



A QUICK GUIDE TO YOUR REGIONS DEPOSIT-SECURED LOAN

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 Deposit-Secured loan is an installment loan which allows you to use your funds from a Regions Certificate of Deposit (CD), savings account or consumer money market account as collateral while still maintaining a deposit account balance. Regions Deposit-Secured loans offer a lower interest rate than most of our unsecured and personal property-secured loan products.
Purpose	You may use your Deposit-Secured loan however you choose, such as for major home improvements, vacation, debt consolidation or purchasing a vehicle.
How much you can borrow	Secured by a CD: \$2,000 up to 100% of the verified deposit account balance Secured by a savings account: \$250 up to 100% of the verified deposit account balance Secured by a money market account: \$250 up to 100% of the verified deposit account balance
Interest rate	The fixed annual percentage rate (APR) is based on collateral type and loan amount.
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 account.
Available terms	Terms are based on loan amount and individual deposit.
Availability of funds	The loan proceeds are available at loan closing.
Late fee	5% of the unpaid loan payment amount or \$100, whichever is less
Processing fee	Depending on your loan size, a loan processing fee may be collected at the time of your loan closing.
Loan closing process	<ul style="list-style-type: none"> • All owners of the deposit account are not required to sign the loan application; however, all owners must sign loan closing documents acknowledging that the deposit account will be used as collateral. • Funds used as collateral from the CD, savings account or money market account are unavailable for withdrawal during the term of the loan; however, the deposit account will continue to earn interest. • All loans are subject to credit approval. In most cases, a credit decision is made within one business day. If additional documentation or information, such as income verification, is required from the customer, the credit decision and/or loan closing may be delayed.
Managing your loan	<ul style="list-style-type: none"> • Your monthly payment is due on the same day each month. The loan balance, loan activity and payment due date will be shown on your monthly billing statement. • You must make at least the required payment by the payment due date displayed on your monthly statement to avoid a late payment fee and help keep your loan in good standing. • By making more than the scheduled payment, you can reduce the amount of interest paid over the life of the loan.

WE'RE ALWAYS HERE TO HELP!

• To apply, call 1-888-IN-A-SNAP (462-7627), or • Visit us at regions.com • Find a branch or ATM convenient for you by visiting regions.com/locator.rf • Have questions? Give us a call at 1-800-REGIONS (734-4667)

This guide is subject to change. It is not an offer or contract for any product or service, and it does not replace the legal terms and conditions for your loan. Please refer to your loan documents and related disclosures for the legal terms and conditions of your loan. Other products and services described in this guide may be subject to separate terms and conditions.

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