



# A QUICK GUIDE TO YOUR REGIONS LIFEGREEN CHECKING FOR STUDENTS 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 Personal Checking, Money Market, Savings, Time Deposit & IRA Accounts Pricing Schedule](#) at [regions.com/personalpricing](#) for a complete list of Additional Services and Fees and for details on how we calculate transactions and balances for purposes of certain fees and fee waivers.

Minimum opening deposit	\$50
Monthly fee	\$0 per month for customers age 25 or younger. <i>Note: Must meet age requirement for this product. One account holder must be of the age of majority.</i>
Interest	This is a non-interest bearing account.
Statement fee	\$0 per month for statement delivered to you electronically (Online Statement). \$3 per month for paper statement without check images. \$4 per month for printed check images with paper statement. \$5 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>
Accessing your account	\$0 Regions Online Banking and Mobile Banking* with Bill Pay. \$0 Using Regions ATMs for withdrawals, balance inquiries and transfers.** \$3 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 Personal Checking Pricing Schedule at <a href="#">regions.com/personalpricing</a> for fee details.</i>
Early account closing	\$25 fee if closed within 180 days of opening.
Checks	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.
Stop payments	\$36 per request/renewal.
Returned deposit item fee	\$15 for each item that you deposit or cash that is rejected due to insufficient funds in the payor's account, stop payment, etc.
Overdraft Protection transfers	\$12 each day there is a transfer from your linked Regions overdraft funding account. <i>(See Overdraft Protection section on page 3 for more information.)</i>
Paid overdraft item fee	\$36 per item we pay on your behalf when your account does not have sufficient available funds. <i>(See Standard Overdraft Coverage section on page 3 for more information.)</i>
Returned item fee	\$36 per item when we do not pay a check or other transaction when your account does not have sufficient available funds and the item is returned.
Extended overdraft penalty fee	\$0 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.

## LIFEGREEN CHECKING FOR STUDENTS: 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>It is important to know your available balance because it determines whether you have enough funds to pay for a transaction.</p> <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* 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>Pending CheckCard transactions</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. The hold is released when the merchant submits the actual transactions for payment, or <i>up to</i> three business days after the authorization date, whichever occurs first. Please see the Standard Overdraft Coverage section for information about how transactions are authorized.</p> <p><b>Note:</b> <i>The actual transaction submitted by the merchant may differ from the amount of the hold based on the authorization request. A common example of this is the addition of a tip to your restaurant bill.</i></p> <p> <b>TIP:</b> Entering your PIN rather than signing for CheckCard transactions may make it easier to monitor transactions and balances. Signature-based transactions can take up to three days to post to your account. PIN-based transactions typically post the same day.</p> <p><i>Please see the Managing Your Regions Personal Checking Account document for additional information and examples.</i></p>
<b>Business day cutoff</b>	<p>Transactions made <i>after</i> 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.</p> <p>Business day cutoff times may vary by location or service, but these times generally apply:</p> <ul style="list-style-type: none"> <li>• Regular ATMs (non-DepositSmart ATMs): 8 p.m. Central Time</li> <li>• Branches: Branch closing time</li> <li>• DepositSmart ATMs®: 8 p.m. Central Time</li> <li>• Online and Mobile Banking: 8 p.m. Central Time</li> <li>• Real-time Electronic Payments: 8 p.m. Central Time</li> </ul> <p><i>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.</i></p>
<b>Posting transactions (These practices subject to change.)</b>	<p>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 withdrawals, grouped by item category, in this order:</p> <ul style="list-style-type: none"> <li>• Wire transfers will post by the transaction date and time.</li> <li>• Money sent instantly through Zelle®* and real-time electronic payments as well as internal account transfers made through Online and Mobile Banking (such as a transfer from a Regions checking account to a Regions savings account) will post by the transaction date and time.</li> <li>• Checks will post in check number order.</li> <li>• Other electronic payments (for example, CheckCard, electronic bill payment and recurring or future dated payments scheduled through the Zelle service) will post by transaction date and time.</li> </ul> <p>Items that do not have a readable check number or identifiable date/time will be posted by dollar amount, from lowest to highest, after the other items in their category.</p> <p><i>Exceptions may apply. For more information, please refer to your Deposit Agreement.</i></p> <p><i>*Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC, and are used herein under license.</i></p>

