



## A QUICK GUIDE TO YOUR REGIONS PREFERRED LINE OF CREDIT

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.*

### KEY FACTS

Description	A Regions Preferred Line of Credit is a revolving line of credit that allows funds to be borrowed, repaid and then borrowed again. It requires no collateral to secure the line. To be eligible for our unsecured loans, lines of credit or our recreational vehicle loan, you must be an owner on a Regions deposit relationship (checking, savings, money market or CD) that has been open for at least six months.
Purpose	Use your Preferred Line of Credit for minor home improvements, car repairs, mini vacations or overdraft protection.
Features	<ul style="list-style-type: none"><li>• An Automatic Payment Option is available with a Regions checking account.</li><li>• May be used for overdraft protection for your Regions checking account. When used as overdraft protection, a minimum draw of \$100 will be advanced from your Preferred Line of Credit and credited to your protected Regions checking account.</li></ul>
Using Your Line of Credit	You can obtain advances in person at a Regions branch by using the provided access checks (no card access available), by making Online Banking transfers or by calling Regions Revolving Credit at 1-800-231-7493.

### ADDITIONAL INFORMATION

Credit Limit Amount	\$500 to \$50,000 based on credit approval.
Monthly Payments	3% of the outstanding balance or \$50, whichever is greater.
Interest Rate	<ul style="list-style-type: none"><li>• Variable Annual Percentage Rate (APR) based on <i>The Wall Street Journal</i> prime rate, plus a margin as identified in your credit agreement.</li><li>• Recent non-discounted APRs have ranged from                      % to                      %. Your rate will depend on a number of factors, including your credit history.</li><li>• Contact a Regions Banker for current rates.</li></ul> <p>➡ <b>TIP:</b> The current U.S. prime rate published in <i>The Wall Street Journal</i> can be found at <a href="https://markets.wsj.com/us">markets.wsj.com/us</a> under “Interest Rates.”</p>
Rate Discounts	An interest rate discount may be available based on other relationships with Regions or for having your loan payments automatically debited from your Regions checking or savings account on a loan amount of \$5,000 or greater. Speak to your Regions Banker for more information.
Credit Advance Fee	\$
Annual Fee	A nonrefundable Annual Maintenance Fee of \$                      will be charged to your Credit Line annually, beginning one year after the opening date.

## ADDITIONAL INFORMATION (CONTINUED)

<b>Over-the-Credit-Limit Fee</b>	Your Credit Line may be charged \$29 per occurrence if you cause your Credit Line to go over your Credit Limit. This includes writing a Special Check in excess of your available balance.
<b>Late Fee</b>	If you do not make your payment within 10 days after the payment due date shown on your periodic statement, we may charge you \$35 per occurrence.
<b>Managing Your Account</b>	<ul style="list-style-type: none"><li>• Your monthly payment is due on the same day each month.</li><li>• The account balance, account activity, available credit, minimum payment and payment due date will be shown on your monthly billing statement.</li><li>• You must make at least the minimum required payment by the payment due date shown on your monthly billing statement to avoid a late fee and help keep your line of credit in good standing.</li><li>• By making more than the scheduled payment, you can reduce the amount of interest paid over the life of the line.</li></ul>

## WHAT TO EXPECT AFTER YOU APPLY

- All loans are subject to credit approval. In most cases, a credit decision can be made within one business day. However, additional documentation or information, such as income verification, may be required and could delay the credit decision and closing.
- Closing dates vary, but in most cases closing will occur within 24 business hours from time of application.
- Funds are available immediately at loan closing.

## WE'RE ALWAYS HERE TO HELP!

- To apply, call 1-888-IN-A-SNAP (462-7627) or visit us at [regions.com](https://regions.com)
- To find a branch or ATM convenient for you, visit [regions.com/locator.rf](https://regions.com/locator.rf)
- Have questions? Give us a call at 1-800-REGIONS (734-4667)

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