an internal "time stamp" indicating when our banking systems received them.
- If multiple checks and electronic items have the same time stamp, we will post the electronic transactions first by low-to-high transaction amount, followed by checks in low-to-high check-number order. Items without a time stamp will be posted after all other items using the same process.

*Exceptions may apply. For more information, please refer to the Regions Deposit Agreement at [regions.com/agreements](https://regions.com/agreements).  
\*Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.*

### No Standard Overdraft Coverage

Regions Standard Overdraft Coverage is a service we provide on many checking accounts that may cover transactions that overdraw the available funds in the account. We do **NOT** provide Standard Overdraft Coverage on the Now Checking account. This means that we will return items unpaid when they are presented against an insufficient available account balance, and we will decline to authorize debit card and other withdrawal transactions when there is an insufficient available account balance to cover the transactions.

Although we do not provide Standard Overdraft Coverage on the Now Checking account, it is still possible for your account to be overdrawn due to the way some transactions are authorized and finally paid and due to account fees and charges (including the monthly fee) that may be assessed against the account. If for any reason your account does become overdrawn, you may not be able to use your debit card or other account services until you bring your available balance positive. We will not charge you a Paid Overdraft Item fee if a transaction overdraws your account or a Returned Item fee if we return an item due to an insufficient available account balance. However, your payees and merchants may charge you fees or penalties for items that are returned unpaid or declined. You may wish to consider the Overdraft Protection service as an alternative means of covering transactions in the event of an insufficient available account balance (see Overdraft Protection Information on next page).

## REGIONS NOW CHECKING: ADDITIONAL INFORMATION

### Overdraft Protection

With Regions Overdraft Protection, your checking account is linked to a funding account, such as a savings, money market, credit card or even a line of credit.

- If funds are needed in your checking account to cover items presented for payment, we will automatically transfer available funds from your linked Regions funding account.
- We do not charge a transfer fee for Overdraft Protection transfers to Now Checking accounts.
- Overdraft Protection is also used to authorize CheckCard and ATM transactions in a variety of insufficient funds situations.
- For Overdraft Protection, you must open a Regions funding account if you do not already have one and enroll in Overdraft Protection.

### WE'RE ALWAYS HERE TO HELP!

For more information, refer to the Pricing Schedule for current product pricing and features or speak with a Regions Banker who can help you find the products that best fit your needs.

- Give us a call at 1-800-REGIONS (734-4667)
- Visit us at [regions.com](https://regions.com)
- Find a branch or an ATM convenient for you at [regions.com/locator.rf](https://regions.com/locator.rf)
- For the current Regions Deposit Agreement, go to [regions.com/agreements](https://regions.com/agreements)
- For the current Regions Pricing Schedule, go to [regions.com/nowcheckingpricing](https://regions.com/nowcheckingpricing)
- For help on Managing Your Regions Personal Checking Account, go to [regions.com/FAQ/check.rf](https://regions.com/FAQ/check.rf)

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