## LIFEGREEN CHECKING FOR STUDENTS: OVERDRAFT SERVICE OPTIONS

If your available balance is not enough to pay for a transaction when it is presented for payment, overdrafts may occur. Regions has options for the payment of items when your account does not have sufficient available funds – Regions Overdraft Protection and Standard Overdraft Coverage. Both services may be available to eligible accounts.

<b>Overdraft Protection</b>	<p>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.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• A <b>\$12</b> transfer fee will be charged to your checking account <u>each day</u> a transfer occurs.</li> <li>• Overdraft Protection is also used to authorize CheckCard and ATM transactions in a variety of insufficient funds situations.</li> <li>• For Overdraft Protection, you must open a Regions funding account if you do not already have one and enroll in Overdraft Protection.</li> </ul> <p><b>➔ TIP:</b> Overdraft Protection may be less expensive than our Standard Overdraft Coverage.</p>
<b>Standard Overdraft Coverage</b>	<p>Regions Standard Overdraft Coverage is a service we may provide to cover transactions for a <b>\$36 per item</b> fee, if you overdraw your account and you do not have Regions Overdraft Protection or you have exhausted your Overdraft Protection. The fee may be charged even if the transaction was previously authorized against a sufficient available balance.</p> <ul style="list-style-type: none"> <li>• Qualification for this coverage is determined at our discretion based on a variety of factors, including the account's balance and overdraft history.</li> </ul> <p><b>Standard Overdraft Coverage has different applications:</b></p> <ul style="list-style-type: none"> <li>• <b>Provided with your account:</b> Standard Overdraft Coverage for <u>recurring CheckCard</u> (such as a monthly gym membership), checks and non-CheckCard transactions.</li> <li>• <b>Available upon request:</b> Coverage that can be added to what is already provided with your account for <u>everyday CheckCard</u> (such as at the grocery store) <u>and ATM</u> transactions in the event of an overdraft.             <ul style="list-style-type: none"> <li>• In order for Regions to authorize ATM and non-recurring everyday CheckCard transactions in an insufficient funds situation, you must provide Regions with your permission by electing to “opt in.” You have the right to change your election at any time.</li> <li>• You can make your Standard Overdraft Coverage selection by calling 1-800-947-BANK (2265), at your Regions branch, at most Regions ATMs, or by signing into Online Banking and clicking on the Customer Service tab.</li> <li>• If an everyday CheckCard or ATM transaction overdraws your account and you are not opted in, we will not charge the paid overdraft item fee for that item.</li> </ul> </li> <li>• <b>Note:</b> <i>We reserve the right to require you to pay any overdraft immediately or upon demand. We also reserve the right not to pay overdrafts. We typically do not pay overdrafts if your account is not in good standing, you are not making regular deposits, or you have too many overdrafts. For more information, please refer to “What You Need To Know About Overdrafts and Overdraft Fees,” which you may find online at <a href="https://regions.com/coverage">regions.com/coverage</a> or by request at your Regions branch.</i></li> </ul> <p><b>➔ TIP:</b> Keeping track of your balance and transactions is the best way to avoid overdrafts.</p>
<b>Fee limits</b>	<ul style="list-style-type: none"> <li>• We will charge you a combined total of no more than five (5) Paid Overdraft Item and Returned Item fees per day.</li> <li>• We offer a one-time refund of the paid overdraft/returned item fee for the first overdraft/returned item occurrence after your account is opened. Contact your local branch for your overdraft fee refund.</li> </ul>

### 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/personalpricing](https://regions.com/personalpricing)
- 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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